



Rabobank

# Equipment Finance

*From the world's leading food and agribusiness bank*



## **Up to 100% finance for business vehicles, plant and equipment to conserve your cash flow**

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Rabobank has developed one of the most flexible equipment finance packages for rural producers.

Rabo Equipment Finance is a competitive, potentially tax-effective way of financing your business vehicles, plant and equipment.





### Why choose Rabo Equipment Finance?

Rabo Equipment Finance covers major items including business vehicles, plant and equipment essential to agricultural production and management.

The key benefits include:

- **Personalised on-farm service** from experienced rural lenders
- Up to 100% finance, to approved applicants, to conserve and retain capital
- **Competitive fixed interest rates** for the duration of the contract to protect against adverse interest rate movements and assist with cash flow management
- The ability to **lock-in fixed interest rates** for future purchases, up to 12 months in advance (refer to Lock-in Forward Rate Flexibility to tailor the amount and frequency of repayments/rentals to suit peak income periods
- Simple documentation providing a straight-forward solution to all your equipment finance needs today and in the future

- An opportunity to claim against your total income for lease rentals and hiring agreement interest and depreciation<sup>1</sup>
- The ability to structure payments relative to the decrease in the equipment's value over its estimated useful life, to spread costs over the productive life of the equipment and minimise the impact on cash flow
- Ability to renew agreements at the end of the contract period, subject to approval from Rabobank.

### Lock-in Forward Rate Agreement

A further benefit to each option provided by Rabo Equipment Finance is the ability to lock-in a fixed interest rate for future equipment purchases, up to 12 months in advance of equipment delivery. This opportunity allows for future budget forecasting of major equipment purchases and greatly assists with business planning. This agreement is available for equipment purchases over \$100,000 with fixed repayments/rentals.

Equipment Finance is provided by Rabo Equipment Finance Limited ABN 37 072 771 147, a subsidiary of Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700.

<sup>1</sup> Tax deductions depend on your individual circumstances. Please seek professional advice. <sup>2</sup> Conditions apply.



## Equipment Finance

Equipment finance is available for business vehicles and a broad range of agricultural plant and equipment used predominantly in farming enterprises, including<sup>2</sup>:

- Tractors, harvesters, on-farm storage/silos, haymaking/silage, swathers, spraying, irrigation, seeding and tillage equipment
- Compaction units, boll buggies and haulout equipment
- Business vehicles, ATV's, 4WD's, trucks, earthmoving and materials handling equipment
- Milk vats, dairy equipment, automatic feed units and grain storage bins
- Fruit picking and grading equipment, spraying units and spreaders
- Grape harvesters, spraying equipment and processing equipment associated with viticulture
- Quality used plant and equipment, subject to age limitations.

### Rabo Equipment Finance options

- Lease
- Hiring Agreement
- Loan and Security Agreement

This range of finance options enables you to source all your ongoing equipment finance business requirements from Rabobank.

### To find out more

- Contact your nearest Rabobank branch on 1300 30 30 33
- Visit [www.rabobank.com.au](http://www.rabobank.com.au)

To apply for Rabo Equipment Finance, complete the application form available at your local Rabobank branch.

On receipt of your application, one of Rabobank's experienced managers can visit your property to gain a better understanding of your business operations and explain our equipment finance options in more detail.

## About the Rabobank Group

The Rabobank Group is the world's leading specialist in food and agribusiness banking, providing customised banking and finance products and services to businesses involved in all aspects of food and agribusiness.

With over 110 years of banking experience, Rabobank<sup>1</sup> is the world's leading specialist in food and agribusiness banking. Founded in the Netherlands in 1898, by farmers for farmers, Rabobank retains its cooperative structure and founding principles while operating in 48 countries around the world.

Rabobank is among the 30 largest financial institutions in the world, based on Tier 1 Capital with a continuing and growing presence in Australia and New Zealand.

Rabobank Australia and Rabobank New Zealand are part of the international Rabobank Group. Rabobank Australia Limited is a leading rural lender in Australia and takes pride reinvesting back into the local agricultural community.

Australia's primary producers are widely recognised for their outstanding achievement of best practice, particularly in terms of management, productivity and quality of produce. Rabobank understands the cyclical nature of agribusiness and takes a long-term view of the industry, using its established network of 61 strategically located branches across the nation to service rural clients.

As well as global knowledge and local market expertise, Rabobank rural managers have a genuine understanding of their clients' businesses. This unique approach provides a real value-adding resource to help clients achieve their short and long-term business goals.

### Rabobank Group's other products and services

#### All In One account

A market-leading loan with internet banking, phone banking, Visa Debit Card, ATM<sup>2</sup>, BPAY<sup>3</sup> and cheque book access

#### Cash Management Account

Flexible savings account offering a competitive interest rate, day-to-day access to funds and full transactional capabilities

#### Harvest Advantage

Upfront access to grain harvest equity for maximum flexibility

#### RaboDirect.com.au<sup>4</sup>

Online savings and investment products

#### Call and Term Deposits

Competitive interest rates<sup>5</sup>

#### Farm Management Deposits

A tax effective product to spread assessable income over more than one tax year

#### Risk Management Services

Manage risks associated with making and receiving payments in foreign currency, loan interest rate and commodity price fluctuations

#### Trade & Commodity Finance

International trade finance products and services for importers and exporters, including letters of credit collections

#### Food and Agribusiness Banking

Servicing 'middle market' clients operating beyond the farm gate

#### Food & Agribusiness Research

Combining local knowledge with global research in agriculture and related industries

#### Business Management Programs

Created to develop and enhance skills required to manage a successful farm business

#### Succession Planning Facilitation<sup>6</sup>

Assisting rural families to plan for their future

#### Financial Planning<sup>7</sup>

Access to investment strategies and advice to create and protect your future wealth

*The issuer of the Cash Management Account, Call and Term Deposits, Farm Management Deposits and RaboDirect is Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700. You should consider your personal objectives, financial situation and needs as well as the full Terms and Conditions relating to these products in the Conditions of Use documents available at Rabobank branches or by calling 1300 30 30 33 (or [www.rabodirect.com.au](http://www.rabodirect.com.au) for RaboDirect products) before making any financial decisions. Fees and charges apply. Rates are subject to change.*

<sup>1</sup> Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. <sup>2</sup> Fees from ATM network owners may be applicable. <sup>3</sup> Registered to BPAY<sup>®</sup> Pty Ltd ABN 69 079 137 518. <sup>4</sup> The issuer of RaboDirect and its related deposit products is Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700. Consider the IDPS Guide and full terms and conditions relating to RaboDirect products available at [www.rabodirect.com.au](http://www.rabodirect.com.au) before making any financial decisions. <sup>5</sup> Deposits with Rabobank Australia Limited are guaranteed by its ultimate parent, Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.(Rabobank). <sup>6</sup> Not available in all states. <sup>7</sup> Financial planning services are provided by Hillross Financial Services Limited ABN 77 003 323 055, an AMP Group company, under a referral arrangement with Rabobank.

## Rabobank Australia Limited

For your nearest branch call 1300 30 30 33

### New South Wales

Albury	(02) 6042 1600
Armidale	(02) 6771 3644
Dubbo	(02) 5804 5600
Forbes	(02) 6851 2844
Goulburn	(02) 4855 1100
Griffith	(02) 6964 5388
Moree	(02) 6752 9600
Orange	(02) 6362 5311
Sydney	(02) 8115 4000
Tamworth	(02) 5711 1010
Wagga Wagga	(02) 6923 2900

### Northern Territory

Darwin	(08) 8981 7355
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### Queensland

Atherton	(07) 4030 5800
Ayr	(07) 4783 6555
Brisbane	(07) 3115 1810
Bundaberg	(07) 4130 0952
Cloncurry	(07) 4742 2831
Dalby	(07) 4660 8700
Emerald	(07) 4980 7500
Goondiwindi	(07) 4671 4607
Ingham	(07) 4776 0143
Longreach	(07) 4652 5700
Mackay	(07) 4957 5847
Rockhampton	(07) 4922 2455
Roma	(07) 4622 8977
Toowoomba	(07) 4642 0400
Townsville	(07) 4722 3100

### South Australia

Adelaide	(08) 8124 2300
Berri	(08) 8580 1900
Clare	(08) 8841 3300
Kadina	(08) 8821 4911
Mount Gambier	(08) 8726 2500
Port Lincoln	(08) 8682 5200

### Tasmania

Devonport	(03) 6424 0000
Hobart	(03) 6270 2230
Launceston	(03) 6323 1700
Smithton	(03) 6452 0100

### Victoria

Ballarat	(03) 5364 9300
Bendigo	(03) 5442 2228
Colac	(03) 5234 3900
Echuca	(03) 5482 5830
Hamilton	(03) 5551 4600
Horsham	(03) 5382 7333
Leongatha	(03) 5662 6900
Melbourne	(03) 9940 8400
Mildura	(03) 5022 8260
Sale	(03) 5144 4937
Shepparton	(03) 5821 5711
Swan Hill	(03) 5032 2944
Warragul	(03) 5622 0682
Warrnambool	(03) 5562 5747

### Western Australia

Albany	(08) 9841 6977
Bunbury	(08) 9721 7344
Dalwallinu	(08) 9661 0900
Esperance	(08) 9071 4965
Geraldton	(08) 9960 6000
Lake Grace	(08) 9890 2444
Merredin	(08) 9041 4999
Moora	(08) 9653 1300
Narrogin	(08) 9890 0600
Perth	(08) 9318 8700

*We have considered the environment when producing this document.*

