

A bit about Suncorp Bank.

Suncorp Bank prides itself on being able to provide the capabilities of a big bank and the personal touch of a smaller one. It's a combination that really helps us stand out from the crowd.

With Suncorp Bank, you'll get great service, security, strength and peace of mind – all in the one place. These are just some of the benefits:

- ✓ Talk to a real person
- ✓ 100% independent
- ✓ Fastest growing branch network
- ✓ A1 rated regional bank
- ✓ Award-winning Internet Banking*

The wider Suncorp Group is a top 25 Australian listed company, encompassing some of Australia's most respected financial services brands, such as AAMI, Apia, GIO, Shannons and many others.

Our business lending specialists are empowered to make decisions locally, so you get a faster response, greater insight and understanding, as well as practical solutions. You can also rely on us to get the basics right, first time, every time.

Next steps...

To find out more about the benefits of Suncorp Working Capital Solutions, contact your Relationship Manager or set up a meeting with a Working Capital Solutions Specialist. They will be happy to work with you to find a solution that's right for your business.

Contact us for more information:

-  Call 13 11 75
-  suncorp.com.au/workingcapital
-  workingcapitalsolutions@suncorp.com.au



Credit facilities are subject to approval. Terms, conditions, fees and charges apply. Full details of the terms and conditions for all the products and services are available on application. Suncorp Working Capital Solutions products are issued by Taurus Trade Finance Pty Ltd ABN 82 120 567 866 which is a related body corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp Bank). Various products and services are provided by different entities in the Suncorp Group. The different entities in the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products or services provided by other entities in the Suncorp Group. Suncorp Bank does not guarantee and is not liable for this product.

¹ Not including weekends, bank or public holidays. [^]Business Everyday Account, Business Overdraft and Business Visa Debit cards are issued by Suncorp Bank ("Suncorp Bank"). Terms, conditions and other fees and charges may apply. Please read the Product Information Document before making any decision regarding this product. For a paper copy visit your local branch or contact us on 13 11 75. Visa Debit Card can only be issued in the name of individuals where the number to sign on the account is any one person. It cannot be issued in a business name. *2009 & 2010 Amber award winner for best online banking. [#] Excludes external electronic transfers to other financial institutions.

Suncorp Working Capital Solutions.

Supply chain funding...solved.



SUNCORP



Access a complete funding solution.

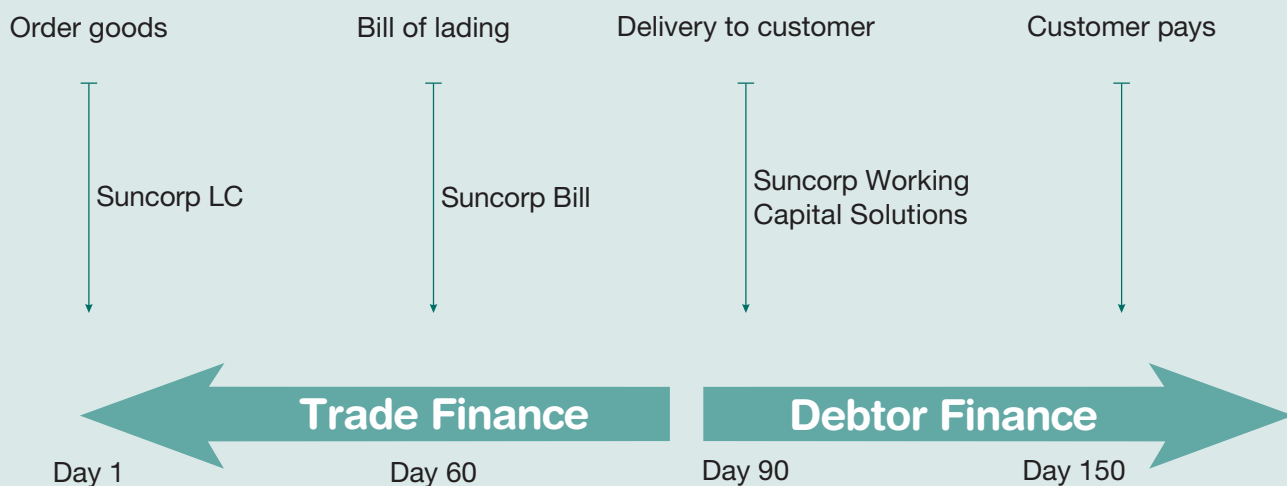
Imagine where you could take your business if you could increase your cash flow as your sales grow. Or imagine the convenience of being able to fund purchases from both local and overseas suppliers when customer orders are received. With Suncorp Working Capital Solutions, you can.

At Suncorp Working Capital Solutions, we specialise in helping small and medium-sized businesses meet their working capital and cash flow needs.

We'll introduce you to your own dedicated specialist, someone who appreciates that the value of your business goes beyond bricks and mortar. They'll take the time to understand your business and provide solutions tailored to your needs.

So if you have a growing business that needs help to increase your cash flow, or you are an importer needing help with Letters of Credit to meet new sales orders, talk to our Working Capital Solutions team about a funding package to meet your needs.

Trade Finance & Debtor Finance



LC – Letter of Credit

Timeline

Your flexible cash flow support.

With Suncorp Working Capital Solutions, we can assist you if your business is seeing strong sales growth, or experiencing seasonal sales or frequent periods of tight liquidity.

Traditional banking facilities such as overdrafts don't always represent the best solution to these challenging issues.

So instead we look beyond your business owner's personal asset position to deliver the most appropriate working capital solution, using your accounts receivable/debtors to deliver a more flexible source of funds.

Debtor Finance.

Our options are simple and effective to operate. Using the award-winning Suncorp Bank Internet Banking platform, you can upload your invoices in seconds. We'll then make funds available within 24 hours¹, and you'll have immediate online access to these funds.

We will normally advance you up to 80% of the face value of your invoices. When your customer pays your invoice, the remaining 20% is paid to you immediately. If you don't require the funds then, don't draw on them, and save on interest. It's that simple.

Suncorp Debtor Finance grows as your sales grow and does not impact your daily operations, so it leaves business owners free to focus on growing their business.

Flexible Trade Finance.

Suncorp has a range of Trade Finance options available to suit any business. Often, the longer cash cycle associated with the importation of goods can place a strain on a business's cash flow. Working Capital Solutions can help businesses that import goods based on orders received from their Australian customers, without necessarily having to offer real estate as security. This means you can accept those large customer orders with the confidence of knowing that Suncorp can provide you with a Letter of Credit and Trade Finance facility to help pay your suppliers.

Currency Protection.

Fluctuations in currency values have the potential to erode profit margins associated with international transactions, whether you are buying or selling. Suncorp has a range of Currency Protection options, and one of our specialists can structure a package that takes the risk out of overseas transactions.

How can Suncorp help?

Suncorp Working Capital Solutions can help tackle the cash flow challenges that are familiar to many businesses.

- ✔ If your sales are growing faster than your cash flow can keep up, we can offer an easy and effective solution.
- ✔ If your customer base has grown, but you now spend too much time chasing up payments, talk to us about a flexible alternative.
- ✔ If you're already offering account terms, but customers are delaying payment for 60-90 days, we can help with an immediate cash flow boost.
- ✔ If your business sources goods from abroad, we can tailor a specialised International Trade Finance package specially for you.
- ✔ If you're considering a break into export markets, talk to our International Trade Finance and Financial Markets team. They specialise in risk management strategies, and deal in all major currencies.

Talk to us today about a Working Capital Solution for your business on 13 11 75.

Benefits your business can enjoy every day.

When you are ready to unlock the full potential of Suncorp Working Capital Solutions, set up a Suncorp Bank Business Everyday Account[^], and enjoy easy access to our award-winning Internet Banking^{*}. The Business Everyday Account offers a lower cost of doing business, featuring:

- No account keeping fee
- Unlimited fee-free deposits
- Unlimited free electronic transactions[#]
- No minimum or maximum deposit requirements
- The ability to link your account to a Suncorp Bank Business Visa Debit Card.

Call 13 11 75 to find out more about the Suncorp Bank Business Everyday Account.

