

Premium Business Cheque Account

A premium business account that helps you manage your cash flow, with up to 40 fee-free transactions a month and an optional, pre-approved \$500 overdraft.



When you're running a business, managing day-to-day cash flow can be a constant juggle. Fortunately, there's a business cheque account that can help.

A Premium Business Cheque Account gives you up to 40 fee-free transactions a month (other fees apply), so you can manage your cash without worrying about the cost. When your customers are slow to pay, there's a pre-approved \$500 overdraft to help you cover any short-term expenses. And when you have cash to spare, you'll benefit from competitive interest rates on the portion of your balance over \$5,000, calculated daily.

Why choose a Premium Business Cheque Account?

Improve your business cash flow	When you open your account, you'll automatically receive a pre-approved \$500 overdraft, helping you to bridge the gap between paying expenses and being paid by your customers. You can also apply for a higher overdraft limit if you need it (subject to credit approval). And with up to 40 fee-free transactions a month, you can manage your cash without worrying about the cost.
The five-star business account	Awarded five stars for 'superior value' by independent rating agency CANNEX.*
Special benefits for merchants	If you're a Commonwealth Bank merchant customer, you can access your money faster by linking your merchant facility to a Commonwealth Bank business cheque account. Most merchant receipts are available for use on the next business day. And daily merchant summaries are credited to your Premium Business Cheque Account for free.
Faster access to your money	You can access your cash online, over-the-phone, at an ATM, by EFTPOS, cheque or over-the-counter at Australia's largest branch network. And you can use CommBiz or NetBank to transfer money between your Premium Business Cheque Account and other accounts in real time, 24 hours a day, seven days a week.
A complete cash flow solution	By combining a Premium Business Account with a Business Online Saver, you can earn a high rate of interest on surplus cash, while still enjoying easy access to your money. Combine them both with other Commonwealth Bank solutions, and you can create a complete cash flow solution. Ask your Local Business Banker or call 13 19 98.

* Cannex Business Deposit Star Ratings report, 24 August 2007.

Who does it suit?

A Premium Business Cheque Account could suit your business if you:

- Perform a large number of transactions each month.
- Generally maintain an account balance over \$5,000.
- Sometimes need short-term cash to bridge the gap between paying expenses and getting paid by your customers.



Facts and figures

Interest	<ul style="list-style-type: none"> • Earn competitive interest rates on the portion of your balance over \$5,000. • Debit interest is charged on any overdrawn balance. 								
Fees	<table border="0"> <tr> <td>Base maintenance fee</td> <td> <ul style="list-style-type: none"> • Zero if you maintain a minimum monthly balance of \$10,000 and over. • Otherwise \$15 a month. </td> </tr> <tr> <td colspan="2">Transaction Fees</td> </tr> <tr> <td>Up to 40 transactions per month</td> <td> <ul style="list-style-type: none"> • You can carry out up to 40 fee-free transactions per month. • If there are more than 40 transactions in a month, the 40 cheapest transactions are free. </td> </tr> <tr> <td>Additional transactions</td> <td> <ul style="list-style-type: none"> • Online banking, telephone banking, EFTPOS, direct debit, and Commonwealth Bank ATM deposits and transfers: \$0.20 each. • Commonwealth Bank ATM cash withdrawals: \$0.55 each. • Cheques: \$0.55 each. • Over-the-counter transactions: \$0.95 each. </td> </tr> </table>	Base maintenance fee	<ul style="list-style-type: none"> • Zero if you maintain a minimum monthly balance of \$10,000 and over. • Otherwise \$15 a month. 	Transaction Fees		Up to 40 transactions per month	<ul style="list-style-type: none"> • You can carry out up to 40 fee-free transactions per month. • If there are more than 40 transactions in a month, the 40 cheapest transactions are free. 	Additional transactions	<ul style="list-style-type: none"> • Online banking, telephone banking, EFTPOS, direct debit, and Commonwealth Bank ATM deposits and transfers: \$0.20 each. • Commonwealth Bank ATM cash withdrawals: \$0.55 each. • Cheques: \$0.55 each. • Over-the-counter transactions: \$0.95 each.
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Other solutions for your business

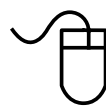
Business Online Saver	An easy-to-manage savings account with a high interest rate for balances of \$10,000 or more. The perfect place for excess cash flow.
Business Credit Card	Put instant cash flow in your pocket, with a convenient and cost-effective card that streamlines everyday business purchases.
Standard Business Cheque Account	The cheque account designed especially for business owners. Choose between an interest-bearing account and a non-interest bearing option with a fee rebate.
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: 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.