

# Business Services MAKE A SMART CHOICE

## Contact us today 1300 65 65 81

481 Peel Street Tamworth  
Shop 22 Tamworth Shoppingworld  
252 Conadilly Street Gunnedah  
73 Maitland Street Narrabri

[www.nicu.com.au](http://www.nicu.com.au)

Phone Banking (24 hour access) 1300 65 64 28

Northern Inland Credit Union Limited  
ABN 36 087 650 422 AFSL 235022 Australian Credit Licence 235022



SMART THINKING





## Lending and Credit

### Commercial Lending

*You need finance for a commercial venture.*

Northern Inland's commercial loans generally need to be secured by a mortgage over real estate.

#### Features

- Enjoy flexible repayments options; weekly, fortnightly or monthly repayments with automatic deductions from your nominated Northern Inland savings account
- Make extra payments to pay off your loan earlier and ultimately save interest on your loan
- Redraw any additional payments made to your loan (must be in advance with minimum redraw \$500)

To discuss your next venture in detail, speak with our Commercial Lending Manager today by calling 1300 65 65 81.

### Commercial Overdraft

*You need an overdraft to even out your business cash flow.*

Northern Inland offers commercial overdrafts to help you better manage your in-coming and out-going funds.

To discuss your needs, talk to our Commercial Lending Manager today by calling 1300 65 65 81.

• Credit Criteria, fees and charges and terms and conditions apply.

## Business Accounts

### On call Savings Account (\$1)

*Your business needs convenient access to operating funds.*

#### Features

- Everyday account for payroll and invoice payments
- Forms a link between all your Northern Inland accounts, loans and investment products
- No monthly account keeping fee
- Free six monthly Member statement

#### Access

Branch transactions, Phone, Online & Mobile Banking, periodical payments, direct debits and cheque book subject to approval.

### Future Plus Account (\$80)

*You want to have a self-managed superfund.*

#### Features

- At-call access to funds
- Tiered interest rates, calculated daily and paid monthly
- Subsidiary accounts available
- For commercial use only

#### Access

Branch transactions, Phone, Online & smartPAY App Banking, periodical payments, direct debits and cheque book subject to approval.

### Internet Saver Account (\$99)

*Your business would like to park its savings.*

#### Features

- No minimum deposit
- Balances from \$5000 earn a competitive interest rate
- Interest rate calculated daily and paid monthly
- Your money remains 'at call' so you will always have access to it via Online Banking
- No fixed term
- No monthly account service fee

#### Access

Online & Mobile Banking only.

### Cash Management Account (\$6)

*You are unsure about how long to tie up your business funds.*

#### Features

- At call funds
- No minimum balance
- Minimum withdrawal or transfer is \$1000
- Tiered interest rate increases with your account balance
- Interest calculated daily and paid monthly
- No monthly account keeping fees

#### Access

Branch transactions, Phone, Online & Mobile Banking.

Eligibility criteria applies. See the Product Fact Sheets for details.

# Managing your money

## Online Business Banking

*Your business needs secure online access to Northern Inland accounts, anytime, anywhere.*

### Features

- View transactions and accounts
- Transfer funds
- Access Internet BPAY®
- Create and print statements
- Transfer funds to accounts at Northern Inland or any financial institution in Australia
- Schedule future bill payments
- Multiple signature security available
- Create, view and edit batches from Online Banking or your business accounting software, eg: MYOB.
- Check interest earned on current or previous financial year
- Transfer funds to loan accounts
- Redraw advance loan repayments (available for eligible loans. Conditions apply)
- Contact us securely online

Refer to Product Fact Sheet for Fees and Charges/Member Loyalty Program, and full product details. Available from [www.nicu.com.au](http://www.nicu.com.au) or from any branch.

### BPAY®

A fee-free, flexible, convenient and safe way to pay bills 24 hours a day using Online or Phone Banking. Any bill that has the BPAY® symbol can be paid with one phone call or internet session. Alternatively, Branch staff can set up a fixed, regular BPAY® payment on your behalf. Please note: allow up to 48 hours for BPAY® funds to reach the payment destination.

## Alerts

SMS and Email Alerts allow you to receive notifications about your accounts and request information on your mobile phone.

Register for Alerts via Online Banking or at your local Branch.

## Phone Banking

Phone Banking enables fee-free access to your Northern Inland accounts over the phone. Once registered, you need a standard touchtone or mobile phone, your Membership number and Phone Banking access code.

## Contact Centre

Our Contact Centre is available to respond to all enquiries between 9.30am Tuesdays, and from 9am all other business days, until 5pm.

Phone 1300 65 65 81 to speak with one of our friendly personal service staff members.

## Merchant Facilities

Accept EFTPOS payments from your customers anywhere you receive mobile phone coverage, with a mobile EFTPOS machine through our referral partners. Ask us today.

Secure  
business  
online access  
24/7



## Member Loyalty Program

### Member Loyalty

Your membership and loyalty is rewarded with savings at Northern Inland. The higher your balance (deposits and loans), the fewer fees you pay. Most Members can avoid paying any fees at all.

Your Monthly Transaction Rebate is calculated based on your average account balances for the month and applies to the Rebated Transactions & Services you use.

*Full details on fees and rebated transactions are outlined in the Product Fact Sheet (PFS) for Fees & Charges/Member Loyalty Program, available at [www.nicu.com.au](http://www.nicu.com.au) or from any branch.*

## Managing your money *Continued...*

### Periodical Payments

Enables regular payments of the same amount to be made automatically from your nominated account (for example rent). Setting up this facility through Online Banking is free of charge. If you prefer Northern Inland staff to set up these payments for you, fees and charges may apply.

### Direct Debits

Allows electronic withdrawal (for example monthly insurance payments) and deposit (for example wages) of funds from/to your account by external organisations. Each account in your Membership has an Alternate Reference Number, which you can supply to external organisations. Ask our friendly staff for details.

### Cheque Account

A chequing facility operates from your primary savings account, providing a way of paying bills and making purchases when and where you want. Subject to approval.

### Dynamic Sweep

Offers Members the ability to **automatically** transfer funds from one nominated account to another. Dynamic Sweep covers transactions that may otherwise be rejected due to insufficient funds. This includes member chequing, periodical payments and direct debits. Apply for this facility at your local branch

### Online Accounting Software

Your accountant may be able view your financial statements through BankLink or Xero. Arrange an authorisation via your accountant.

## Security tips

### Internet Security

Obtain antivirus, spyware detection and firewall software from your software distributor or directly from the web. Access web pages directly. Don't use a link in an email to get to any web page. Log onto Northern Inland's website by typing the web address in your browser: [www.nicu.com.au](http://www.nicu.com.au). Only download files and programs from reputable sources. Increase the security on your custom settings.

Keep your account information, PINs and codes confidential and safe. Take care when giving out personal information. Avoid filling out forms in email messages asking for financial information. Choose secure access codes. Include a mix of capital and lower case letters, numbers and punctuation marks.

Beware of phishing attacks which use email and websites designed to imitate the communications of actual financial institutions. Their objective is to fool recipients into divulging details such as credit card numbers, account usernames and passwords.

### Online Banking Security

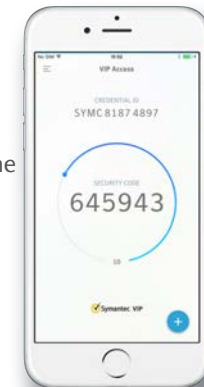
Northern Inland offers additional security features to ensure your online banking experience is as safe as possible. A second factor authentication is required for Members who regularly need to transfer over \$1,000 to external accounts or pay bills using BPAY:

**SMS One-Time Passwords:** are single-use security tokens sent to your mobile phone for use when logging into your account online.

**Security Tokens:** are a small device which fit onto your key ring that generates a single-use security token as required upon login. Your first Token is supplied free and is

subject to a monthly rental fee, which is rebated under the Member Loyalty Program.

**Mobile Phone Application:** VeriSign Identity Protection (VIP) Access is an easy to install free application that means you don't have to carry a separate device. The application transforms smart phones into a 'second factor' credential that displays a one-time password as required at login. See the App store for your smart phone and search 'VIP Access' to download.



Mobile Phone Application

