



Chamber of Commerce

Corporate Financial Services Northern Territory

The Commonwealth Bank is proud to be a partner of the Chamber of Commerce Northern Territory. As part of this partnership, we're pleased to offer Chamber members special discounts on finance with the Commonwealth Bank.

Whether you're looking for a competitive finance solution for your business or attractive personal finance options, we've got a range of products and benefits to suit you.

So contact one of our local specialists today to talk about how we can help meet your financial needs.



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Relationship Manager
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Kate Daller
Local Business
Banker
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Local Business
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Business Finance

If you want assistance with your cash flow, need additional funds to grow your business, or want to finance new equipment, we have a range of flexible finance options that can be tailored to meet your needs.

And as a member of the Chamber of Commerce NT you are eligible for a:

- > 50% discount on establishment fees
- > 0.50% discount on interest rates.

Cash flow assistance	If you're looking to manage fluctuating cash flow, or want funds available on short notice, a Business Card or an Overdraft may be the solution.
Longer term finance	<p>When you want finance to expand your business, acquire property or replace equipment, choose from the following options:</p> <ul style="list-style-type: none"> > The BetterBusiness Loan and BetterBusiness Bill Facility have features that can be customised to your needs. > Our Equipment Finance is designed for the acquisition of vehicles, plant and equipment, allowing you to preserve valuable working capital and optimise cash flow. > And if your business involves overseas transactions, we have trade finance solutions for the complexities of international trade.
Secured or unsecured	<p>You can minimise borrowing costs by providing security to support your loan. Loans can be secured against commercial, residential and rural property, or against the assets of your business.</p> <p>Depending on the amount borrowed and your credit standing, unsecured facilities may also be available.</p>
Borrowing options	<p>The right finance solution for you and your business depends on the purpose of the loan and your specific needs. Some of the factors that you should consider are interest rates and repayment options:</p> <ul style="list-style-type: none"> > Choose between fixed and variable interest rates, or have an interest rate risk management strategy customised for your requirements. > Elect to repay principal and interest or interest only (and a lump sum at the end of the loan), and choose the repayment frequency that suits your 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. 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 government charges may apply.

Wealth Package

For your personal financial requirements, we also offer Chamber of Commerce NT members our special Wealth Package, which has the following features and benefits.

Gold credit card	No annual credit card fee (normally \$114)								
Home loans and investment home loans	<p>Holdings* (interest rate discount)</p> <table border="0"> <tr> <td>\$150,000–\$249,999</td> <td>(0.40% pa)</td> <td>\$250,000–\$499,999</td> <td>(0.50% pa)</td> </tr> <tr> <td>\$500,000–\$999,999</td> <td>(0.60% pa)</td> <td>\$1,000,000 or more</td> <td>(0.70% pa)</td> </tr> </table> <ul style="list-style-type: none"> > 0.15% pa off standard fixed interest rates (new and maturing loans only) > No establishment fee (normally \$600) > No loan service feeds (normally \$8/month) <p>This offer is not available on Low Documentation Loans</p>	\$150,000–\$249,999	(0.40% pa)	\$250,000–\$499,999	(0.50% pa)	\$500,000–\$999,999	(0.60% pa)	\$1,000,000 or more	(0.70% pa)
\$150,000–\$249,999	(0.40% pa)	\$250,000–\$499,999	(0.50% pa)						
\$500,000–\$999,999	(0.60% pa)	\$1,000,000 or more	(0.70% pa)						
Term deposits	<ul style="list-style-type: none"> > 0.25% pa bonus interest on selected term deposits of \$10,000–\$99,999 (minimum 6 month term) > Special rates for amounts of \$100,000 and over 								
General insurance	<p>Home and contents insurance</p> <ul style="list-style-type: none"> > 15% pa discount off the base premium of a combined Prime Home & Contents policy > 10% pa discount off the base premium of a Prime Home or Prime Contents policy > Plus an additional 1% multiple policy discount ongoing for additional properties insured. This discount is non-cumulative and is available at new business and renewal provided more than one policy is insured with CommInsure. <p>Investment home insurance</p> <ul style="list-style-type: none"> > 5% pa discount off the base premium of an Investment Home Insurance Building or Contents policy or 7.5% pa off the base premium of a combined Building & Contents policy premium > 5% pa discount off the base premium of a Contents or combined Contents & Strata Title Owner's Cover policy, if the property is part of a legislative scheme (such as strata title) 								

Wealth Package Annual Fee \$300

* Holdings refers to the sum of bank deposits, investments or lending in which you are an accountholder or borrower (excluding general and life insurance premiums or policies, business accounts, family investment companies, family investment trusts and loans in which you are a guarantor) with the Commonwealth Bank Group.

For **Wealth Package Plus**: All these benefits are also available to your spouse or partner, any family investment company of which you are a director or family investment trust of which you are a beneficiary, except the benefit available on the Gold Credit Card (annual fee \$495).

Important information. Nil establishment fee is only available if there is one security and does not apply to Off-the-Plan and Low Documentation loans. A deferred establishment fee may apply if the loan is repaid within 4 years of the funding date. Offers are available until withdrawn by the Commonwealth Bank and are not available in conjunction with any other offers. Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions will be included in our loan offer. Fees and charges are payable. Conditions, fees and eligibility criteria for Wealth Package and Wealth Package Plus are available at any branch of the Bank. Commonwealth Bank of Australia ABN 48 123 123 124. Banking products and services are offered by the Commonwealth Bank of Australia ABN 48 123 123 124.

Note: All information contained herein is current at time of publication and while concessions offered are reviewed periodically, the Bank reserves the right to vary them without notice.



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