



# compare loan accounts (business)<sup>1</sup>

as at 11 August 2014

		Business Loan	Business Interest Only Loan	Business Overdraft
<b>Features</b>	Offset Facility	×	×	Deposit product with overdraft/ access to credit facility attached
	Redraw Facility	×	×	
	Payment Frequency Options <sup>1</sup>	●	●	
	Interest Only Option <sup>2</sup>	×	●	
	Fixed Rate Option <sup>2</sup>	×	×	
<b>Terms of Loan</b>	Minimum Amount	\$20,000	\$20,000	\$20,000
	Maximum Term	15 years	1 year	ongoing
<b>Access</b>	Branch	●	●	●
	Online banking	●	view only	●
	Direct Credits	●	●	●
	Periodic Payments (cr)	●	●	●
	Bank@Post (cr)	×	×	●
	Cheque Book	×	×	●
	ATM	×	×	●
	eftpos	×	×	●
	Direct Debits	×	×	●
	BPAY	×	×	●
<b>Fees</b>	Application Fee	●	●	●
	Ongoing Fees	×	×	×
	Break cost for fixed rate	×	×	na

<sup>1</sup> This schedule is to be read in conjunction with the Co-operative's Fees & Charges Schedule, Loans & Overdrafts Rates Schedule and Product Disclosure Statements.

<sup>2</sup> Weekly, Fortnightly and Monthly payment options

<sup>3</sup> Price on application | Eligibility subject to lending assessment criteria