

Financing your business needs

Getting the right finance for your business doesn't have to be complicated. Our business banking specialists can help you choose flexible and competitive finance options, including term loans, equipment finance and even international trade finance - all delivered with a level of personal service that makes doing business a pleasure.

Term Loans

Our versatile Term Loans can help you improve or expand your business, or refinance existing debt, if you need to. They've got the flexibility and features you're looking for, along with competitive interest rates.

Equipment Finance

Save your working capital and take advantage of the latest business technology and equipment, with Suncorp's Equipment Finance. We can suggest flexible, tax effective ways to purchase new vehicles, plant and equipment, to keep your business moving in the right direction.

International Trade Finance

If you do business abroad, you can use our International Trade Finance division to help with all your import/export activities. We provide finance for up to 180 days (even longer by special arrangement). And we also offer risk management strategies, through our Financial Markets Division.



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Talk to a business banking specialist today about all your business lending needs.

 **Call 13 11 75**

www suncorp.com.au

 **Visit your local branch**

SUNCORP BANK
Business

Business Lending

Maximising your cash flow and financing your business needs



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SUNCORP BANK
Business

You drive the business. We'll drive the service.

Often there just isn't enough time to stop and think about how you could improve things. But with the help of our business banking specialists, you can focus on your business, to create the best results. At Suncorp Bank we'll work with you to:

- Reduce your fees and make your money work harder.
- Make your banking easier and save you time by simplifying processes.
- Help you manage your cash flow and maximise your interest.

Growing your business is exciting and at Suncorp Bank we want to be involved. So how about working with a bank that's keen to build your business and provide relevant solutions.

Local, personal and practical.

At Suncorp Bank, our business banking specialists can make decisions locally, so you get a faster response, greater local understanding and practical solutions. And you can rely on us to get the basics right, by performing tasks correctly and on time. It's the little things that count.

We'll also keep in touch with your changing needs, because what's right for you now, mightn't be right in the future. By reviewing your situation, we will help to keep you ahead of the game.

Keeping it personal 24/7.

We know you work long hours, so we've made it easier to manage your money 24 hours a day, seven days a week, through our phone and online banking services - saving you time and effort. And when you call Suncorp Bank for business, you talk directly to a trained business specialist. There's no automated voice or button pushing required. Your call is always answered by a real person. It's just one of the ways we like to make business banking more personal.

Business Lending

Flexible business lending is a must-have for any successful business. At Suncorp, we have a great range of business lending products designed to drive your business, manage your cash flow and finance your business needs, so we can create a brighter future together.

Get your cash flowing

We understand that maximising your cash flow is one of the keys to making your business run smoothly. We can help you improve your cash flow by finding ways to process payments faster, earn more interest on your excess funds and lower your business expenses. Here are some of the products that could get your cash flowing more freely.

Business Overdraft

Adding the flexibility of an overdraft to your business trading account can help smooth out the ups and downs in your cash flow. You only pay interest on the funds you actually use, and there's no need to make regular payments.

Business Line of Credit

This is a 'come and go' revolving credit facility that really comes in handy for working capital and seasonal business needs. You can repay and redraw the principal anytime. And you have easy access to your money via your local branch, cheque, card, BPAY®, phone transfer or Internet banking.

Debtor Finance

Now you can get faster access to your outstanding invoices. Debtor Finance gives your customers up to 90 days to settle their accounts, while you enjoy immediate access to a portion of their value – usually within 24 hours. As well as boosting your cash flow quickly, Debtor Finance gives you more confidence and peace of mind – and that's got to be good for your business.

The Debtor Finance product is provided by Benchmark Debtor Finance Pty Ltd ABN 94 082 607 654*

Suncorp Clear Options Business Card

Maximise your cash flow with an unsecured line of credit and streamline your expense management by consolidating and paying business expenses with one card. A Suncorp Clear Options Business Card offers you a competitive interest rate and an optional rewards program. Plus, you can set a monthly spend limit for each cardholder to help keep costs under control.

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