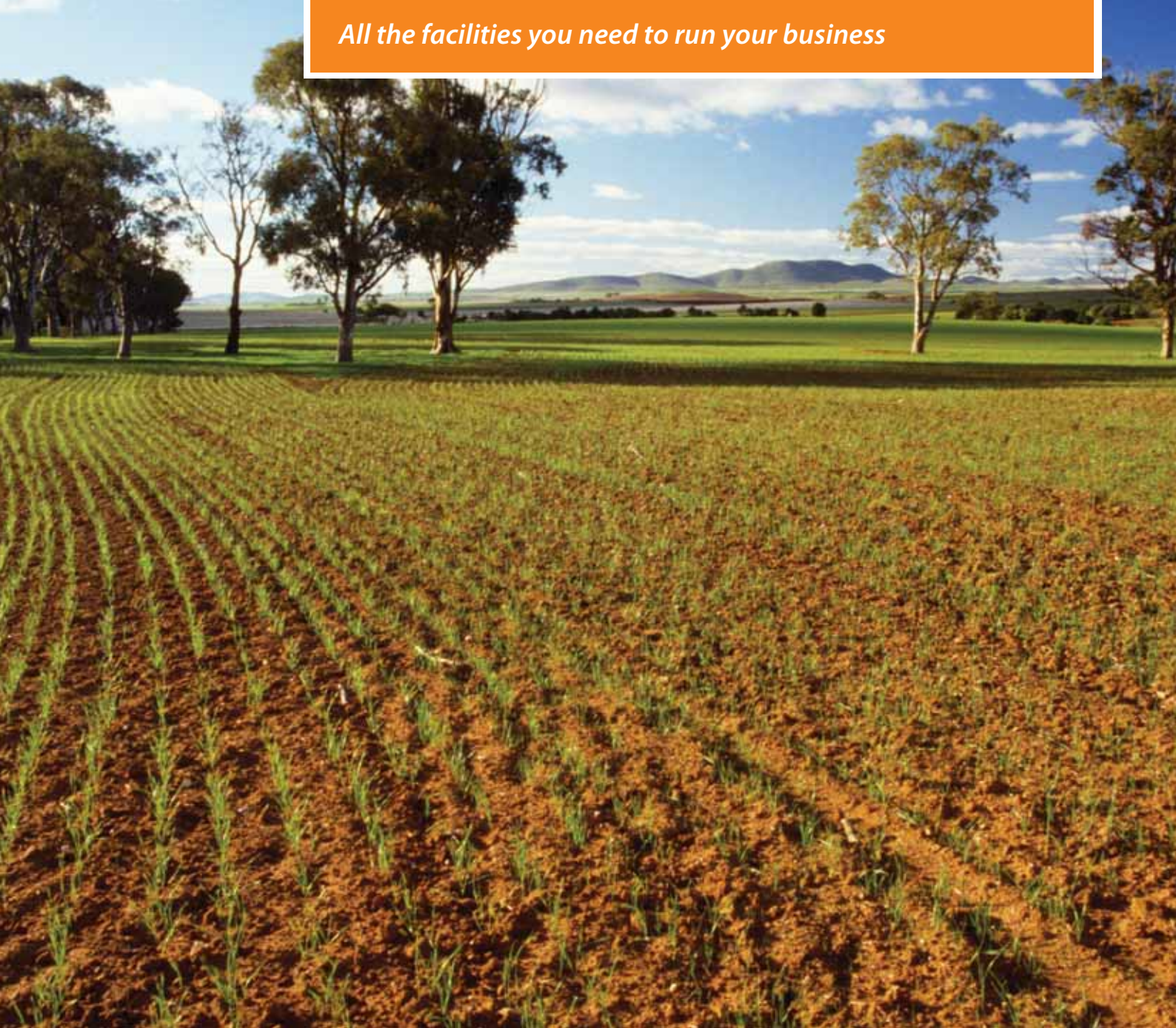




Rabobank

All In One account

All the facilities you need to run your business



All the facilities you need to run your business – in one flexible account

Arguably the most flexible finance solution available to agribusinesses today, the All In One account combines the functions of several accounts into one solution that gives you control over your financing to reduce time and costs.



Maximise your cash flow

Rabobank's All In One account allows you to maximise your cash flow to focus your funds on growing your business, whether to purchase or develop property, refinance existing loans, provide working capital, fund off-farm investments or for other worthwhile projects.

Within the All In One account you can manage your long and short term business finances with complete flexibility, including everyday transactions. You may wish to consolidate your finances within the one account or run separate accounts for different purposes and with the All In One account you can, it's your choice.

Long-term finance needs for your business

The All In One account provides a loan facility with a term of up to 15 years, that is designed to provide for your long-term financing, but with the flexibility to take care of the day-to-day requirements of your business. And when compared to other products in the market you will notice how refreshingly simple we make it for you to structure your business finances.



To structure long-term borrowing you can ultimately control your interest rate risk by 'simply selecting' multiple fixed interest rate terms online, or just by picking up the phone with no rate booking or roll-over fees or forms to complete. And in most cases, there are no requirements to reduce your loan principal during the course of the loan.

For day-to-day finance needs

For your short-term needs you can either use the same loan for your day-to-day expenses or a separate All In One account. The account has full transactional capability with the convenience of Internet Banking, Visa debit card, ATM¹, BPAY^{®2} and cheque book access. For your further convenience our Internet Banking service allows you to name different accounts according to their purpose.

The All In One account allows you to make the most efficient use of your funds, any income deposited into your account automatically reduces your variable loan balance which can reduce interest payments. The account also offers competitive rates on credit funds so you can save time on transfers between accounts.

Key benefits

- An **interest-only** loan period of up to **15 years**
- **No minimum repayment** requirement as long as you remain within your loan limit
- **Flexibility** to choose frequency of **interest payments** to match your peak income periods
- Ability to select **multiple interest rate options**, to minimise your exposure to interest rate movements
- Simple **fixed interest rate bookings** online or by phone
- **Online** account management and easy funds access, through Rabobank Internet Banking, Visa debit card, ATM¹, BPAY^{®2} and cheque book
- **Competitive** credit balance interest rates
- **Minimal fees**
- Multiple accounts are available.

We understand that you need the flexibility to make important financial decisions at times that suit you. That's why we have introduced the convenience of being able to book your own fixed rate options online, via Internet Banking at www.rabobank.com.au

¹ Fees from ATM network owners may be applicable. ² Registered to BPAY Pty Ltd ABN 69 079 137 518.



Everything you need in one account

Account access made easy

- Rabobank Internet Banking provides secure online management of your finances at a time that suits you. Key features of Rabobank's Internet Banking services on the following page.
- The Rabobank Visa Debit Card provides global access to your account through ATMs², EFTPOS terminals, selected Australia Post outlets displaying the Bank@Post™ sign and merchants displaying the Visa symbol. You can nominate to restrict access to cash for additional cards provided to other parties, such as employees.
- Cheque books are available in books of 50 or 100 (a cheque book purchase fee applies) and books are automatically reordered for you.
- Deposits can be made electronically through Rabobank Internet Banking, by mail to Rabobank, in person at any selected Australia Post outlets displaying the Bank@Post™ sign or at any Westpac branch.
- A range of other transaction services – including telegraphic transfers and bank cheques – are also available.
- Monthly statements provide detailed account transactions.
- Through your Accountant, elect to transfer your daily transaction history to them using BankLink.

Freecall Rabobank Client Services on 1800 025 484 for a wide range of account services, including payments, drawdowns, interest rate bookings and to order new deposit books.

Maximise your cash flow

- With an **interest-only loan period of up to 15 years**, the reduction of principal is usually not required during the loan period (if the loan is within standard guidelines).

- **No minimum payment** required as long as you remain within your loan limit. Interest payable will simply be debited to your account balance.
- **Reduce interest** and minimise the inconvenience of transferring funds between accounts by combining your transaction, overdraft and loan facilities into a single Rabobank All In One account. Any funds credited to your account automatically reduce the principal – saving you interest, with these funds still available when needed.
- **Flexibility** to choose the frequency of interest debits to match peak income periods – monthly, quarterly or half-yearly in arrears.
- No penalty for permanent repayments of principal made during the term of the loan at the end of a fixed interest option, or at any time during the variable rate option.

Choose your interest rate

- Interest rates can be fixed without a fee on part or all of your loan – no further documentation required.
- Fixed interest rate options are available for 30, 60, 90, 120 or 180 days, or longer term for one to five years, to provide maximum flexibility in managing interest rate movements.
- Interest rate bookings can be made for future drawdown or interest rate renegotiation. Fixed interest rates can be booked 30 days in advance for periods of less than a year, or up to 180 days in advance for periods of more than a year. Longer term forward bookings are available (conditions apply).
- Interest rate bookings can be made by phone or online through Rabobank's Internet Banking service.
- A variable interest rate option is also available.



Simple fee structure

- To make the management of account costs simple, Rabobank has minimised and structured fees in a straightforward way.
- Fee-free transactions: because Rabobank's focus is on a total business banking relationship with you, the following transactions are all free from Rabobank service fees:
 - BPAY^{®1} payments
 - Rate bookings
 - Direct debits
 - Fund transfers and periodic payments (set up through Rabobank Internet Banking)
 - EFTPOS transactions in Australia
 - ATM cash withdrawals and enquiries in Australia²
 - Visa purchases in Australia.

To find out more

- Contact your nearest Rabobank branch on 1300 30 30 33
- Visit our website: www.rabobank.com.au

An application form is available on request. Once Rabobank receives your application, one of our experienced rural managers will meet with you to gain a better understanding of your business needs and to explain the Rabobank All In One account in more detail.

¹ Registered to BPAY[®] Pty Ltd ABN 69 079 137 518.
² Fees from ATM network owners may be applicable.

Key features of Rabobank Internet Banking

Book rates

A range of interest rates can be selected: 30, 60, 90, 120 or 180 days, or longer term for one to five years

View statements online

View the past 18 months of statement history online

View, print and export transaction histories

Download details into your financial management software for reconciliation

Pay bills

Using BPAY^{®1} you can schedule payments up to one year in advance, to over 10,000 billers across Australia

Make payments

Make one-off, batch and automatic payments to external accounts

Transfer funds

Move funds into your other Rabobank accounts

Make repayments

Issue principal and interest repayment instructions securely online

Import payment files

Upload batch payments from your on-farm financial management or payroll software

Direct Debits

Provided you have a direct debit authority set up at another bank you can pull funds into your account

Delegated User Access

Gives controlled access to your farm secretary or accountant to one or a number of accounts if required



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.

About the Rabobank Group

With over 110 years of banking experience, Rabobank¹ 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

Cash Management Account

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

Equipment Finance

Up to 100% finance for plant, equipment and business vehicles to maximise cash flow

Harvest Advantage

Upfront access to grain harvest equity for maximum flexibility

RaboDirect.com.au²

Online savings and investment products

Call and Term Deposits

Competitive interest rates³

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 Facilitation⁴

Assisting rural families to plan for their future

Financial Planning⁵

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 for RaboDirect products) before making any financial decisions. Fees and charges apply. Rates are subject to change.

¹ Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. ² 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 before making any financial decisions. ³ Deposits with Rabobank Australia Limited are guaranteed by its ultimate parent, Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.(Rabobank). ⁴ Not available in all states. ⁵ 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
--------	----------------

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.

