



goldfields
M O N E Y

Business Accounts and Loans

ABN 63 087 651 849 | AFSL/ACL 246884

Contents

What can Goldfields Money Offer you and your business?	2
Business Account Features	2
Business Accounts Interest Rates	2
Goldfields Money Fee FREE deposits	3
Monthly maintenance account fee.....	3
Goldfields Money Business Savings Bank Accounts - Withdrawal fees	3
Fee FREE withdrawal options.....	3
Cheque Book Fee	3
General Fees and Charges	4
Changes to fees and charges.....	4
For more assistance	4
Business Loans	5
Business Loan Interest Rates (Commencing From)	5
Business Loans Accounts and Overdrafts - Establishment Fees	5
Security charges applicable to Business Loan Accounts and Overdrafts	5
When do I pay these Fees and Charges?	6
Business Internet Banking	6

What can Goldfields Money Offer you and your business?

As your local business banking partner, the team at Goldfields Money knows the kind of pressures, demands and challenges your business faces.

Not only do you talk to a real and local person when you call, you are also welcome to drop in and discuss your business banking needs at any time during our usual banking hours.

All of these specialised savings accounts feature:

- Internet banking including Dual Authorisation and EFT File Upload capabilities.
- Phone banking
- BPAY
- Direct Debit
- Periodic payment facilities

Business Account Features

Business Access Account (S2)	Business Account Gold (S30)
<ul style="list-style-type: none"> • Visa debit card • Cheque book available • Interest calculated daily/paid annually • Overdraft facility • No minimum balance • No minimum transaction 	<ul style="list-style-type: none"> • Visa debit card • Cheque book available • Interest calculated daily/paid monthly • Overdraft facility • Minimum balance \$4000 • No minimum transaction

All our business savings accounts provide business customers with a choice of very flexible access channels that can be selected based on individual customer needs.

This brochure applies to both business savings bank accounts.

For Terms and Conditions relating to these accounts please refer to Goldfields Money Product Disclosure Statement for Basic Deposit Products.

Business Accounts Interest Rates

	Tier	Interest Rates p.a.	Interest Calculated	Interest Credited (last day of the month)
Business Access Account (S2)	\$50,000+	0.10%	Daily	Annually
	\$10,000 - \$49,999	0.05%		
	\$0 - \$9,999	0.01%		
Business Gold Account (S30)	\$500,000+	1.50%	Daily	Monthly
	\$100,000 - \$499,999	0.50%		
	\$25,000 - \$99,999	0.25%		
	\$4,000 - \$24,999	0.10%		

All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au

Goldfields Money Fee FREE deposits

All deposits into business customer accounts with Goldfields Money are fee free. There is no charge when you deposit into your transaction, investment or loan account. This means that you can increase your savings or make repayments without the worry of additional fees and charges.

Monthly maintenance account fee

Goldfields Money applies a standard monthly maintenance account fee of \$5.00 to every business savings bank account. However the following exemption applies:

- Where a business account maintains the following: \$5,000 in a Savings Account or \$5,000 in a Fixed Term Deposit Account or Goldfields Money borrowings with a minimum balance of \$20,000.

Goldfields Money Business Savings Bank Accounts - Withdrawal fees

As with any service, some of Goldfields Money banking services are costly and must be recovered.

For the times when customers need to access their account via options outside of the fee free alternatives, the following fees apply:

Transaction Type	Cost Per Transaction
Direct debits (inward and outward)	\$0.55
EFTPOS	\$0.95
EFT Transfers	\$0.30
Customer cheques	\$0.45
Periodical payments*	\$0.30
Staff assisted transfers	\$2.75
Counter cash withdrawals	\$2.75
BPay	\$0.30

* Free for transfer within Goldfields Money account, \$0.30 per EFT transfer or \$5.00 per cheque.
All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au

Fee FREE withdrawal options

To ensure all customers have the opportunity to minimise their transaction fees on Business Savings Bank Accounts, Goldfields Money provides certain options that are fee free. These include:

- RediATM's
- Phonselink telephone banking

This structure means that all customers have the opportunity to avoid transaction fees.

Cheque Book Fee

Cheque Book Size	Cost
25 Cheques	\$5.00
50 Cheques	\$10.00
100 Cheques	\$20.00

All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au

General Fees and Charges

There may be an occasion when customers require an additional service that is not normally necessary for the day-to-day operation of their account. These services incur additional costs for Goldfields Money and therefore result in a cost to customers.

Transaction Type	Cost Per Transaction
Account Dormancy	\$15.00
Bank Cheque	\$5.00
Bank draft	\$42.00
Banker's Undertaking*	0.5% of value
Bpay - enquiry - investigation	\$10.00
Conversion of Foreign Cheque	\$15.00
Copy of presented cheque	\$25.00
Corporate cheque re-issue	\$15.00
Direct Debit Facility (inc Quick debit) - Dishonour	\$25.00
Dishonour of cheque deposited	\$15.00
Duplicate Deposit Book	\$9.00
In-Active Account Fee - annual	\$10.00
Manual Funds Transfer - other Financial Institution	\$40.00
National Australia Bank deposit book	\$10.00
Payment Dishonour	\$25.00
Payment Honour	\$20.00
Replacement of Visa Debit Card	\$10.00
Special Answer	\$30.00
Stopped payment	\$15.00
Telegraph transfers	\$35.00
Trace fee for Telegraphic transfer	\$27.50
Voucher search (per hour or part of)	\$60.00

* 0.5% of guarantee value (minimum \$150)

All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au

Changes to fees and charges

Fees and charges are regularly reviewed and may be varied from time to time. Any variations which increase customers' obligations will be notified at least 30 days before the changes take effect.

For more assistance

Goldfields Money has tailored its fees and charges package so that all customers have the ability to minimise their monthly transaction fees by either bringing their financial products to Goldfields Money or by using fee free access options.

If you would like further assistance on how you can avoid transaction fees contact Goldfields Money on 1300 GO 4 GOLD (1300 464 4659).

Business Loans

Having a local business like Goldfields Money as your business banking partner makes a lot of sense. We understand the local business conditions and market, and we can make decisions quickly, locally.

All Business loans require residential or commercial mortgage security, so when you need finance to enable your business to grow and prosper, talk to the friendly and professional team at Goldfields Money.

Business Loan Interest Rates (Commencing From)

	p.a. rate
Residential property secured	4.75%
Commercial property secured	5.99%
SMSF Business Property Loan	Contact Goldfields Money for rates

Any advice or information on this brochure, advertisement is for general purposes only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you. Please review our Product Disclosure Statement, Fees and Charges and Financial Services Guide before acquiring the product.
WARNING: The comparison rate is true for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.
 All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au

Business Loans Accounts and Overdrafts - Establishment Fees

Loan Amount	Cost
Up to \$50,000	\$600.00
Greater than \$100,000 & up to \$250,000	\$1,250.00

All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au

Security charges applicable to Business Loan Accounts and Overdrafts

Personal Property Security Register (PPSR)	\$33.00 per security
Registered Caveat on Property	\$370.00 per property
Registered First Mortgage	\$165.80 Landgate fee \$300.00 Legal Costs
Discharge of Property Mortgage	\$300.00 Discharge fee \$165.80 Landgate fee
Fixed & Floating Company Charge	As per Solicitor's cost
Enforcement Costs	\$35.00 per letter of demand when 31 days in Arrears. \$10.00 per letter – 2nd & 3rd overdue reminders, plus debt collection agency costs, court costs & repossession costs if applicable
Overdraft Fee – S2 Business Account	\$52.50 per quarter
Deed of Priority	\$250.00
Title Search Fee	\$24.85
Company/Trust Deed review	\$330.00

All Interest Rates and Account fees are correct as of 29.07.2016. These are subject to change at the discretion of Goldfields Money Limited. For the most current interest rates and fees please visit our website www.goldfieldsmoney.com.au



When do I pay these Fees and Charges?

Our Lending Officers will inform you when the Fees and Charges are to be paid but many of these Fees and Charges are to be paid at the time of the loan's settlement.

Business Internet Banking

Our Business Internet Banking platform allows businesses to do their banking anytime, anywhere in an easy to use, secure online environment.

Some great functionalities and features of My Business Viewpoint include:

- Use Internet Banking, secure in the confidence of the stringent security provisions we have adopted
- View or print current account balances and transactions history
- Transfer money between your accounts
- Pay bills to over 10,000 registered BPAY billers
- Make payments to another individual or business
- View interest earned or charged
- Change your Internet Banking password online
- Access your accounts from anywhere, anytime

Further information on My Business Viewpoint including a user manual can be found on our website. At Goldfields Money it is our top priority that we make business banking more accessible, more transparent and more accessible for you.

Any advice or information in this document is for general purposes only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you. Please review our Product Disclosure Statement, Fees and Charges and Financial Services Guide before acquiring the product.