



OTHER SERVICES

Product profile

Take control of your business

Running your own business is hard work, so it helps to have a partner that cares about you. First Option is your business banking partner, with a range of products and services designed to make your daily operations much easier and more cost efficient. This allows you to focus on your business and have more leisure time.

Business Cash Hub: This is a Cash Management Account (\$55) that helps you take control of your cash flow. It has a wide range of features, secure 24/7 access options, as well as a competitive rate.



Features	Deposit options	Withdrawal options
<ul style="list-style-type: none"> ✓ Fee free transactions and transfers ✓ No set-up, account or management fees ✓ Free 24/7 access via Internet, mobile and phone banking ✓ Detailed monthly statements ✓ Provide differing levels of account access to your Accountant or Auditor ✓ Enable staff to pay bills, run payroll or reconcile accounts 	<ul style="list-style-type: none"> • Cash / Cheque deposits via Branches, Bank@Post and nab deposit book • Transfers from another First Option account • Direct credits • Inbound direct debits • Payroll credits • Receive funds from overseas • Merchant facilities 	<ul style="list-style-type: none"> ○ Visa Debit Card* ○ Personal cheque book ○ BPAY ○ Transfers to another First Option account ○ Direct debits ○ External funds transfers ○ Corporate cheques ○ Send funds overseas ○ Recurring (periodical) payments

Bank Feeds: Automatically import all your bank account and credit card transactions, so you always have a complete and up-to-date view of your business. Free services offered through Xero and MYOB BankLink.

Business Loans and Overdrafts: First Option offers a wide range of loan options, including credit cards, unsecured loans and finance for vehicles, as well as larger projects.[#]

GST/Tax Saver Account: Designed to assist business account holders to set funds aside to cater for GST and/or taxation purposes. This money is kept separate from your Access Account.

Investments: First Option provides a wide range of other Savings and Term Deposit accounts with competitive rates. Deposits up to \$250,000 are covered by the Government Deposit Guarantee.

Merchant Facilities: First Option has partnered with Tyro payments to offer you state of the art eftpos technology. This will enable you to accept card payments in a quick and efficient manner.

Payroll: First Option can assist your business with processing payroll through Internet Banking. This allows you to process a batch of pays in one transaction. Take away the hassle and simplify the payroll process.

Taxation and Accounting: First Option has partnered with CIA Tax to provide businesses with expert taxation advice. CIA Tax has many years of experience in advising businesses on how best to minimise tax.

To find out more, call 1300 855 675, email info@firstoptioncu.com.au or visit www.firstoptioncu.com.au

* Must be in the name of the signatory. # Normal lending criteria applies. Loan applications may require security. Terms, conditions, fees and charges apply. Please refer to our Account and Access Facility – Conditions of Use document for full terms and conditions. This is general advice only and does not take into account your individual objectives, financial situations or needs. Before acting on the advice, consider its appropriateness. You should read and consider the Account and Access Facility – Conditions of Use document and Financial Services Guide before deciding whether to acquire any product mentioned. Product Profile: Business Banking 1216