

Community Solutions.

Better banking for community groups.



ourcommunity.com.au

Westpac

Business Bank

Save time and money with a Community Solutions package.

With banking relationships with community groups spanning over 100 years, Westpac understands the needs of non-profit organisations.

Community Solutions is a comprehensive banking solution, designed specifically for community groups. Waived fees, discounts and access to special services and benefits are some of the ways a Community Solutions package can help you save time and money.



Whatever your needs, we've got the solution.

Don't have the time to manage your finances during the day? Paying too much on your banking fees? Need better returns on your surplus funds? Or do you need expert advice on specific financial matters?

A flexible and tailored solution to your unique needs, Westpac's Community Solutions package is designed so that you can hand-pick only the products and services you require to best run your organisation.

Community Solutions Account.

A simple day-to-day account, the Community Solutions Account is the core component of every Community Solutions package. Offering flexible, fee-free banking¹, this account also gives you access to other great products designed for community groups.

Your needs	Product	Your benefit
Looking for an account to manage your everyday transactions and reduce your fees?	Community Solutions Account <i>(previously Society Cheque Account)</i> Available with or without cheque access, this account offers potential for fee-free banking through: <ul style="list-style-type: none">■ branches.■ ATMs.■ Telephone Banking.■ Business Internet Banking.	No monthly service fee. No transaction fees. 24/7 access to your funds. Optional cheque access.

Managing Your Cash.

Managing cash flow is crucial to running your organisation smoothly. Whether it's the convenience of reconciling your costs online or the potential to maximise your earnings via EFTPOS facilities, the products below can help you get on top of your cash flow.

Your needs	Product	Your benefit
Want easier access to your account?	Westpac Business Online and Telephone Banking User-friendly banking services available 24 hours, 7 days a week. Check your account balances and transaction details 24 hours, 7 days a week. Transfer funds between accounts and make bill and credit card payments.	Convenient and accessible banking.
Looking for short-term cash flow, or an easier way to make payments?	BusinessChoice Credit Card A cost-effective alternative to an overdraft, the BusinessChoice Credit Card gives you access to low-cost unsecured finance, of up to \$20,000. <ul style="list-style-type: none"> ■ Save time and money on fees and charges associated with writing cheques and making frequent cash withdrawals. ■ Get an unsecured revolving line of credit – as soon as you make a repayment, the funds are available for you to use again. ■ Enjoy flexible monthly payments. 	No annual fee in your first year and ongoing annual fee waiver if annual spend exceeds \$15,000 – save \$60 per card. (Card available to approved applicants. Conditions apply.)
Need an easy way to accept donations over the phone or internet?	BPAY® A secure and convenient way to accept payments via your personal biller code.	Spend less time processing donations.
Need to collect regular periodical payments?	Direct Debiting An easy and efficient way to receive regular payments owing to you.	Fuss-free way to get paid regularly and on time.
Looking for a better way to accept payments from members or customers?	EFTPOS Advantage A fast and simple way to accept credit and debit card payments. By providing donors, clients or members with more payment options, they will find it easier to contribute. Useful for community organisations with shopfront operations, EFTPOS features include: <ul style="list-style-type: none"> ■ Acceptance of major credit and charge cards. ■ Lower transaction costs than manual processing methods. ■ 24 hour customer service and support network. 	25% off terminal access fee – save \$105 per annum. No establishment fee – save \$82.50.
Need a mobile EFTPOS terminal?	EFTPOS Advantage Mobile A completely mobile card payment system that enables you to transact anywhere, anytime.	47% off terminal access fee (save \$44.50 per month). No establishment fee – save \$143. No cancellation fee.
Need to accept payments via the internet and phone?	Web Advantage The simpler, smarter and safer way to accept online payments.	60% off establishment fee – save \$165.
Want to process mail and telephone orders and periodic transactions?	Batch Advantage The simple, convenient and secure way to process mail, telephone order or periodic payments.	27% off establishment fee – save \$60.
Looking for peace of mind when leasing a property?	Bank Guarantee A safer way to lodge security than directly with your landlord or equivalent. Westpac will act as a secure intermediary between organisation and landlord.	No establishment fee – save \$500.
Need a smarter way to accept online payments using your own branding?	Present & Pay Internet A customised, branded internet based payment system for more complex transactions. We will work with you to make the site look and feel how you want it to.	Fixed \$1000 establishment fee Fixed transaction charge at 30c.
Need a smarter way to accept payments over the phone using your own branding?	Present & Pay Phone A customised, branded phone based payment system for more complex transactions. We will help you make it sound and feel the way you want.	Fixed \$5000 establishment fee. Fixed transaction charge at 30c.

Investment Solutions.

Make the most of your cash reserves with our secure Investment Solutions. They offer high interest, similar to a Term Deposit, with the added flexibility of a day-to-day account, so you can maximise your organisation's resources.

Your needs	Product	Your benefit
Like to maximise interest on your surplus cash, and enjoy unlimited free access via phone and internet?	Max-i Direct for Community An online account offering a high interest rate. <ul style="list-style-type: none"> ■ Access 24 hours, 7 days a week. ■ Unlimited free access to savings through Internet and Telephone Banking. ■ Free branch deposits. 	No charge for branch deposits – save \$2.50 per deposit.
Like to put your spare cash to good use?	Cash Management Account – Investor Option If you transact less frequently and have a minimum of \$10,000, then a Cash Management Account – Investor Option could have your money working even harder with: <ul style="list-style-type: none"> ■ Competitive interest rates on balances of \$10,000 or more. ■ A higher interest rate than the Cash Management account (a fee applies for each withdrawal). ■ Access to your funds at any time with no interest rate penalty – using ATMs, EFTPOS, telephone or online. 	Save up to \$48 per annum.

Lending Solutions.

At certain times of the year, you may experience a cash shortfall. Or in the long term, you may need money for a significant purchase. Below are products that can provide short-term and long-term access to funds.

Your needs	Product	Your benefit
Need to cover a short-term cash shortage?	Business Overdraft² An overdraft facility providing you with short-term finance of up to \$20,000 – with no minimum or maximum holding term.	50% off establishment fee – save up to \$500. Interest rate benefit may apply.
Need finance to cover your day-to-day cash flow needs?	Business Options Overdraft² A flexible overdraft facility that allows you to cover your day-to-day cash needs when you need it.	50% off establishment fee – save up to \$500. Interest rate benefit may apply.
Need extra funds to finance your organisation's equipment?	Equipment Finance A tax-effective way of finding additional finance that can be used to pay for plant, equipment or motor vehicles.	No establishment fee – save \$275.
Are your annual insurance premiums tying up your cash flow?	Insurance Premium Finance This lending facility allows you to spread the cost of your annual insurance premiums through monthly instalments.	No establishment fee – save \$100.

Extra Community Benefits.

Westpac's commitment to community organisations is strengthened by the work we do with Our Community (an organisation committed to researching and improving resources and services for Australia's 700,000 community groups). And with the unique needs of community groups in mind, we've designed a host of products and services that can help you make the most of your non-profit status.

Your needs	Product	Your benefit
Need practical advice that can help you manage your organisation's finances?	<p>Beyond Survival®</p> <p>A new work shop that teaches you to better manage your organisation's finances:</p> <ul style="list-style-type: none"> ■ Learn what balance sheet numbers really mean. ■ Learn what your finances really mean. ■ Learn techniques to improve cash flow. ■ Understand how to plan for peaks and troughs in cash flow. 	15% off seminar price for 3 one-day courses – save \$144.
Looking for new ways to give your staff something back for their hard work?	<p>Employee Benefits Card</p> <p>If your organisation holds 'Public Benevolent Institution' status from the Australian Tax Office, then the Employee Benefits Card may be the key to unlocking the maximum value in your staff's salary. The card allows your staff to tap into their pre-tax income through salary sacrifice to pay for everyday expenses like petrol, clothing, dining out and even groceries. And because the card uses MasterCard technology, it can be used to pay for just about anything, wherever MasterCard is accepted.</p>	No cost to employer. Employee incentive optimised.
Need advice on how to better manage your finances?	<p>Community Treasurer's Guide</p> <p>This free guide will provide you with helpful tips on:</p> <ul style="list-style-type: none"> ■ keeping the books. ■ asset registers. ■ cash flow. ■ tax. <p>Download at www.westpac.com.au/communitysolutions</p>	FREE to all non-profit organisations.
Want an easy and cost-effective way to accept donations?	<p>Australian Giving Centre</p> <p>The Our Community Online Giving Centre is commission-free and allows you to accept credit card donations 24 hours a day, 7 days a week. For further information please visit www.ourcommunity.com.au</p>	<p>Collect donations online. Accept credit card donations 24 hours a day, 7 days a week.</p> <p>No commission or fees are taken for donations, except standard credit card fees.</p>

Take advantage of the Community Solutions package

Call 1300 660 953 or visit

www.westpac.com.au/communitysolutions

Things you should know: The following criteria must be met for you to enjoy the benefits of the Community Solutions package.

- You must provide us with a copy of your governing documents (Memorandum and Articles of Association, Constitution, rules etc.) stating "not for profit" status, an ATO income tax exemption certificate, or a certificate of registration/incorporation for community organisations;
- You must maintain a Community Solutions (Cheque) Account and one additional product that forms part of the package;
- Westpac's normal lending criteria apply and applications must meet approval guidelines on individual products to qualify for the relevant package discounts.

¹ Fees apply for separate services, such as for using non-Westpac ATMs in Australia and overseas.

² The Business Cheque Account or Business Cheque Plus Account is required to open a Business Overdraft or Business Options Overdraft.

The Bank reserves the right to examine each application for any of the products that form part of the package on its own merits. The fact that the Bank provides Community Solutions does not guarantee that we will provide finance or other products that are applied for. The taxation position described is a general statement and should only be used as a guide. It does not constitute tax advice. Our normal lending criteria apply and applications must meet approval guidelines on individual products to qualify for the relevant benefits/savings. The benefits and savings listed above cannot be taken in conjunction with, or in addition to, any other special offers, packages, negotiated rates or discounts offered by the Bank or its subsidiaries. The product benefits and savings will remain in place for as long as the Bank is satisfied that you continue to be a non-profit community organisation. On termination of these product benefits and savings, standard charges for individual products will be reinstated. We reserve the right to review, amend or withdraw our Community Solutions Package and its benefits and savings components at any time. We may also vary eligibility criteria. Our Community Solutions Package is further subject to amendment to reflect changes to Bank policy, legal or legislative requirements. The information in this leaflet is current at May 2006. Fees and charges apply to the products referred to in this brochure. Full details of all product terms and conditions are available on request. These may be varied or new terms and conditions may be introduced in the future. Westpac Banking Corporation ABN 33 007 457 141.