

Business Online Saver

Instant access to your money with a high interest rate on balances of \$10,000 or more.



There's more to managing your business cash flow than making sure you don't run out of money. You also need to make the most of any surplus cash.

That's why we created Business Online Saver.

Business Online Saver is a self-service, at-call business account that pays a high rate of interest on your funds without locking them away. It's linked to a Commonwealth Bank business cheque account, giving you fast access to your money.

It's the perfect place for your cash reserves, or funds you've set aside for GST or super. And because interest is calculated daily, you can make the most of balances over \$10,000, even if you need your money the next day.

Why choose a Business Online Saver?

Higher interest	Earn 6.65% pa, calculated daily on your total balance when you maintain a minimum balance of \$10,000 or more*
No fees	No transaction fees or account-keeping fees.
The five-star savings account	Awarded five stars for 'superior value' by independent rating agency CANEX.†
Instant access	Access your account 24 hours a day, seven days a week, with CommBiz or NetBank. When you transfer funds to your linked cheque account, you'll enjoy instant access to your money, with no waiting. You can withdraw cash from your linked cheque account online, over-the-phone, at an ATM, by EFTPOS, cheque or over-the-counter at Australia's largest branch network.
A complete cash flow solution	By combining a Business Online Saver with other Commonwealth Bank solutions, you can create a complete cash flow solution. Ask your Business Banker or call 13 19 98 .

* Interest rate current at 12 November 2007 but subject to change.
† Cannex Business Deposit Account Star Ratings report, 24 August 2007.

Who does it suit?

A Business Online Saver could suit your business if you:

- Keep a cash reserve for short-term working capital.
- Need to keep cash aside for a specific purpose, such as GST or staff super.
- Have seasonal variations in sales and cash flow, giving you a cash surplus at some times during the year.



Facts and figures

Interest	<ul style="list-style-type: none">• Earn a variable rate of 6.65% pa on your total balance when you maintain a balance of \$10,000 or more.• Interest calculated daily and paid monthly.
Access	<ul style="list-style-type: none">• Linked to a Commonwealth Bank Business Cheque Account in the same name• You can transfer and access your funds instantly with CommBiz or NetBank.
Limits	<ul style="list-style-type: none">• No minimum initial deposit.• No minimum withdrawal.• No fixed term.
Fees	<ul style="list-style-type: none">• No fees.

Other solutions for your business

Business Credit Card	Put instant cash flow in your pocket, with a convenient and cost-effective card that streamlines everyday business purchases.
Premium Business Cheque Account	A premium, interest-bearing cheque account with up to 40 fee-free transactions a month (other fees apply).
Business Overdraft	When unexpected costs crop up, an overdraft can help you find the funds you need, and manage your changing cash flow requirements through the year.
CommBiz	A premium online banking service for business users. Monitor your accounts and perform transactions in real time from any internet-connected computer.

Find out more

Contact your
Business Banker



Call 13 19 98
24 hours a day,
365 days a year



Or visit
www.commbank.com.au/business

Important information: Account keeping fees and transaction fees (including CommBiz or NetBank service charges) and daily electronic withdrawal limits apply to the linked Business Cheque Account. • As this advice has been prepared without considering your objectives, financial situation or needs, you should before acting on the advice, consider its appropriateness to your circumstances. • Terms and conditions issued by Commonwealth Bank of Australia ABN 48 123 123 124 for Business Cheque and Savings Accounts and CommBiz are available on our website at www.commbank.com.au, from any of our branches or by phoning us on 13 2221, and should be considered before making any decision about these products. • If you have a complaint, the Bank's dispute resolution process can be accessed on 13 2221. • Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions are included in the Loan Offer. Bank fees and charges are payable.