



Last updated 21 April 2020

New Unsecured Overdraft

What's on Offer	Eligibility	Detail
<p>New unsecured overdraft ≤\$250K</p>	<p>Small / medium businesses & not-for-profit organisations who:</p> <ul style="list-style-type: none"> • Have expected current or actual previous year annual turnover ≤\$50 million • Need support for current & upcoming cash flow needs (including working capital, liquidity & operating expenditure) • Have not received a Government Scheme loan of \$250,000 	<p>A Business Line of Credit with director guarantees:</p> <ul style="list-style-type: none"> • ≤\$250,000 limit per business entity ABN (min. limit of \$20,000) • Loan term ≤2 years • Reduced variable rate of 5.55% p.a. (-2.52% p.a. discount off the base rate) • No establishment or ongoing fees • Free withdrawals & deposits • No repayments for the first 6 months (interest capitalised) • If the limit is exceeded as a result of interest capitalisation, the excess must be repaid after the initial 6 months • No P&I repayments required for the loan term • Repayable on demand &, in any event, at the expiry of the initial term • At the end of the loan term we will assess your situation & discuss various ways the facility might be restructured, subject to relevant credit & other approvals at that time

Effective 3 April 2020. Must be formally approved by 30 September 2020.
*Subject to approval. Lending criteria apply.

Contact Relationship Manager or Broker; or
Submit Online Enquiry; or
Call 1300 714 986



Repayment Relief - Deferment

What's on Offer	Eligibility	Detail
<p>A deferred repayment period of up to six months on small business loans</p>	<p>The Business Banking Relief Package is for small business customers</p>	<p>Available on a range of business loans, including floating and variable rates and equipment finance loans</p>

Contact Relationship Manager or Broker; or
Apply online; or
Call 1800 079 866



For any enquires, please contact your Relationship Manager or Broker

If you would like to speak to our Perks Finance team, please contact:


Bruce Debenham
Director,
Banking & Finance

Email
bdebenham@perks.com.au




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Repayment Relief - Rate & Fees Options

What's on Offer	Detail	Availability
BOQ business term loans and business overdrafts interest rates cut by 0.25% p.a.	<ul style="list-style-type: none"> The ability to defer mortgage and/or loan repayments; The option to make Interest Only repayments; Special arrangements in relation to arrears; 	Effective 3 April 2020
Apply online; or call 1800 079 866 		


Merchant Relief

Customers can apply for merchant terminal fees to be waived for 3 months
Apply online; or call 1800 079 866 

Term Deposits

What's on Offer	Eligibility	Availability
Early access to Term Deposit funds with waiver of redemption fee; or waiver of other fees and charges related to non-payment	The specific relief measures available to each client will be assessed on a case-by-case basis	Effective 3 April 2020
Apply online 		

Other

Waiving month account maintenance fees for 6 months on business transactional bank accounts
Apply online; or call 1800 079 866 

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