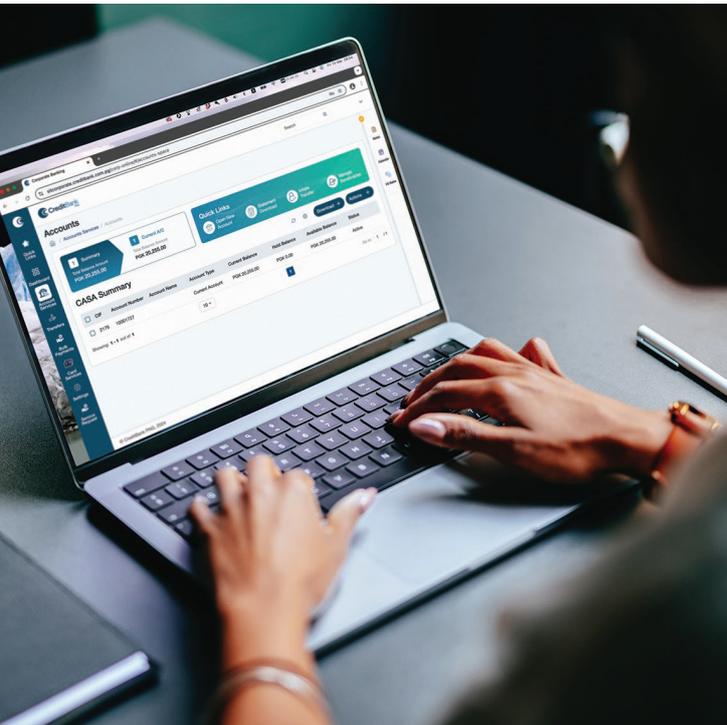


Welcome to a  
better banking  
experience





Credit Corporation Limited PNG, the most trusted name in financing for over 47 years, is proud to announce we are now a digital-first niche commercial bank

# CreditBank PNG

In addition to financing, our new bank will offer a full suite of business transaction and payment solutions. Our aim is to provide you with products that help grow your business and a customer experience that is easy, dependable, convenient, and focused on your needs.

CreditBank PNG. A relationship you can bank on.

# Technology is at the centre of everything.

No matter the size of your business, or the segment you serve, technology plays an essential role in your success.

Ours too. That is why CreditBank PNG built a digital-first commercial bank. Harnessing the power of technology to make money management more convenient, dependable, and fast, we aim to ensure:

- No wasting time waiting in long lines
- FREE easy-to-use 24/7 digital banking tools
- Always available statements
- Competitive interest rates
- Transparent pricing
- Products and services that grow with You

## Self-service. Full-service. Your choice.

We have focused our new business on providing you with the most excellent digital-first experience. Giving you the ability to bank digitally from a desktop or laptop, 24/7, via an internet connection.

For your convenience, we will also have self-service kiosks so you can pop into a branch and transact online, with the added benefit of our outstanding team available to help you with your banking when needed.

### Please join us on our journey

We want to ensure your digital user experience is better than the competition.

This means making banking effortless and putting you in control of your money at any time day or night, from almost anywhere. No remembering cumbersome usernames and passwords because you create your own.

# Open a Transaction account.

## Here is how.

- You will need to download our Business Account application at: [creditbank.com.pg/forms](https://creditbank.com.pg/forms)
- You will then need to make an appointment to visit a branch, bring your completed application with you, and work with a Relationship Manager to open an account. Go to [page 18](#) for a full list of branch locations. Make the appointment by visiting: [creditbank.com.pg/book-an-appointment](https://creditbank.com.pg/book-an-appointment)

Be sure to bring the proper documents with you which are based on your business type.

# 1

### Incorporated companies:

- Two forms of photographic ID such as a valid passport and a driver's license, for signatories of the account
- Proof of address which can be a copy of your lease agreement, utility bill or such formal proof of address
- Business Resolution if more than 1 shareholder or director
- Tax Identification Number (TIN)
- Certificate of Good Standing - Long Form

# 2

### Sole Trader or SME with a turnover of less than K250,000 p.a.:

- Two forms of photographic ID such as a valid passport and a driver's license, for signatories of the account
- Proof of address which can be a copy of your lease agreement, utility bill or such formal proof of address
- Small Business Tax Certificate

# 3

### Sole Trader or SME with a turnover more than K250,000 p.a.:

- Two forms of photographic ID such as a valid passport and a driver's license, for signatories of the account
- Proof of address which can be a copy of your lease agreement, utility bill or such formal proof of address
- Tax Identification Number (TIN)
- IPA Registration



## Enjoy the benefits of your Transaction account.

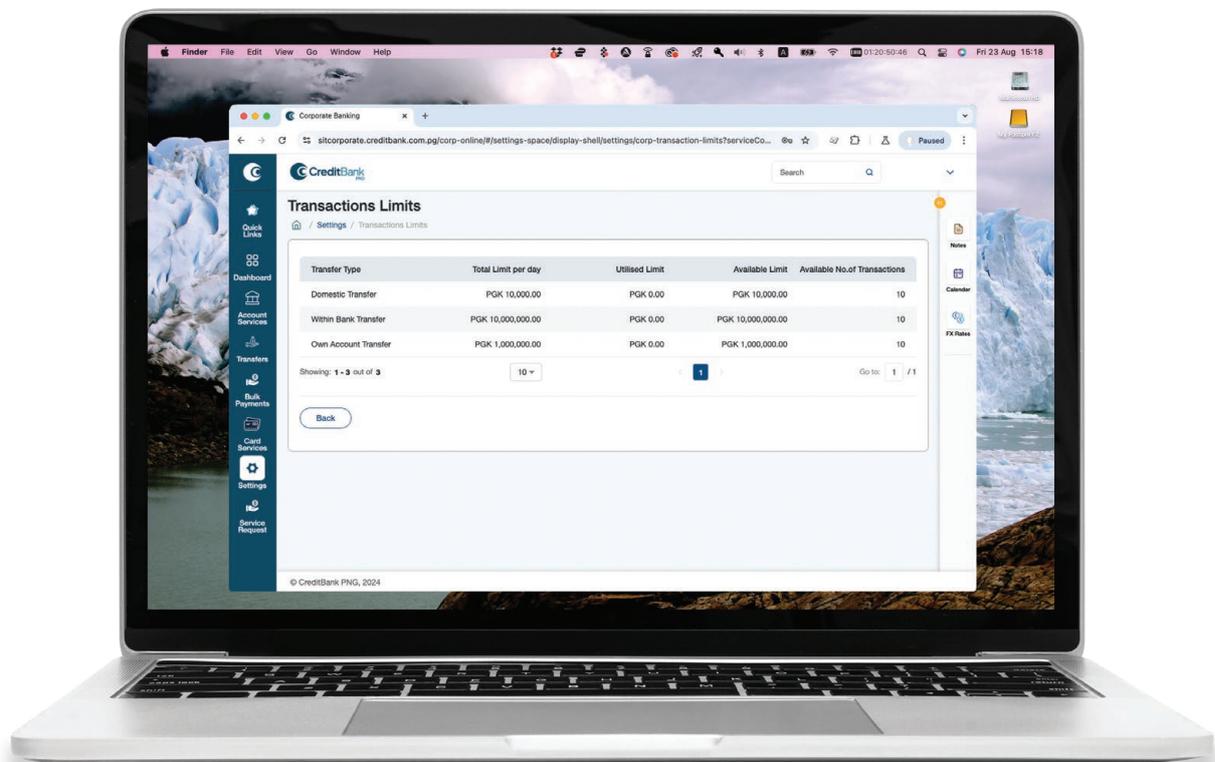
Your account comes with a CreditBank PNG Business Visa Debit card which you can use online and in-store at over 38 million merchants worldwide.

For more information visit [creditbank.com.pg/business-transaction-account](https://creditbank.com.pg/business-transaction-account)

# Business online banking services.

We make money management easy for you. 24/7

Easily and securely manage your business finances from your desktop or laptop. No need to come into a branch or stand in line. As long as you are online and have internet connectivity, you are good to bank.



Want a bigger screen to manage your money? Want the ability to view accounts from your laptop at home or on the road? Your office desktop? Enjoy secure, simple, and convenient electronic access to your accounts with no fees and no special software required.

## Online banking features:

- Open Business Term Deposit and Cash management accounts
- Manage card usage and change PIN
- Make transfers to external banks and internal accounts
- Download and print statements
- Check balances and transaction details

# How to register for Business Online banking.

## Do it online:

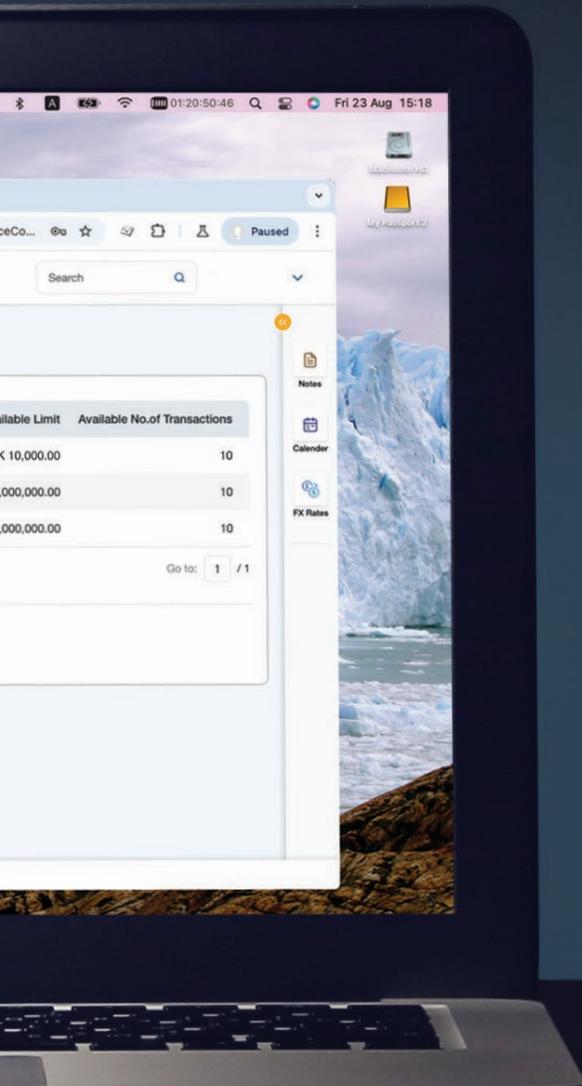
Once your Business account application has been processed, the Maker and Checker will receive an email to the nominated address with a Username and Password.

Follow the link in the email and click on Business Online.

Enter the Username and Password you received in the email and follow the prompts to create your own unique Username and Password.

Accept the Terms and Conditions and you are ready to bank online.

**You will receive your company's CreditBank PNG Business Visa Debit card 10 days after account opening.**



Pay with confidence, with the CreditBank PNG Business Visa Debit card. Continuous fraud monitoring makes it a safer way to pay.

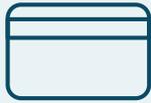
## How to activate your Visa Debit card.

1. Log into Online banking
2. On the Menu select Card
3. Go to Create PIN option
4. Create a 4 digit PIN
5. Activate your card.



Your card can be used in-store or online, and for FREE at ATMs throughout PNG.





# Transaction account

## Tighten your grip on everyday business expenses.

Make managing money easier with an account perfect for everyday business transactions. Your account comes with a CreditBank PNG Business Visa Debit card, so you have a record of all your business transactions and a view into business spending.



### ACCOUNT OPENING

Minimum deposit of K500 to open an account



### ACCOUNT FEE

Monthly account keeping fee of K5



### DEBIT CARD

FREE CreditBank PNG Business Visa Debit card



### ON THE GO

FREE online banking



### STATEMENTS

FREE online statements

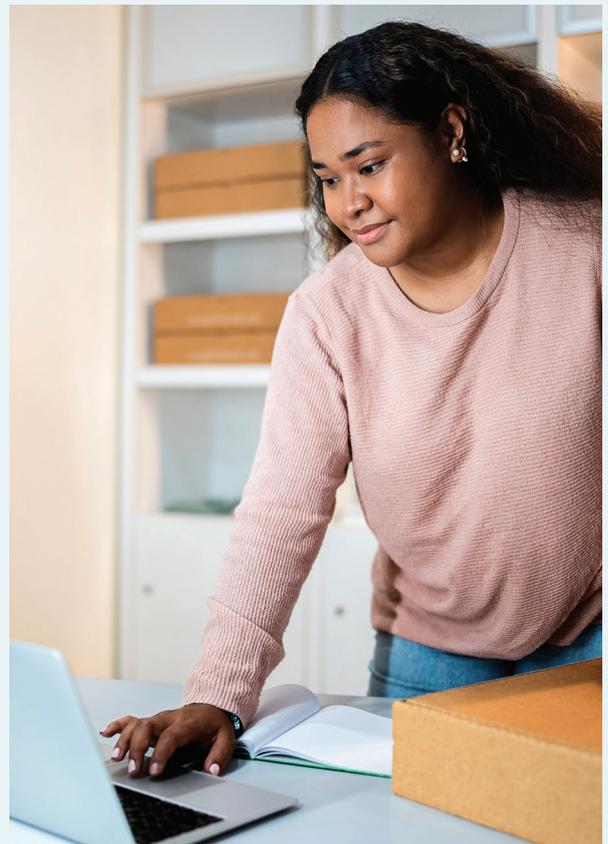
## Make everyday purchases fast, simple, and safe.

With a CreditBank PNG Business Visa Debit card, you can pay for purchases at any place that accepts Visa. Just look for the Visa logo on the merchant door or at the checkout counter.

You can use your card at ATMs throughout PNG to access cash when needed. It's a FREE service.

For Transaction account FAQs, visit [creditbank.com.pg/business-transaction-account](https://creditbank.com.pg/business-transaction-account)

For Transaction account Fee schedule, visit [creditbank.com.pg/business-banking-fees](https://creditbank.com.pg/business-banking-fees)



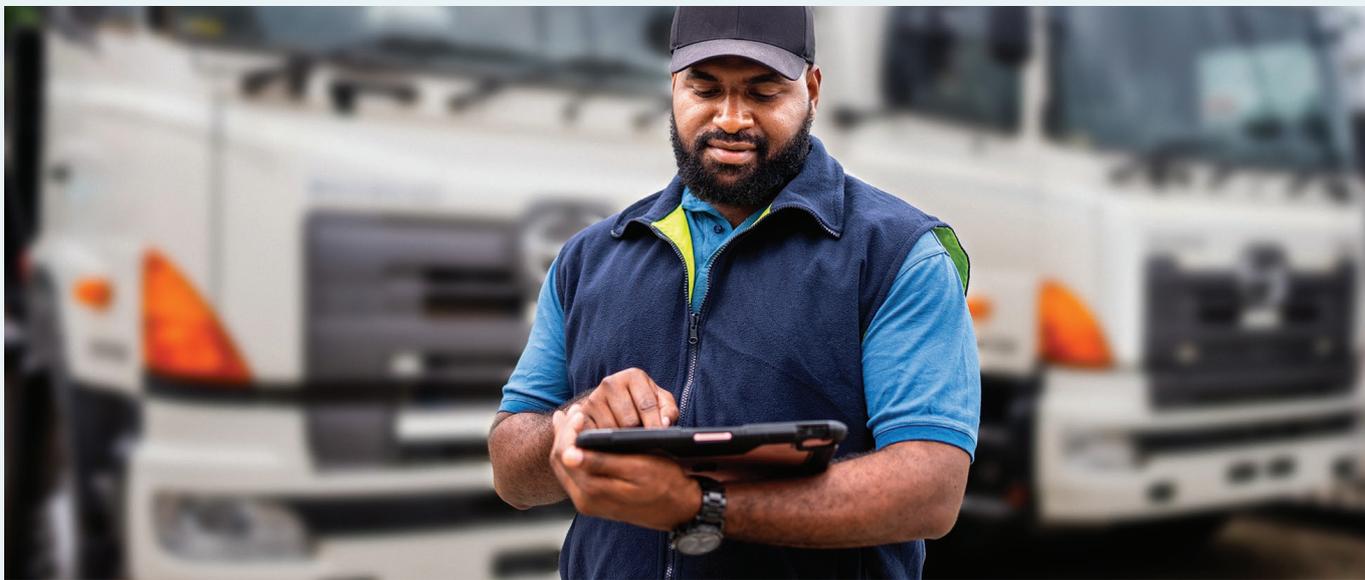


# Cash management account

## Maximise your money on deposit.

This is an interest earning transaction type account for businesses that can maintain a minimum balance but want to access funds if needed.

Although it does not come with a Debit card, you can make purchases and run your business by transferring money out of this account into your Transaction account. As long as you keep the minimum deposit, you earn interest daily that gets paid monthly.



### ACCOUNT OPENING

Minimum deposit needed to open an account: K5,000



### INTEREST PAID

Tiered based on deposit amount (see Rates)



### TRANSFER FUNDS

FREE internal and external fund transfers



### ON THE GO

FREE online banking

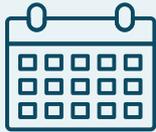


### STATEMENTS

FREE online statements

For Cash management account FAQs, visit [creditbank.com.pg/business-cash-management-account](https://creditbank.com.pg/business-cash-management-account)

For Cash management account Rates, visit [creditbank.com.pg/rates-business](https://creditbank.com.pg/rates-business)



# Term deposit account

You work hard. So should your extra business cash.

Ideal for businesses that have cash to put away for a specified term and want a fixed return on their deposit. No wondering what rates will be over the deposit term. Enjoy a guaranteed return despite market fluctuations so you can better plan for the future of your business.



## ACCOUNT OPENING

Minimum deposit needed to open an account: K5,000



## MINIMUM TERM

Minimum deposit term is 1 month



## MAXIMUM TERM

Maximum deposit term is 5 years



## ON THE GO

FREE online banking



## STATEMENTS

FREE online statements

For Term deposit FAQs, visit [creditbank.com.pg/business-term-deposit-account](https://creditbank.com.pg/business-term-deposit-account)

For Term deposit Fee schedule, visit [creditbank.com.pg/business-banking-fees](https://creditbank.com.pg/business-banking-fees)





# Fixed deposit account



## A Term deposit account with greater flexibility.

Enjoy a fixed rate for a specified term with quarterly, half-yearly, or annual access to your interest.



### ACCOUNT OPENING

Minimum deposit of K5,000



### TERM

1-5 years



### INTEREST

Fixed at account opening



### ON THE GO

FREE online banking



### STATEMENTS

FREE online statements

For Fixed deposit FAQs, visit [creditbank.com.pg/fixed-term-deposit-business](https://creditbank.com.pg/fixed-term-deposit-business)

For Fixed deposit Rates, visit [creditbank.com.pg/rates-business](https://creditbank.com.pg/rates-business)

**BORROWING**



# Equipment finance

## Get the job done. Easily.

From heavy-duty equipment to general purpose machines, when you need financing to better operate and expand the business, we help with all the heavy lifting. With quick approvals and over 45 years of PNG experience, we know how to get the job done.



### LOAN MINIMUM

K10,000



### LOAN TERM

Between 1–5 years



### DEPOSIT AMOUNT

Equity of 20%



### INTEREST

Fixed



### REPAYMENT

Convenient repayment options

For Equipment finance FAQs, visit [creditbank.com.pg/equipment-finance-loan](https://creditbank.com.pg/equipment-finance-loan)

For Equipment finance Fee schedule, visit [creditbank.com.pg/business-banking-fees](https://creditbank.com.pg/business-banking-fees)





## Insurance premium funding

### Keep your cash flowing.

Paying multiple insurance premiums in one lump sum can be overwhelming on your finances. When you consolidate all your insurance premiums into one manageable monthly payment, you smooth cash-flow and retain working capital for the business.



**LOAN MINIMUM**  
K10,000



**LOAN TERM**  
Between 1–12 months



**INTEREST**  
No interest



**REPAYMENT**  
Convenient repayment options



**SECURITY**  
Insurance policy premium

For Insurance premium funding FAQs, visit [creditbank.com.pg/insurance-premium-funding-loan](https://creditbank.com.pg/insurance-premium-funding-loan)

For Insurance premium funding Fee schedule, visit [creditbank.com.pg/business-banking-fees](https://creditbank.com.pg/business-banking-fees)



# Commercial property loan

## Expansion always. In all ways.

Whether it is an additional warehouse or something else, investing in commercial property can support your financial growth. And we can help you become the CEO of your dreams with the right financing.



### LOAN MINIMUM

K20,000



### LOAN TERM

Between 1–10 years



### INTEREST

Variable



### REPAYMENT

Convenient repayment options



### DEPOSIT

20% equity

For Commercial property loan FAQs, visit [creditbank.com.pg/commercial-property-loan](https://creditbank.com.pg/commercial-property-loan)

For Commercial property loan Fee schedule, visit [creditbank.com.pg/business-banking-fees](https://creditbank.com.pg/business-banking-fees)

BORROWING



# Term loan

Keep your business running. Smoothly.

Whether you have a plan for business expansion or a need to smooth out cash flow, be prepared for what is next. Our short- and long-term loans help safeguard the business and keep it moving onwards and upwards and into the future.



**LOAN MINIMUM**

K20,000



**LOAN TERM**

Between 1-15 years



**INTEREST**

Variable



**REPAYMENT**

Convenient repayment options



**DEPOSIT**

20% equity

For Term loan FAQs, visit [creditbank.com.pg/term-loan](https://creditbank.com.pg/term-loan)

For Term loan Rates, visit [creditbank.com.pg/rates-business](https://creditbank.com.pg/rates-business)



**BORROWING**



# Overdraft

## When your funds on account are not enough.

With Overdraft you can draw on your transaction account up to an approved limit for purchases or short-term cash-flow needs. Overdraft can be a lifeline, but it is a loan. Be sure to understand the cost of use and pay back the Overdraft amount as soon as you are able.



**LOAN MINIMUM**  
K5,000



**LOAN TYPE**  
Revolving



**INTEREST**  
Variable



**ON THE GO**  
FREE online banking



**STATEMENTS**  
FREE online statements

For Overdraft FAQs, visit  
[creditbank.com.pg/overdraft](https://creditbank.com.pg/overdraft)

For Overdraft Fee schedule, visit  
[creditbank.com.pg/business-banking-fees](https://creditbank.com.pg/business-banking-fees)





# CreditBank PNG Business Visa Credit card

Empower your business spending.

A credit card gives you the power to make large purchases, take advantage of time-sensitive offers and discounts, and enjoy peace of mind with a pre-agreed line of credit that comes with the card. As you spend on the card, your credit line reduces. When you pay your bill, your credit line is restored.



 **LOAN TYPE**  
Line of credit

 **PAYMENT TERMS**  
Up to 45 days interest free

 **MINIMUM REPAYMENT**  
5% of closing balance

 **INTEREST**  
22%\*

 **CARDS**  
Get 2 supplementary cards

For Business Credit card FAQs, visit [creditbank.com.pg/credit-card-business](https://creditbank.com.pg/credit-card-business)

For Business Credit card Rates, visit [creditbank.com.pg/rates-business](https://creditbank.com.pg/rates-business)

To download a Business Credit card application form, visit [creditbank.com.pg/forms](https://creditbank.com.pg/forms)

\*See Rates. Interest on Cash Advance is higher.

# We are always here to help.

## Connect with us in your preferred way of contact.

Whatever your communication preference, we are always here to help make your banking experience better. Send an online or mobile message, drop into a branch, email, or call us.

Questions: [contactus@creditbank.com.pg](mailto:contactus@creditbank.com.pg)

Visit us: [creditbank.com.pg](http://creditbank.com.pg)



### Port Moresby branch

Ground Floor, Credit House,  
Cuthbertson Street, Port Moresby,  
National Capital District,  
Papua New Guinea

+675 308 5500

### Waigani branch

Level 1, Moki Business Park  
Kumul Avenue, Waigani,  
Port Moresby, National Capital  
District, Papua New Guinea

+675 308 5500

### Lae branch

Ground Floor, Morobe Haus,  
4th Street, Lae Top Town,  
Lae, Morobe Province  
Papua New Guinea

+675 472 5855

### Kokopo branch

Level 1, Kokopo Commercial  
Centre, Corner William & Pockley  
Street, Kokopo, East New Britain  
Province, Papua New Guinea

+675 982 8555

### Mt Hagen branch

Section 21, Allotment O & II, Gapina  
Limited Building, Mt Hagen,  
Western Highlands Province,  
Papua New Guinea

+675 542 3585





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