




Last updated 2 April 2020

## New Unsecured Loans - Working Capital Loans

What's on Offer	Eligibility	Detail
≤\$250K	<ul style="list-style-type: none"> <li>For eligible new and existing customers with turnover of less than \$50M</li> <li>Credit criteria applies</li> <li>Business must be based, registered and operating in Australia</li> <li>Loans must be used to support current and upcoming cash flow needs</li> <li>Loans must be used for business purposes only</li> <li>Loans cannot be used to refinance drawn facilities with Westpac or any other lender</li> <li>You must not have applied for a similar facility with any other institution</li> </ul>	<ul style="list-style-type: none"> <li>First six months all repayments are deferred</li> <li>No establishment or account fees</li> <li>New loan applications only</li> </ul>
Available between now and 30 September 2020		
<p>Send an email to: <a href="mailto:COVID19businesssupport@westpac.com.au">COVID19businesssupport@westpac.com.au</a> a Lending Specialist will be in contact Do not supply or attach any personal information - just provide your best contact number and Westpac will contact you</p>		

## Repayment Relief - Deferment

What's on Offer	Eligibility	Detail
6-month repayment deferral	<ul style="list-style-type: none"> <li>Total business exposure of less than \$10m per customer group;</li> <li>The business is operated in Australia with less than 20% foreign ownership; and</li> <li>For clients with total debt with Westpac &gt;\$3m, the current facilities must not have not been in arrears in the last 90 days</li> </ul>	<ul style="list-style-type: none"> <li>Interest deferred will be capitalised</li> <li>Current fixed rate period will be extended by 6 months at that fixed term rate; and</li> <li>Loan term will be extended by at least 6 months</li> <li>Terms and Conditions and eligibility criteria apply</li> <li>Customers with an overdraft facility should utilise their available balance in the first instance</li> </ul>
Available between now and 30 September 2020		
<p>Contact Relationship Manager; or Broker; or Submit Online Enquiry</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](mailto:bdebenham@perks.com.au)



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## Repayment Relief - Rate & Fees Options

What's on Offer	Eligibility	Detail	Availability
1% interest rate reduction on unsecured lending term loan	New and existing customers		Effective Monday 6 April 2020
2% interest rate reduction on overdrafts	New and existing customers		Effective Monday 6 April 2020
Defer payment & fees of Westpac Altitude Business Card	<ul style="list-style-type: none"> <li>Westpac Altitude Business Card Holders</li> <li>Not available for Commercial Bank customers</li> </ul>	<ul style="list-style-type: none"> <li>Defer payment option for 90 days</li> <li>Deferral of annual fees for 3 months if required</li> </ul>	Immediately
Defer payment & fees of Westpac BusinessChoice Card	<ul style="list-style-type: none"> <li>Westpac Altitude Business Card Holders</li> <li>Not available for Commercial Bank customers</li> </ul>	<ul style="list-style-type: none"> <li>Defer payment option for 90 days</li> <li>Deferral of annual fees for 3 months if required</li> <li>Apply for Emergency Limit increase</li> </ul>	Immediately
Contact Westpac 1800 067 497			

## Merchant Relief

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

For any enquires, please contact your Relationship Manager or Broker

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Director,  
Banking & Finance

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## Term Deposits

What's on Offer	Eligibility	Detail	Availability
Business Term Deposit special offer	Business customers	<ul style="list-style-type: none"><li>1.7% p.a. interest for 12 months (up to \$500,000 per customer) Termination of a deposit without interest rate adjustment</li><li>Immediate termination within 31 days allowed when experiencing hardship</li></ul>	Immediately
Contact Broker; or Relationship Manager			

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