



Last updated 2 April 2020

New Unsecured Loans - Working Capital Loans

What's on Offer	Eligibility	Detail
3-Year Term Unsecured Loan ≤\$250K	<ul style="list-style-type: none"> • Turnover of less than \$50m • Bank accounts must be in good order prior to 1 January 2020 • All Borrower(s) and Guarantor(s) must have a clear Credit Bureau file with no adverse history prior to 1 January 2020 • Client has not accessed more than \$250k of additional funding for Covid-19 assistance • Existing clients of BankSA • Borrowings are less than \$3m • Loan amount requested must not exceed total business expenses for the 6-month period to December 2019 (6 months BAS Statements required to validate) • There has been no material change in the client's capacity to service the debt prior to COVID-19 	<ul style="list-style-type: none"> • Maximum 3-year term (fully amortising after 6 months) • No additional security (Director's Guarantees are required) • New loan applications only
Effective Monday 23 March 2020		
<p>Send an email to: BSAMicroSMEOCOVID19@banksa.com.au Contact Relationship Manager; or Broker; or Do not supply or attach any personal information - just provide your best contact number and a BankSA Lending Specialist will contact you</p>		

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



Last updated 2 April 2020

Repayment Relief - Deferment

What's on Offer	Eligibility
Defer principal and interest repayments of eligible business term loans for up to six months	<ul style="list-style-type: none"> BankSA business customers who need help to manage their cash flow; Total business exposure of less than \$10m; Includes commercial property customers who confirm, for the deferred payment period, that they will not terminate leases or evict tenants on the basis of non-payment of rent as a direct result of the COVID-19 outbreak; The business has less than 20% foreign ownership; and For those clients with >\$3m debt the facilities must not have not been in arrears in the last 90 days
Available between now and 30 September 2020	
Contact Relationship Manager; or Broker; or Submit Online Enquiry	

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

Repayment Relief - Rate & Fees Options

What's on Offer	Eligibility	Availability
200 basis point reduction on overdrafts	New and existing customers	Effective Monday 6 April 2020
100 basis points interest rate reduction for small business cash-based loans	New and existing customers	Effective Monday 6 April 2020
No establishment fees for equipment finance loans	Small and medium businesses	Until the end of June 2020
Contact Broker; or Relationship Manager		

Merchant Relief

What's on Offer	Eligibility	Detail	Availability
Merchant terminal rental fee refunds for up to three months	Merchant customers with a total card spend of less than \$5m per annum	<ul style="list-style-type: none"> 3 months terminal rental fee and minimum merchant service fee; or 3 months terminal rental fee and minimum monthly service fee; or 3 months pricing plan fee 	In the coming weeks eligible merchant customers will be automatically refunded (as applicable)