

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 with a period of up to 15 years, to provide 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 of up to 15 years	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 ¹ , BPAY ^{®2} , EFTPOS and cheque book plus Bank@Post	Convenient local and global access to funds the way that suits you
Make deposits through Internet Banking, by mail, at selected Australia Post outlets or any Westpac branch	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 Fees from ATM network owners may be applicable. ² 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 year's 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 nearly 120 years' experience providing customised banking and finance solutions to businesses involved in all aspects of food and agribusiness.

Rabobank operates in 38 countries, servicing the needs of approximately 8.4 million clients worldwide through a network of more than 1,000 offices and branches. 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 Account³

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

Equipment Finance⁴

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

RaboDirect.com.au⁵

High interest online savings products

Call and Term Deposits³

Flexible Fixed Term or variable rate product at competitive rates

Farm Management Deposits³

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

Agribusiness Risk & Treasury Management

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 & Agribusiness Research

Combining local knowledge with global research in agriculture and related industries

Business Management Programs

Practical and strategic education for leaders in agriculture

Succession Planning Facilitation

Assisting rural families to plan for their future

Insurance⁶

Access to general insurance services provided by Achmea Australia to protect the financial security of your business

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



³ Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700 is the issuer of Cash Management Accounts, Call Deposits, Term Deposits and Farm Management Deposits. Consider the relevant Disclosure Documents and terms and conditions for these financial products (available at 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 taxation implications. ⁴ 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. ⁵ RaboDirect is a division of Rabobank Australia Limited ABN 50 001 621 129 AFSL no. 234700. Consider the RaboDirect Terms and Conditions and Notice Saver Product Disclosure Statement, available at www.rabodirect.com.au, before making any decisions relating to any of our products. ⁶ Achmea Schadeverzekeringen N.V. (ABN 86 158 237 702 AFSL 433 984) (Achmea Australia), an associate of Coöperative 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 Achmea on 1300 724 214) before making any financial decisions. If you take out any insurance products with Achmea Australia, Rabobank Australia Limited will receive commission equal to 5% of the on-going premium (excluding any taxes and charges) paid by you to Achmea Australia for those products and services.