



Business Transaction & Savings Accounts Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Business Saver

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$50,000*	Total Interest Rate (%) \$50,000*
★★★★★ "Outstanding Value"								
AMP Bank	Business Saver Account	Nil	No min	Nil	✗	N/A	2.30	2.30
ING DIRECT	Business Optimiser	Nil	No min	Nil	✗	N/A	2.00	2.75
ME Bank	Business Online Savings Account	Nil	No min	Nil	✗	N/A	2.25	2.25
★★★★★								
Arab Bank Australia	Online Savings Business	Nil	No min	Nil	✓	N/A	2.05	2.05
BOQ	Business WebSavings Account	Nil	No min	Nil	✓	N/A	1.45	2.50
Community First CU	FirstBiz Online Savings	Nil	No min	Nil	✗	N/A	1.85	1.85
Delphi Bank	Midas Business Account	Nil	10	0.25	✓	N/A	2.00	2.00
Northern Beaches CU	FirstBiz Online Savings	Nil	No min	Nil	✗	N/A	1.85	1.85
RaboDirect	High Interest Savings- Business	Nil	No min	Nil	✗	N/A	2.05	2.50
Suncorp Bank	Business Saver Account	Nil	No min	Nil	✓	N/A	1.90	1.90
★★★								
ANZ	Business Online Saver	Nil	No min	Nil	✗	N/A	0.95	1.60
Bankwest	Business Telenet Saver Account	Nil	No min	Nil	✗	N/A	1.35	1.35
Bankwest	High Interest Transaction Account	20.00	No min	Nil	✓	N/A	1.75	1.75
bcb	business isaver	Nil	No min	Nil	✗	N/A	1.75	1.75
Bendigo Bank	Business CommunitySaver Account	Nil	1	Nil	✓	N/A	1.25	1.25
BOQ	Business Management Acc	15.00	1	0.20	✓	20,000	1.75	1.75
Citi	Ultimate Business Saver	Nil	No min	Nil	✓	N/A	1.90	1.90



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Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$50,000*	Total Interest Rate (%) \$50,000*
★ ★ ★								
Commonwealth Bank	Business Online Saver	Nil	No min	Nil	✗	N/A	1.05	1.05
First Option Credit Union	Business Cash Hub	Nil	No min	Nil	✓	N/A	1.75	1.75
Hume Bank	Business iSave	Nil	1	Nil	✗	N/A	1.50	1.50
IMB	Business CMA	6.00	1	Nil	✓	5,000	1.00	1.75
Newcastle Permanent	Business Cash Management	Nil	1	Nil	✓	N/A	0.85	0.85
SCU	Business iNet Saver Account	Nil	No min	Nil	✗	N/A	1.75	1.75
The Capricornian	Savings Accumulator-Business	Nil	No min	2.50	✓	N/A	2.05	2.05
The Mutual	Business Internet Saver	Nil	5,000	Nil	✗	N/A	1.55	2.05
★ ★								
ANZ	Business Premium Saver	Nil	No min	1.60	✓	N/A	0.55	1.60
Auswide Bank	Business Access Account	10.00	No min	Nil	✓	N/A	0.75	0.75
Bank of Melbourne	Business Access Saver	Nil	No min	Nil	✓	N/A	1.00	1.00
BankSA	Business Access Saver	Nil	No min	Nil	✓	N/A	1.00	1.00
Delphi Bank	Business Cash Management Account	10.00	5,000	Nil	✓	2,000	1.00	1.00
NAB	Business Cash Maximiser	Nil	10,000	Nil	✗	N/A	0.95	0.95
NAB	Business Interest Account	10.00	No min	0.20	✓	N/A	0.65	0.65
St.George Bank	Business Access Saver	Nil	No min	Nil	✓	N/A	1.00	1.00
The Mutual	Business Maximiser	10.00	200	Nil	✓	N/A	0.85	0.85
Westpac	Business Cash Reserve	Nil	No min	Nil	✓	N/A	0.95	0.95



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Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$50,000*	Total Interest Rate (%) \$50,000*
★								
bcu	saver (business)	Nil	No min	Nil	✓	N/A	0.81	0.81
The Capricornian	E \$aver Business Account S29	5.00	1	Nil	✓	5,000	0.70	0.70



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Business Cash Manager

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	BPAY	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$50,000*
★★★★★ "Outstanding Value"								
BOQ	Business Management Acc	15.00	1	0.20	✓	✓	20,000	1.75
Citi	Ultimate Business Saver	Nil	No min	Nil	✓	✓	N/A	1.90
First Option Credit Union	Business Cash Hub	Nil	No min	Nil	✓	✓	N/A	1.75
★★★★								
Bankwest	High Interest Transaction Account	20.00	No min	Nil	✓	✓	N/A	1.75
Delphi Bank	Business Cash Management Account	10.00	5,000	Nil	✓	✓	2,000	1.00
Newcastle Permanent	Business Cash Management	Nil	1	Nil	✓	✓	N/A	0.85
★★★								
ANZ	Business Premium Saver	Nil	No min	1.60	✓	✓	N/A	0.55
Auswide Bank	Business Access Account	10.00	No min	Nil	✓	✓	N/A	0.75
Beyond Bank	SMALLBiz Account	Nil	100	Nil	✓	✓	N/A	0.20
Commonwealth Bank	Premium Business Account	15.00	No min	Nil	✓	✓	10,000	0.10
Hume Bank	Business Cash Management Account	Nil	5,000	Nil	✓	✓	N/A	0.25
IMB	Business CMA	6.00	1	Nil	✓	✓	5,000	1.00
NAB	Business Interest Account	10.00	No min	0.20	✓	✓	N/A	0.65
The Mutual	Business Maximiser	10.00	200	Nil	✓	✓	N/A	0.85
Westpac	Business Flexi	Nil	No min	0.50	✓	✓	N/A	0.35
★★								
Delphi Bank	Business Cheque Account	7.00	2,000	0.25	✓	✓	N/A	0.25



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Business Cash Manager

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	BPAY	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$50,000*
★★								
IMB	Business Transact S25	6.00	No min	Nil	✓	✓	5,000	0.10
SCU	Premier Business	6.00	No min	Nil	✓	✓	10,000	0.10
The Mutual	Business Cheque Account	Nil	200	Nil	✓	✓	N/A	0.10
Transport Mutual Credit Union	Business Account S50	Nil	No min	Nil	✓	✓	N/A	0.13
★								
bcb	business access	20.00	No min	Nil	✓	✓	N/A	0.00



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High Transactor

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	ATM facility	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$10,000*
★★★★★ "Outstanding Value"								
ANZ	Business Advantage	10.00	No min	Nil	✓	✓	N/A	0.00
Bankwest	Business Zero Transaction Account	Nil	No min	Nil	✓	✓	N/A	0.00
Commonwealth Bank	Premium Business Account	15.00	No min	Nil	✓	✓	10,000	0.01
First Option Credit Union	Business Cash Hub	Nil	No min	Nil	✓	✓	N/A	1.75
Suncorp Bank	Business Everyday Account	5.00	No min	Nil	✓	✓	2,000	0.00
★★★★								
ANZ	Business Extra Account	22.00	No min	Nil	✓	✓	N/A	0.00
BankSA	Freedom Business Account	10.00	No min	Nil	✓	✓	N/A	0.00
Bankwest	High Interest Transaction Account	20.00	No min	Nil	✓	✓	N/A	1.75
BOQ	Everyday Business Account	10.00	No min	Nil	✓	✓	5,000	0.00
Commonwealth Bank	Business Transaction Account	10.00	No min	Nil	✓	✓	N/A	0.00
NAB	Business Everyday Acc (\$10/m fee)	10.00	No min	Nil	✓	✓	N/A	0.00
Suncorp Bank	Business Premium Account	20.00	No min	Nil	✓	✓	N/A	0.00
Westpac	Business One- Low Plan	10.00	No min	Nil	✓	✓	N/A	0.00
★★★								
Auswide Bank	Business Access Account	10.00	No min	Nil	✓	✓	N/A	0.75
Bank of Melbourne	Business Cheque Account Plus	20.00	1	Nil	✓	✓	N/A	0.01
Bank of Melbourne	Freedom Business Account	10.00	1	Nil	✓	✓	N/A	0.00
Bank of Sydney	Business Advance Cheque Account	10.00	50	Nil	✓	✓	N/A	0.00



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High Transactor

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	ATM facility	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$10,000*
★★★								
BankSA	Business Cheque Account Plus	20.00	1	Nil	✓	✓	N/A	0.01
Bendigo Bank	Business Account	Nil	1	0.40	✓	✓	N/A	0.00
Bendigo Bank	Business Solutions	10.00	1	0.40	✓	✓	N/A	0.00
Beyond Bank	SMALLBiz Account	Nil	No min	Nil	✓	✓	N/A	0.01
Citi	Ultimate Business Saver	Nil	No min	Nil	✓	✓	N/A	1.90
Commonwealth Bank	Standard Cheque Account	5.00	No min	0.20	✓	✓	N/A	0.05
Heritage Bank	Business Cheque Facility	Nil	100	Nil	✓	✓	N/A	0.01
Horizon Credit Union	Business Savings S11	Nil	No min	Nil	✓	✓	N/A	0.01
Hume Bank	Business Account	Nil	1	Nil	✓	✓	N/A	0.01
Hume Bank	Business Cash Management Account	Nil	5,000	Nil	✓	✓	N/A	0.25
IMB	Business CMA	6.00	1	Nil	✓	✓	5,000	0.50
IMB	Business Transact S25	6.00	No min	Nil	✓	✓	5,000	0.05
MyState	Business Account	6.00	No min	0.15	✓	✓	N/A	0.00
Newcastle Permanent	Business Cash Management	Nil	1	Nil	✓	✓	N/A	0.85
Newcastle Permanent	Business Cheque Account	10.00	1	Nil	✓	✓	10,000	0.00
SCU	Premier Business	6.00	No min	Nil	✓	✓	10,000	0.05
St.George Bank	Business Cheque Account Plus	20.00	1	Nil	✓	✓	N/A	0.01
St.George Bank	Freedom Business Account	10.00	1	Nil	✓	✓	N/A	0.00
The Capricornian	Business Banking Account	10.00	1	Nil	✓	✓	N/A	0.00



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★★★								
The Mutual	Business Cheque Account	Nil	200	Nil	✓	✓	N/A	0.01
The Mutual	Business Maximiser	10.00	200	Nil	✓	✓	N/A	0.85
Westpac	Business One - High Plan	20.00	No min	Nil	✓	✓	N/A	0.01
★★								
Arab Bank Australia	Premium Business Chq Account	12.00	1	Nil	✓	✓	N/A	0.01
Bank of Sydney	Business Easy Cheque Account	Nil	50	0.55	✓	✓	N/A	0.00
bcb	business access	20.00	No min	Nil	✓	✓	N/A	0.00
BOQ	Business Management Acc	15.00	1	0.20	✓	✓	20,000	0.00
Coastline Credit Union	Business Access S7	10.00	1	Nil	✓	✓	N/A	0.05
Delphi Bank	Business Cash Management Account	10.00	5,000	Nil	✓	✓	2,000	0.20
Delphi Bank	Business Cheque Account	7.00	2,000	0.25	✓	✓	N/A	0.00
Holiday Coast CU	Business Access Account S8	20.00	No min	Nil	✓	✓	N/A	0.00
NAB	Business Interest Account	10.00	No min	0.20	✓	✓	N/A	0.10
SERVICE ONE Alliance Bank	Business Account	10.00	No min	Nil	✓	✓	N/A	0.05
Transport Mutual Credit Union	Business Account S50	Nil	No min	Nil	✓	✓	N/A	0.05
★								
ANZ	Business Premium Saver	Nil	No min	1.60	✓	✓	N/A	0.55
bcb	business basic access	Nil	No min	Nil	✓	✓	N/A	0.00
Westpac	Business Flexi	Nil	No min	0.50	✓	✓	N/A	0.00



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Low Transactor

Company	Product	Account Keeping Fees (\$)	Min Opening Balance (\$)	Internet Transaction (\$)	ATM facility	Branch Access	Account Balance Required to Waive Fee (\$)	Base Interest Rate (%) \$10,000*
★★★★★ "Outstanding Value"								
Bankwest	Business Zero Transaction Account	Nil	No min	Nil	✓	✓	N/A	0.00
Beyond Bank	SMALLBiz Account	Nil	No min	Nil	✓	✓	N/A	0.01
BOQ	Everyday Business Account	10.00	No min	Nil	✓	✓	5,000	0.00
First Option Credit Union	Business Cash Hub	Nil	No min	Nil	✓	✓	N/A	1.75
Heritage Bank	Business Cheque Facility	Nil	100	Nil	✓	✓	N/A	0.01
Suncorp Bank	Business Everyday Account	5.00	No min	Nil	✓	✓	2,000	0.00
★★★★								
ANZ	Business Advantage	10.00	No min	Nil	✓	✓	N/A	0.00
Citi	Ultimate Business Saver	Nil	No min	Nil	✓	✓	N/A	1.90
Commonwealth Bank	Business Transaction Account	10.00	No min	Nil	✓	✓	N/A	0.00
Commonwealth Bank	Premium Business Account	15.00	No min	Nil	✓	✓	10,000	0.01
Hume Bank	Business Account	Nil	1	Nil	✓	✓	N/A	0.01
Hume Bank	Business Cash Management Account	Nil	5,000	Nil	✓	✓	N/A	0.25
The Mutual	Business Cheque Account	Nil	200	Nil	✓	✓	N/A	0.01
★★★								
ANZ	Business Extra Account	22.00	No min	Nil	✓	✓	N/A	0.00
Auswide Bank	Business Access Account	10.00	No min	Nil	✓	✓	N/A	0.75
Bank of Melbourne	Freedom Business Account	10.00	1	Nil	✓	✓	N/A	0.00
Bank of Sydney	Business Advance Cheque Account	10.00	50	Nil	✓	✓	N/A	0.00



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★ ★ ★								
BankSA	Freedom Business Account	10.00	No min	Nil	✓	✓	N/A	0.00
Bankwest	High Interest Transaction Account	20.00	No min	Nil	✓	✓	N/A	1.75
Bendigo Bank	Business Account	Nil	1	0.40	✓	✓	N/A	0.00
Bendigo Bank	Business Solutions	10.00	1	0.40	✓	✓	N/A	0.00
Commonwealth Bank	Standard Cheque Account	5.00	No min	0.20	✓	✓	N/A	0.05
Delphi Bank	Business Cash Management Account	10.00	5,000	Nil	✓	✓	2,000	0.20
Horizon Credit Union	Business Savings S11	Nil	No min	Nil	✓	✓	N/A	0.01
IMB	Business CMA	6.00	1	Nil	✓	✓	5,000	0.50
IMB	Business Transact S25	6.00	No min	Nil	✓	✓	5,000	0.05
MyState	Business Account	6.00	No min	0.15	✓	✓	N/A	0.00
NAB	Business Everyday Acc (\$10/m fee)	10.00	No min	Nil	✓	✓	N/A	0.00
Newcastle Permanent	Business Cash Management	Nil	1	Nil	✓	✓	N/A	0.85
Newcastle Permanent	Business Cheque Account	10.00	1	Nil	✓	✓	10,000	0.00
SCU	Premier Business	6.00	No min	Nil	✓	✓	10,000	0.05
SERVICE ONE Alliance Bank	Business Account	10.00	No min	Nil	✓	✓	N/A	0.05
St.George Bank	Freedom Business Account	10.00	1	Nil	✓	✓	N/A	0.00
Suncorp Bank	Business Premium Account	20.00	No min	Nil	✓	✓	N/A	0.00
The Capricornian	Business Banking Account	10.00	1	Nil	✓	✓	N/A	0.00
The Mutual	Business Maximiser	10.00	200	Nil	✓	✓	N/A	0.85



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★★★								
Transport Mutual Credit Union	Business Account S50	Nil	No min	Nil	✓	✓	N/A	0.05
Westpac	Business One - High Plan	20.00	No min	Nil	✓	✓	N/A	0.01
Westpac	Business One- Low Plan	10.00	No min	Nil	✓	✓	N/A	0.00
★★								
Arab Bank Australia	Premium Business Chq Account	12.00	1	Nil	✓	✓	N/A	0.01
Bank of Melbourne	Business Cheque Account Plus	20.00	1	Nil	✓	✓	N/A	0.01
Bank of Sydney	Business Easy Cheque Account	Nil	50	0.55	✓	✓	N/A	0.00
BankSA	Business Cheque Account Plus	20.00	1	Nil	✓	✓	N/A	0.01
bcu	business basic access	Nil	No min	Nil	✓	✓	N/A	0.00
BOQ	Business Management Acc	15.00	1	0.20	✓	✓	20,000	0.00
Coastline Credit Union	Business Access S7	10.00	1	Nil	✓	✓	N/A	0.05
Delphi Bank	Business Cheque Account	7.00	2,000	0.25	✓	✓	N/A	0.00
NAB	Business Interest Account	10.00	No min	0.20	✓	✓	N/A	0.10
St.George Bank	Business Cheque Account Plus	20.00	1	Nil	✓	✓	N/A	0.01
Westpac	Business Flexi	Nil	No min	0.50	✓	✓	N/A	0.00
★								
ANZ	Business Premium Saver	Nil	No min	1.60	✓	✓	N/A	0.55
bcu	business access	20.00	No min	Nil	✓	✓	N/A	0.00
Holiday Coast CU	Business Access Account S8	20.00	No min	Nil	✓	✓	N/A	0.00