

All In One Account

*Talk to the world's
leading food and
agribusiness bank*

Introducing all the facilities you need to run your business – in one flexible account. The Rabobank All In One account provides a loan facility enabling access to longer term finance with the convenience of everyday transaction facilities.

It 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.

All In One account features	The benefits to your business
Transaction, overdraft and loan facilities in a single account	Minimise fund transfers and reduce interest costs (plus competitive credit balance interest rates)
Interest-only loan period available	Manage cash flow when most needed
Penalty free early repayments	There's no penalty for repaying more or earlier than required on the variable rate portion of your loan (Undrawn loan fees may apply)
No minimum repayments on most loans. Interest payable capitalised to your account balance	Flexible interest and principal repayment, as long as you stay within the limit of your loan, allowing you to manage your cash flow, interest and loan repayments at times that suit your business cycle
Range of fixed and variable rates – can be fixed online with no set-up fee and with no further documentation	Easily manage your interest rate risk
No loan fees on drawn funds	Minimal fee structure saves you money
Internet banking, mobile banking, Visa debit card, PayWave, ATM, BPAY ^{®1} , EFTPOS, Bank@Post and cheque book	Convenient local and global access to funds the way that suits you
Make deposits through Internet Banking, by mail, or at selected Australia Post outlets	Flexible and easy deposit options
Forward-book interest rates	The flexibility to forward book a rate, allowing you even greater control over your interest rate risk
Multiple accounts are available	You can set up and run different accounts for different purposes
BankLink	Elect to transfer your daily transaction history to your accountant using BankLink

¹ Registered to BPAY Pty Ltd ABN 69 079 137 518.



Key features of Rabobank Internet Banking

Book fixed interest rates

A range of interest rates can be selected: 1, 2, 3, 4 or 6 months, or longer term for one to five years.

View account statements online

See past five years' history online and download details into your financial management software.

Pay bills, make payments and transfer funds

Use BPAY to schedule payments, make batch/automatic payments to external accounts, make principal and interest repayments and set up Direct Debits.

Import payment files

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

Delegated User Access

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

About Rabobank Group

Rabobank Australia and Rabobank New Zealand are a part of the international Rabobank Group, the world's leading specialist in food and agribusiness banking. Rabobank has over 120 years' experience providing customised banking and finance solutions to businesses involved in all aspects of food and agribusiness.

Rabobank operates in 39 countries, servicing the needs of approximately 9.5 million clients worldwide. Rabobank Australia and Rabobank New Zealand are among their countries' leading rural lenders and are significant providers of business and corporate banking and financial services to the Australian and New Zealand food and agribusiness sector. Rabobank has 93 branches and offices throughout Australia and New Zealand in all major agricultural regions.

Rabobank Group's other products and services

Cash Management Account²

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

Equipment Finance³

Up to 100% finance for plant, equipment and business vehicles to preserve your working capital

Rabobank Online Savings²

Range of online savings products

Call and Term Deposits²

Flexible Fixed Term or variable rate product at competitive rates

Farm Management Deposits²

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

Agribusiness Risk & Treasury Management

Assist managing risks associated with making and receiving payments in foreign currency, loan interest rates and commodity price fluctuations

RaboResearch

Combining local insight with global research to assist with operational and strategic decision making in food and agriculture

Business Management Programs

Practical and strategic education for leaders in agriculture

Succession Planning Facilitation

Assisting rural families to plan for their future

Insurance⁴

Achmea, an associate of Rabobank, is Australia's specialist farm insurer with 200 years of international expertise

For more information contact your local Rabobank branch on 1300 30 30 33 or visit www.rabobank.com.au



² Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700 is the issuer of Cash Management Accounts, Call Deposits, Term Deposits, Farm Management Deposits and Rabobank Online Savings. Any advice provided is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Consider the relevant disclosure document and terms and conditions for these financial products, including the PDS for the Notice Saver Account if applicable (all available at www.rabobank.com.au, Rabobank branches or by calling 1300 30 30 33) along with your personal objectives, financial situation and needs before making any financial decisions. Any tax related information contained in the brochure should only be used as a guide. We recommend that you seek advice from your tax adviser or accountant in relation to any tax implications. ³ Equipment Finance is provided by Rabo Equipment Finance Limited ABN 37 072 771 147, a subsidiary of Rabo Australia Limited ABN 39 060 452 217 AFSL 241 232. ⁴ Achmea Schadeverzekeringen N.V. (ABN 86 158 237 702 AFSL 433 984) (Achmea Australia) an associate of Coöperatieve Rabobank U.A. (ABN 70 003 917 655) (Rabobank), is the issuer of general insurance products. You should consider whether these products are appropriate for your needs (Product Disclosure Statement available at www.achmea.com.au or by calling on 1800 724 214) before making any financial decisions.
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