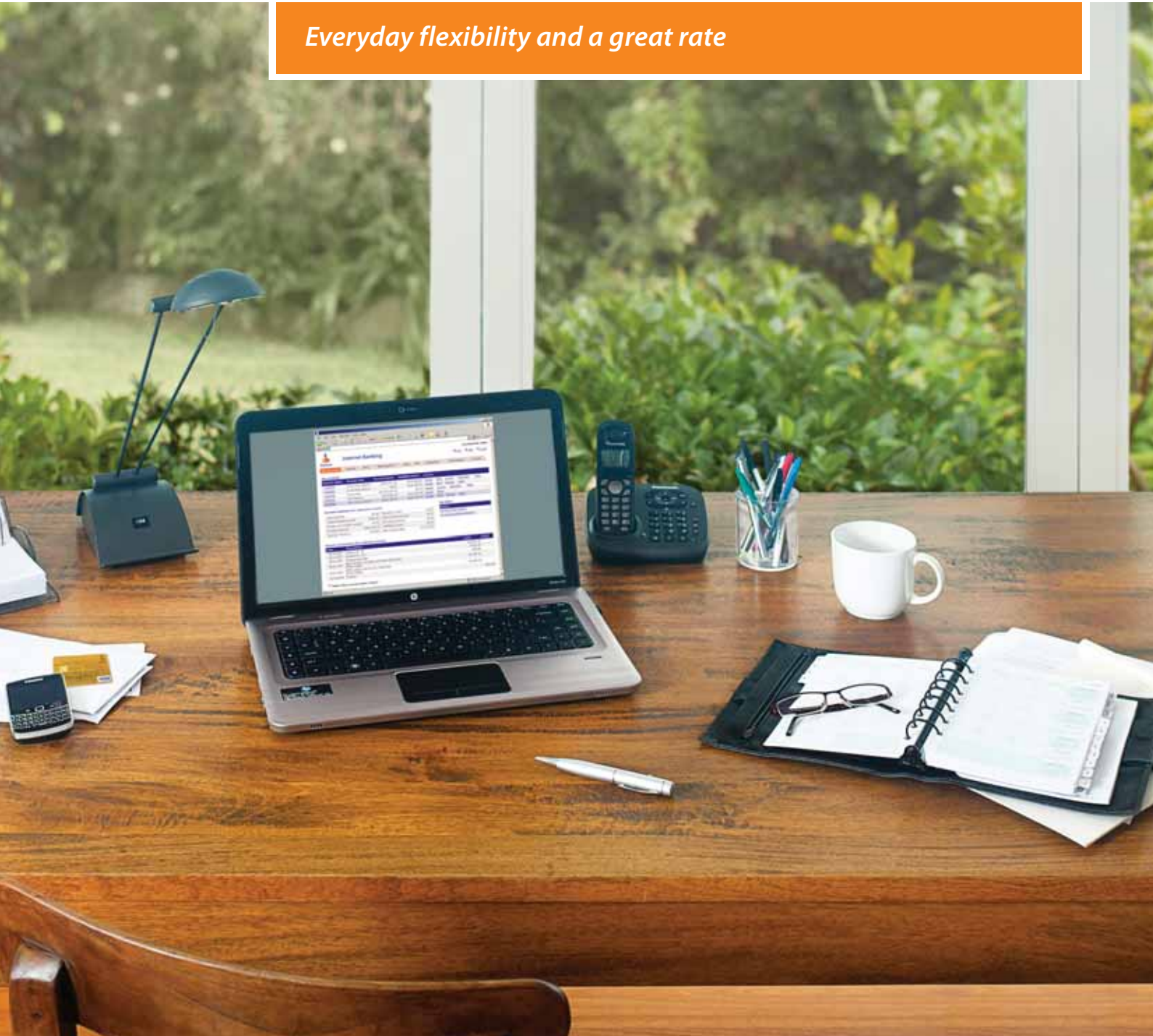




Rabobank

# Cash Management Account

*Everyday flexibility and a great rate*



## Rabobank Cash Management Account

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Put your hard earned savings to work with Rabobank's Cash Management Account. Earn a great interest rate and enjoy the flexibility of an everyday transaction account.





Deposits with Rabobank Australia are guaranteed by our ultimate parent company, Rabobank, which is one of the world's 30 largest financial institutions based on Tier 1 Capital and the world's leading food and agribusiness bank located in 48 countries throughout the world.

Within Australia Rabobank reinvests funds from deposits, such as the Cash Management Account, into Australia's progressive and dynamic agricultural sector through loans to farmers and agribusinesses.

#### **Why invest in a Rabobank Cash Management Account?**

The flexible Cash Management Account is an ideal option to invest funds of a minimum \$20,000 at a very competitive rate of interest. It offers you the advantage of having access to your funds when needed, while providing a more effective way to add to your deposit over time to meet your longer-term savings goals.

Our Premium account is available for clients with a minimum of \$100,000 to invest.

#### **Cash Management Account key features**

- Rabobank Internet Banking, which provides online management of your account
- Access to your funds via your Rabobank Visa Debit Card, ATM<sup>1</sup>, BPAY<sup>®2</sup>, EFTPOS and Bank@Post
- Global access to your account through ATMs, EFTPOS terminals and merchants displaying the Visa symbol
- The option of mailing deposits to Rabobank for processing
- Monthly statements
- No account keeping fees if minimum balance is maintained. Otherwise a \$10 per month account service fee applies
- **Premium account** holders earn a higher rate of interest and enjoy cheque book access.

#### **Competitive interest rates**

Our very competitive tiered interest rate structure earns you interest calculated daily, credited monthly and compounded for maximum investment growth. For our latest rates visit [www.rabobank.com.au](http://www.rabobank.com.au) and click on 'Deposit Rates' or freecall our retail deposits team on 1800 632 113.



### To find out more

For more information about the benefits of opening a Rabobank Cash Management Account, you're invited to contact us to discuss this product in more depth or to request a copy of the Application Form and full Conditions of Use.

- Contact your nearest Rabobank branch on 1300 30 30 33
- Freecall the retail deposits team on 1800 632 113 for our latest interest rates
- Visit our website: [www.rabobank.com.au/CMA](http://www.rabobank.com.au/CMA)

You should consider the Cash Management Account/Premium Cash Management Account Conditions of Use document along with your personal objectives, financial situation and needs before making any financial decisions.

### Case study: How your savings can work for you

Mr and Mrs Jones have a self-managed super fund with a cash component of \$75,000. They invest the funds in the Rabobank Cash Management Account, which offers a competitive interest rate as well as full transactional capabilities, including internet banking and a Visa Debit Card.

The account allows them to immediately take advantage of investment opportunities, such as share or managed funds purchases, as well as provide a convenient cash management facility in which to grow their investment income.

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

# 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

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

Online savings and investment products

### Call and Term Deposits<sup>5</sup>

Competitive interest rates

### 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.*

