

A community of interest

Community Sector Banking (CSB) is an exciting and innovative concept in banking. It is the first and only banking service in Australia established to meet the needs of not for profit organisations.

CSB recognises that not for profit organisations are different from private sector corporations. As such, we believe they should receive special attention in the provision of banking products, services and pricing.

Most importantly, CSB takes a consultative approach to developing innovative solutions for the not for profit sector—that include its banking products and services. We are committed to working with not for profit organisations to build these solutions and find the most effective ways to deliver them.

As a result, CSB has developed products and services that are tailored to the banking needs of not for profit sector organisations and their employees. The CSB Cash Management Trading Account is one such solution, which provides competitive interest rates with returns on every dollar, at call access to funds and negotiable transaction fees.



More information

If you would like more information please feel free to call 1300 550 603, visit www.csbanking.com.au or call into any branch of Bendigo Bank.

Community Sector Banking Head Office
Level 1, 251–253 Princes Highway
Corrimal NSW 2518

CSB CASH MANAGEMENT TRADING ACCOUNT



This product is issued by Bendigo and Adelaide Bank Limited ABN 11 068 049 178. This material contains general advice only. Please consider your situation and read the Terms and Conditions document for this product available online from www.csbanking.com.au before making any decision. This information is provided by Community Sector Banking Pty Ltd ABN 88 098 858 765. If you want to contact us or have any concerns about our services you can telephone us on 1300 550 603.

Banking products and services of Bendigo Bank Bendigo Bank

Community Sector Banking is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354, a joint venture between Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237 879 and Community 21 Limited ABN 79 097 612 416.



Creating solutions with the community sector

BEN50CSB03

(S18541) (03/08)

A trading account that provides a one-stop banking solution



Creating solutions with the community sector

A trading account designed for you

The Community Sector Banking (CSB) Cash Management Trading Account is an operating account that offers to not for profit organisations competitive daily interest rates with returns on every dollar, at call access to funds and individually negotiated transaction fees.

The CSB Cash Management Trading Account is a full service account that provides flexibility and competitive returns to not for profit organisations by providing interest on the full balance of all accounts.

The CSB Cash Management Trading Account also utilises a tiered system that provides higher interest rates on accounts with larger balances.

This interest rate structure is supported by a range of impressive features that include at call access and individually negotiated transaction fees – making it an ideal one-stop account solution.

The CSB Cash Management Trading Account features include:

- A minimum opening balance of \$1;
- Competitive interest rates on the full balance;
- Returns on every dollar, based on a tiered system;
- Interest calculated daily and paid monthly;
- Negotiated transaction fees;
- Convenient at call access; and
- Regular detailed statements.

Interest paid on every dollar

We believe that not for profit organisations are entitled to receive competitive interest rates without being disadvantaged by maintaining low balances. The CSB Cash Management Trading Account has been structured so that it aggregates all funds so that it can offer:

- Competitive interest rates on every dollar in your account; and
- Interest calculated daily and paid monthly.

Negotiate your fees

To help you keep control of fees, at the time of establishing the account you can negotiate transaction fee rebates. Rebates are calculated on income earned from the monthly balance held, less the cost of fees. Rebates are reviewed quarterly. Every account is different, so talk to us about what you aim to achieve.

Flexible access

While the CSB Cash Management Trading Account gives you competitive interest rates, it also offers the convenience of at call access rather than locking up your funds. To help you manage your funds, your CSB Cash Management Trading Account gives you flexible access using:

- ATM;
- EFTPOS;
- Phone banking;
- Internet banking;
- Cheque; and
- Options of debit card, cashcard or linked Bendigo Visa Card or MasterCard (subject to approval).

By combining competitive interest rates, returns on every dollar and negotiated fees and rebates, the CSB Cash Management Trading Account offers not for profit organisations an ideal, one-stop transaction account solution.

For more information on how your organisation could benefit from a CSB Cash Management Trading Account call 1300 550 603, visit www.csbanking.com.au or call into any branch of Bendigo Bank.

