

Arab Bank Australia

ARAB BANK AUSTRALIA LIMITED

An exclusive offer

For staff and members of the
Australian Lebanese Chamber of Commerce (ALCC)



THE AUSTRALIAN LEBANESE
CHAMBER OF COMMERCE
ESTABLISHED 1985

Your exclusive offers*

Looking to buy a home or refinance your owner occupier home?

Our **Basics Home Loan** offer of 3.50% p.a.** Comparison Rate 3.64% p.a[^] is designed to help you make the most of your loan:

- The standard application fee of \$600 will be waived
- Redraw facility available
- One of our dedicated relationship managers will be available to assist you through the entire process

Looking for a flexible account that offers greater access and convenience?

Our **Online Savings Account** is a great option for your personal or business day to day banking:

- Access to funds is available 24 hours a day 7 days a week through Internet Banking, ATM and EFTPOS anywhere in Australia
- Access funds at over 29 million outlets worldwide with a Visa Debit payWave Card
- Unlimited fee free internet transfers
- No monthly account keeping fees
- Check your balance online at any time via our Mobile App
- Link your account to an Arab Bank Australia Visa Debit Card, where you can access your account at anytime, anywhere!
- Received Canstar's 5-Star Rating for Outstanding Value Business Online Savings Account₁



¹The Canstar 5-Star Rating for Outstanding Value Business Savings Account was awarded on 11 July 2018 for our Business Online Savings Account in the Business Saver category.

Want to earn high interest on your savings or super fund?

Our award winning **Term Deposit** offers you greater returns on your investment:

- Receive an additional 0.10% interest per annum above our current, competitive rate for any deposit term in Australian dollars***
- You have the choice to have your interest payments credited to a nominated transaction account
- Terms are available from 1 month to 5 years
- Awarded Best of the Best in 2017 by Money magazine "Best Term Deposit – Short Term"



Travelling overseas? Don't want the hassle of running around to organise your travel banking needs?

- Foreign currency notes in US Dollars, Great British Pounds and Euro (denominations of your preference can be ordered and delivered the next working day at the rate you book on the day).
- Ask our friendly staff about our competitive rates daily
- Foreign Currency Statement and Term Deposit accounts
- **Multi-Currency Cash Passport** card available in 10 different currencies[#]

Download our Mobile App



***This offer is valid for the lifetime of the term deposit, whilst the account holder is a member or staff of the ALCC. Account holders may be asked to verify their membership upon maturity and continuance of term deposit. This offer may be honoured or withdrawn at the Bank's discretion.

Arab Bank Australia

arabbank.com.au

1800 272 222

*These offers are exclusive to staff and members of The Australian Lebanese Chamber of Commerce and are not available in conjunction with any other Arab Bank Australia offer on the same product. A Product Disclosure Statement (PDS) is available for the deposit products mentioned in this brochure and can be obtained by visiting one of our branches, calling 1800 272 222 or visiting our website arabbank.com.au. **The Owner Occupier Home Loan variable rate of 3.50% represents a discount of 2.09% off our Basics Home Loan Standard Variable rate. This offer is for new customers to the Bank and for customers of the Bank purchasing a new owner occupier property. You may avail of this offer if you have approached the Bank directly, not through a referrer (paid or otherwise). This offer can be withdrawn at any time at the Bank's discretion. Rates are subject to change without notice. ^The comparison rate is calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. WARNING: This comparison rate applies to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees and costs savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. All applications for loans are subject to Arab Bank Australia Limited's normal credit approval criteria. Loan amount must be up to 70% of the property value that is offered as security. To the extent that any material in this brochure could be construed as general advice, it has been prepared without taking into account your objectives, financial situation or needs. Because of this, before acting on any advice, you should consider its appropriateness, having regard to your objectives, financial situation and needs. These products are issued by Arab Bank Australia Ltd at the exception of the Multi-Currency Cash Passport card. #Access Prepaid Australia Pty Ltd (ABN 47 145 452 044, AFSL 386 837) arranges for the issue of the Multi-Currency Cash Passport in conjunction with the issuer, Heritage Bank Limited (ABN 32 087 652 024, AFSL/ Australia Credit Licence 240 984). Terms, Conditions, Fees and Charges apply. Arab Bank Australia Limited ABN 37 002 950 745 Australian Financial Services Licence/Australian Credit Licence 234563.