



Rabobank

August 2019

# Deposit Application Form

Talk to the world's leading food and agribusiness bank

**Rabobank Australia Limited**

ABN 50 001 621 129 AFSL 234 700

To contact your nearest branch  
please call 1300 30 30 33

[www.rabobank.com.au](http://www.rabobank.com.au)

## Type of Application

- Cash Management Account       Call Deposit Account  
 Term Deposit Account       Farm Management Deposit

**Note:** The fixed interest rate will be the applicable rate for the day your Deposit is accepted by Rabobank.

### Call Deposit Account

Call Deposit details      Amount

### Term Deposit Account

Term Deposit details      Amount       Term       OR      Maturity Date

Interest frequency - For term deposits of 1 year or more

Monthly     Quarterly     6 monthly     Annually

### Reinvestment of Term Deposit for terms less than 1 year (Optional)

Complete this section to automatically reinvest Term Deposits of less than 1 year term only. Term Deposit will be reinvested for the same term as indicated in this Section. Interest will be deposited to the nominated account.

At Maturity, please reinvest  Principal and interest     Principal only

## Terms and Conditions

Before continuing you are required to read, understand and accept the conditions in the following documents relevant to your application -

[Call Deposits & Term Deposits - Terms and Conditions](#)

[Rabobank Australia Limited Financial Services Guide](#)

### NOTE:

If you are not able to access the relevant documents via the hyper-links above, please copy and paste the following web address in your web browser to access the document - "<https://www.rabobank.com.au/downloads/>"

If you do not have internet access, please ask your local Rabobank branch to supply you with the relevant documents.

## Section A Client Number

If you are an existing Rabobank client, please provide your Rabobank Client Number to open this account under this Client Number.

## Section B Name and Details of Account

Entity type:  Individual  Partnership  Company  Trust  Superannuation Fund  Joint  
 Body Corp. (other than company)  Unincorporated Association  Government

Please provide Rabobank with the appropriate documents ([Individuals](#), [Non-individuals](#)) to verify identity.

### Individuals Only

Title  Given names  Surname

Are you a citizen of any overseas countries? Please list all countries.

Yes  No

**Note:** Citizen means a legally recognised subject or national of a country, whether native or naturalised. You can be a citizen of more than one country.

Have you lived in any country outside of Australia in the last 3 years? Please list all countries.

Yes  No

Do you have personal or business dealings in any overseas countries? Please list all countries.

Yes  No

**NOTE:** "Lived" refers to a country where you have resided for a period of 3 months or more. This may be different to your country of tax residency. "Personal dealings" may include regular/frequent travel overseas (more than 3 times annually) and/or regular personal transactions to overseas countries.

"Business dealings" may include work, regular/frequent travel overseas, the sale or purchase of goods and/or payments.

Please provide a detailed explanation of your source of funds.

**Note:** Your "Source of Funds" is the origin of the funds to be used in the relationship with Rabobank. Include the activities that generate the funds to be used and the method through which the funds will be transferred. For example, Salary transferred from transactional account at NAB.

Please provide your Source of Wealth by selecting from the options below (you may select more than one).

**Note:** Your "Source of Wealth" is the origin of your total wealth, including wealth and investments held outside of Rabobank.

- Company ownership  Company profits  Company sale or sale of an interest in Company  
 Gift  Inheritance  Loan  
 Property sale  Savings from employment income  Other income sources (please provide details below)

Do you currently hold 5 or more commercial properties or residential investment properties (other than for your own personal use or for the personal use of immediate family members)?

Yes  No

**Note:** Agricultural leasing is not considered to be a commercial or residential investment property.

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

If No, Do you currently own less than 5 commercial properties, or residential investment properties (other than for your own personal use or for the personal use of immediate family members), where the total value of all property investments is more than \$2.4million AUD?

Yes  No

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

Are you a Sole Trader?  Yes  No

### Sole Traders Only

ABN (if one is held)

Business Name (if applicable)

Trading Name (if applicable)

Principal place of Business (Not PO Box)

Suburb/Town

State

Postcode

Country

**Joint Only**

**Applicant # 1**

Title	Given names	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you a citizen of any overseas countries? Please list all countries.  Yes  No

**Note:** Citizen means a legally recognised subject or national of a country, whether native or naturalised. You can be a citizen of more than one country.

Have you lived in any country outside of Australia in the last 3 years? Please list all countries.  Yes  No

Do you have personal or business dealings in any overseas countries? Please list all countries.  Yes  No

**NOTE:** "Lived" refers to a country where you have resided for a period of 3 months or more. This may be different to your country of tax residency. "Personal dealings" may include regular/frequent travel overseas (more than 3 times annually) and/or regular personal transactions to overseas countries. "Business dealings" may include work, regular/frequent travel overseas, the sale or purchase of goods and/or payments.

Please provide a detailed explanation of your source of funds.  
**Note:** Your "Source of Funds" is the origin of the funds to be used in the relationship with Rabobank. Include the activities that generate the funds to be used and the method through which the funds will be transferred. For example, Salary transferred from transactional account at NAB.

Please provide your Source of Wealth by selecting from the options below (you may select more than one).  
**Note:** Your "Source of Wealth" is the origin of your total wealth, including wealth and investments held outside of Rabobank.

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Company ownership | <input type="checkbox"/> Company profits                | <input type="checkbox"/> Company sale or sale of an interest in Company      |
| <input type="checkbox"/> Gift              | <input type="checkbox"/> Inheritance                    | <input type="checkbox"/> Loan  |
| <input type="checkbox"/> Property sale     | <input type="checkbox"/> Savings from employment income | <input type="checkbox"/> Other income sources (please provide details below) |

Do you currently hold 5 or more commercial properties or residential investment properties (other than for your own personal use or for the personal use of immediate family members)?  Yes  No

**Note:** Agricultural leasing is not considered to be a commercial or residential investment property.

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

If No, Do you currently own less than 5 commercial properties, or residential investment properties (other than for your own personal use or for the personal use of immediate family members), where the total value of all property investments is more than \$2.4million AUD?  Yes  No

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

**Applicant # 2**

Title	Given names	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you a citizen of any overseas countries? Please list all countries.  Yes  No

**Note:** Citizen means a legally recognised subject or national of a country, whether native or naturalised. You can be a citizen of more than one country.

Have you lived in any country outside of Australia in the last 3 years? Please list all countries.  Yes  No

Do you have personal or business dealings in any overseas countries? Please list all countries.  Yes  No

**NOTE:** "Lived" refers to a country where you have resided for a period of 3 months or more. This may be different to your country of tax residency. "Personal dealings" may include regular/frequent travel overseas (more than 3 times annually) and/or regular personal transactions to overseas countries. "Business dealings" may include work, regular/frequent travel overseas, the sale or purchase of goods and/or payments.

Please provide a detailed explanation of your source of funds.

**Note:** Your "Source of Funds" is the origin of the funds to be used in the relationship with Rabobank. Include the activities that generate the funds to be used and the method through which the funds will be transferred. For example, Salary transferred from transactional account at NAB.

Please provide your Source of Wealth by selecting from the options below (you may select more than one).

**Note:** Your "Source of Wealth" is the origin of your total wealth, including wealth and investments held outside of Rabobank.

- Company ownership
- Company profits
- Company sale or sale of an interest in Company
- Gift
- Inheritance
- Loan
- Property sale
- Savings from employment income
- Other income sources (please provide details below)

Do you currently hold 5 or more commercial properties or residential investment properties (other than for your own personal use or for the personal use of immediate family members)?  Yes  No

**Note:** Agricultural leasing is not considered to be a commercial or residential investment property.

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

If No, Do you currently own less than 5 commercial properties, or residential investment properties (other than for your own personal use or for the personal use of immediate family members), where the total value of all property investments is more than \$2.4million AUD?  Yes  No

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

**Non-Individuals only** (excludes Individual and Joint)

Account name

Registered Trading Name/Business Name (if applicable)  Same as above

Country of Registration of parent entity (if applicable)

Country of Establishment / Incorporation

Country of primary business activity

Does your entity have business dealings in any overseas countries? Please list all countries.  Yes  No  
(Business dealings may include work, regular travel, the sale or purchase of goods and/or payments.)

ABN (if one is held)

Registered Office address (Not PO Box)

Suburb/Town

State

Postcode

Country

Principal place of Business (Not PO Box)

Suburb/Town

State

Postcode

Country

Postal address

Suburb/Town

State

Postcode

Country

Postal address is the same as above

Telephone (work)  Fax  Email address

Telephone (home)  Telephone (mobile)

Please provide a detailed explanation of the source of funds of the applying entity.

**Note:** Your "Source of Funds" is the origin of the funds to be used in the relationship with Rabobank. Include the activities that generate the funds to be used and the method through which the funds will be transferred. For example, Company Profits, transferred from transactional account at NAB.

Please provide the Source of Wealth for your entity by selecting from the options below (you may select more than one).

**Note:** Your "Source of Wealth" is the origin of your total wealth, including wealth and investments held outside of Rabobank.

- Company ownership  Company profits  Company sale or sale of an interest in Company  
 Gift  Inheritance  Loan  
 Property sale  Savings from employment income  Other income sources (please provide details below)

Does your entity currently hold 5 or more commercial properties or residential investment properties (other than for the use of the entity's business activities)?  Yes  No

**Note:** Agricultural leasing is not considered to be a commercial or residential investment property.

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

If No, Does your entity currently own less than 5 commercial properties, or residential investment properties (other than for the use of the entity's business activities), where the total value of all property investments is more than \$2.4million AUD?  Yes  No

If Yes, please provide more details and an approximate value of total property investments in \$AUD.

### Companies Only

Is the Company incorporated overseas?  Yes  No

Is the Company registered with ASIC?  Yes  No

Is the Company registered with Foreign Registration Body?  Yes  No Name of foreign registration body

Company type  Public  Private  Other

ACN/ARBN/Company identification number

Listing/Regulatory Details (if applicable)

Name of market/exchange

Country

### Trusts Only

Trust type

Trust Establishment date

Countries from where income is sourced

### Industry/Sector Classification

**NOTE:** Please list all industries and sectors in which the business operates. The Income Allocation % should always add up to 100%. Complete this section using Industry/Sector Classification.

Industry/Sector #1

Income Allocation %

Industry/Sector #2

Income Allocation %

Industry/Sector #3

Income Allocation %

## Statements

By default, Rabobank provides statements electronically through internet banking. We will notify you when a new statement is available. If internet banking is not selected, then bank statements will be posted in paper form.

**NOTE:** At least one Account Owner or Authorised Signatory (Full Access) must have Rabobank Internet Banking access in order to view electronic statements. Your e-statement notifications will be sent to the following address.

Email address

If you do not want to receive statements electronically and prefer to receive paper statements please tick this box.

## Tax Residency Self-Certification

### Individual/Joint

Is the individual or any joint applicants a U.S. citizen, or a tax resident of the U.S., or any country other than Australia?  Yes  No

	Country	Tax Identification Number or equivalent	Account Owner Name (for Joint account)
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>
5.	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Retirement Fund (including SMSF)

Is the entity a Retirement Fund (including SMSF)?  Yes  No

**NOTE:** If the entity is a Retirement Fund, do not complete the 'Other Entities' section.

### Other Entities

Is the entity a Financial Institution?  Yes  No

Is the entity a tax resident in, incorporated in or established under the laws of the U.S., or any country other than Australia?  Yes  No

Is the entity a Passive Non-Financial Entity ("NFE")?

E.g. 50% or more of the NFE's gross income for the preceding calendar year or other appropriate reporting period is passive income (such as investments, dividends, interests, rents or royalties)

OR

50% or more of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income.

Yes  No

Please complete the [Tax Residency Self-Certification](#) form if any of the above questions in 'Other Entities' section is ticked as Yes.

## Entity size

Do you have a turnover of greater than \$50m AND / OR employ more than 250 people?  Yes  No

## Nature and purpose of your relationship with Rabobank (all the questions below are mandatory)

What is the main goal of your Rabobank account?  
(E.g. Emergencies, purchase property)

Where will your funds come from?  
(E.g. Asset Sales, Salary, Farm Income)

What average monthly amount do you expect to deposit into this account?

\$0 - \$19,999  \$20,000 - \$99,999  \$100,000 - \$499,999  \$500,000+

Are you expecting International Transactions on this account?

Yes  No

How often do you expect to make deposits to your Rabobank account?

Daily  Weekly  Monthly  Annually  Occasionally

## Account Owner(s) Tax File Number (TFN) and Australian Business Number (ABN) Options

Without a TFN (or Exemption) or ABN, tax may be deducted at the top marginal rate plus Medicare levy by Rabobank from interest paid on any credit balance at the time it is paid. Quotation of your TFN/Exemption to Rabobank is authorised, and its use and disclosure are strictly regulated by the tax laws and privacy legislation. You are not required by law to quote your TFN/Exemption/ABN if you do not wish to do so. For more information, contact the ATO on 13 28 61. Quotation of your TFN/Exemption/ABN will automatically also apply to any present and future accounts under this Client Number unless you notify Rabobank otherwise.

I/We wish to quote a/an TFN/ABN/Exemption (complete below)  I/We do not wish to quote a/an TFN/ABN/Exemption for this account  A/An TFN/ABN/Exemption is already provided

1. Name of Account Owner	TFN/ABN/Exemption
<input type="text"/>	<input type="text"/>
2. Name of Account Owner	TFN/ABN/Exemption
<input type="text"/>	<input type="text"/>
3. Name of Account Owner	TFN/ABN/Exemption
<input type="text"/>	<input type="text"/>
4. Name of Account Owner	TFN/ABN/Exemption
<input type="text"/>	<input type="text"/>

### Section C Authority to Operate

By default, we will accept payment and transaction related instructions for all accounts under this Client Number from any one (1) Authorised Signatory.

Please tick this box if you require that two (2) Authorised Signatories together must authorise each payment or transaction related instruction.

### Section D Details of Account Owner(s) - Each Account Owner to complete

#### Account Owner Details # 1

Entity type:  Individual  Partnership  Company  Trust  Superannuation Fund  
 Body Corp. (other than company)  Unincorporated Association  Government  Financial Institution

Please provide Rabobank with the appropriate documents ([Individuals](#), [Non-individuals](#)) to verify identity.

Applicant name

ABN (if one is held)  ACN (if applicable)

Residential/Registered Address (Not PO Box)  Suburb/Town  Country  State  Postcode

Telephone  Telephone (mobile)  Fax  Email address

Contact details are the same as in section B

#### Account Owner(s) Tax File Number (TFN) (Mandatory)

I/We wish to quote a/an TFN/Exemption  I/We do not wish to quote a/an TFN/Exemption for this account  A/An TFN/Exemption is already provided

#### Entity size

Do you have a turnover of greater than \$50mIn AND / OR employ more than 250 people?  Yes  No

#### Account Owner Details # 2

Entity type:  Individual  Partnership  Company  Trust  Superannuation Fund  
 Body Corp. (other than company)  Unincorporated Association  Government  Financial Institution

Please provide Rabobank with the appropriate documents ([Individuals](#), [Non-individuals](#)) to verify identity.

Applicant name

ABN (if one is held)  ACN (if applicable)

Residential/Registered Address (Not PO Box)  Suburb/Town  Country  State  Postcode

Telephone  Telephone (mobile)  Fax  Email address

Contact details are the same as in section B

### Account Owner(s) Tax File Number (TFN) (Mandatory)

I/We wish to quote a/an TFN/Exemption  I/We do not wish to quote a/an TFN/Exemption for this account  A/An TFN/Exemption is already provided

### Entity size

Do you have a turnover of greater than \$50mIn AND / OR employ more than 250 people?  Yes  No

#### Account Owner Details # 3

Entity type:  Individual  Partnership  Company  Trust  Superannuation Fund  
 Body Corp. (other than company)  Unincorporated Association  Government  Financial Institution

Please provide Rabobank with the appropriate documents ([Individuals](#), [Non-individuals](#)) to verify identity.

Applicant name

ABN (if one is held)

ACN (if applicable)

Residential/Registered Address (Not PO Box)

Suburb/Town

Country

State

Postcode

Telephone

Telephone (mobile)

Fax

Email address

Contact details are the same as in section B

### Account Owner(s) Tax File Number (TFN) (Mandatory)

I/We wish to quote a/an TFN/Exemption  I/We do not wish to quote a/an TFN/Exemption for this account  A/An TFN/Exemption is already provided

### Entity size

Do you have a turnover of greater than \$50mIn AND / OR employ more than 250 people?  Yes  No

#### Account Owner Details # 4

Entity type:  Individual  Partnership  Company  Trust  Superannuation Fund  
 Body Corp. (other than company)  Unincorporated Association  Government  Financial Institution

Please provide Rabobank with the appropriate documents ([Individuals](#), [Non-individuals](#)) to verify identity.

Applicant name

ABN (if one is held)

ACN (if applicable)

Residential/Registered Address (Not PO Box)

Suburb/Town

Country

State

Postcode

Telephone

Telephone (mobile)

Fax

Email address

Contact details are the same as in section B

### Account Owner(s) Tax File Number (TFN) (Mandatory)

I/We wish to quote a/an TFN/Exemption  I/We do not wish to quote a/an TFN/Exemption for this account  A/An TFN/Exemption is already provided

### Entity size

Do you have a turnover of greater than \$50mIn AND / OR employ more than 250 people?  Yes  No

## Section E Account Signatories

**NOTE:** Identify the Authorised Signatories and how they can operate the account(s) under the Client Number that this application relates to, including by telephone, by written instruction (e.g. facsimile) and by Secure Message through Rabobank Internet Banking.

#### Signatory Details # 1

Add an Authorised Signatory  Remove an Authorised Signatory  Amend details of an Authorised Signatory



Signatory Type  Account Owner  Authorised Signatory |  Contact person for this account

**NOTE:** Account Access Level (level of access, for written, telephone and facsimile instruction for payments on all accounts) Restricted Signatories are limited to nominated accounts only and cannot sign cheques. Internet Banking Only users have no access, cannot sign cheques or order debit cards.

Please provide Rabobank with the appropriate documents ([Individuals](#)) to verify identity.

Title  Given Names (no initials or abbreviations)  Last Name

Commonly known as / preferred name  Country of Citizenship

Date of Birth (mandatory)  /  /  Occupation  Mother's maiden name (mandatory)

Residential/Registered Address (Not PO Box)  Suburb/Town  Country  State  Postcode

Postal Address  Suburb/Town  Country  State  Postcode

Postal address is the same as in Section B (This is where we will post your Internet Banking token, cards and/or cheque/deposit books to)

Postal address is the same as above

Telephone (work)  Telephone (home)  Telephone (mobile)  Fax

Email address (mandatory for internet banking)

Signature

Nominated by Broker / Intermediary

(By signing, I agree to comply with the Terms and Conditions of the account(s) including this application, the Rabobank Internet Banking Terms and Conditions and the Rabobank Visa Debit Card Terms and Conditions (as relevant) and consent to the use of my personal information as outlined in Section I)

Name  Date

**Signatory Details # 2**

Add an Authorised Signatory  Remove an Authorised Signatory  Amend details of an Authorised Signatory

Signatory Type  Account Owner  Authorised Signatory |  Contact person for this account

**NOTE:** Account Access Level (level of access, for written, telephone and facsimile instruction for payments on all accounts) Restricted Signatories are limited to nominated accounts only and cannot sign cheques. Internet Banking Only users have no access, cannot sign cheques or order debit cards.

Please provide Rabobank with the appropriate documents ([Individuals](#)) to verify identity.

Title  Given Names (no initials or abbreviations)  Last Name

Commonly known as / preferred name  Country of Citizenship

Date of Birth (mandatory)  /  /  Occupation  Mother's maiden name (mandatory)

Residential/Registered Address (Not PO Box)  Suburb/Town  Country  State  Postcode

Postal Address  Suburb/Town  Country  State  Postcode

Postal address is the same as in Section B (This is where we will post your Internet Banking token, cards and/or cheque/deposit books to)

Postal address is the same as above

Telephone (work)  Telephone (home)  Telephone (mobile)  Fax

Email address (mandatory for internet banking)

Signature

Signature box with grid pattern

Nominated by Broker / Intermediary

(By signing, I agree to comply with the Terms and Conditions of the account(s) including this application, the Rabobank Internet Banking Terms and Conditions and the Rabobank Visa Debit Card Terms and Conditions (as relevant) and consent to the use of my personal information as outlined in Section I)

Name and Date input fields

Signatory Details # 3

Add an Authorised Signatory  Remove an Authorised Signatory  Amend details of an Authorised Signatory

Signatory Type  Account Owner  Authorised Signatory |  Contact person for this account

NOTE: Account Access Level (level of access, for written, telephone and facsimile instruction for payments on all accounts) Restricted Signatories are limited to nominated accounts only and cannot sign cheques. Internet Banking Only users have no access, cannot sign cheques or order debit cards.

Please provide Rabobank with the appropriate documents (Individuals) to verify identity.

Title, Given Names, Last Name input fields

Commonly known as / preferred name, Country of Citizenship input fields

Date of Birth, Occupation, Mother's maiden name input fields

Residential/Registered Address, Suburb/Town, Country, State, Postcode input fields

Postal Address, Suburb/Town, Country, State, Postcode input fields

Postal address is the same as in Section B (This is where we will post your Internet Banking token, cards and/or cheque/deposit books to)

Postal address is the same as above

Telephone (work), Telephone (home), Telephone (mobile), Fax input fields

Email address (mandatory for internet banking) input field

Signature

Signature box with grid pattern

Nominated by Broker / Intermediary

(By signing, I agree to comply with the Terms and Conditions of the account(s) including this application, the Rabobank Internet Banking Terms and Conditions and the Rabobank Visa Debit Card Terms and Conditions (as relevant) and consent to the use of my personal information as outlined in Section I)

Name and Date input fields

Signatory Details # 4

Add an Authorised Signatory  Remove an Authorised Signatory  Amend details of an Authorised Signatory

Signatory Type  Account Owner  Authorised Signatory |  Contact person for this account

NOTE: Account Access Level (level of access, for written, telephone and facsimile instruction for payments on all accounts) Restricted Signatories are limited to nominated accounts only and cannot sign cheques. Internet Banking Only users have no access, cannot sign cheques or order debit cards.

Please provide Rabobank with the appropriate documents (Individuals) to verify identity.

Title, Given Names, Last Name input fields

Commonly known as / preferred name, Country of Citizenship input fields

Date of Birth, Occupation, Mother's maiden name input fields

Residential/Registered Address, Suburb/Town, Country, State, Postcode input fields

Postal Address  Suburb/Town  Country  State  Postcode

Postal address is the same as in Section B (This is where we will post your Internet Banking token, cards and/or cheque/deposit books to)

Postal address is the same as above

Telephone (work)  Telephone (home)  Telephone (mobile)  Fax

Email address (mandatory for internet banking)

Signature

Nominated by Broker / Intermediary

(By signing, I agree to comply with the Terms and Conditions of the account(s) including this application, the Rabobank Internet Banking Terms and Conditions and the Rabobank Visa Debit Card Terms and Conditions (as relevant) and consent to the use of my personal information as outlined in Section I)

Name  Date

## Section F Nominated Accounts

Accounts with other Australian Deposit-taking Institutions to be linked to the account(s) under this Client Number. Restricted Authorised Signatories can only make payments to Nominated Accounts.

**Credit** - Payments can be made from Rabobank to this account.

The first Credit account listed below will be the default Nominated Credit Account.

**Debit** - Rabobank can debit funds from this account. Rabobank account owners must be authorised to transact on the Nominated Account.

### Nominated Account Details # 1

Credit Account  Debit Account  Both Credit & Debit Account

As instructed by signatories to the account, amounts can be transferred by written and verbal communication.

An amount of  to open this account.

**NOTE:** Only **one** nominated account may be a Debit or a Both Credit & Debit account.

Account name  Account Number

Bank/Financial Institution  Bank/Financial Institution address  BSB No.

### Nominated Account Details # 2

Credit Account  Debit Account  Both Credit & Debit Account

As instructed by signatories to the account, amounts can be transferred by written and verbal communication.

An amount of  to open this account.

**NOTE:** Only **one** nominated account may be a Debit or a Both Credit & Debit account.

Account name  Account Number

Bank/Financial Institution  Bank/Financial Institution address  BSB No.

## Direct Debit Request Service Agreement

### 1. Drawing Requirements

- The details of your drawing arrangements are contained in the Direct Debit Request Form ("DDR").
- The Facility Agreement with Rabobank (the "Facility Agreement") also governs your drawing arrangements.
- Where the due date for payment is not a business day, Rabobank will draw from your nominated financial institution account on the next business day. If you are uncertain as to when the debit will be processed to your account, you should enquire directly with your financial institution.
- If a drawing is dishonoured by your financial institution, Rabobank reserves the right to charge interest and fees in accordance with the Facility Agreement.
- Rabobank reserves the right to cancel drawing arrangements if a drawing is dishonoured by your financial institution, and to arrange with you an alternate payment method.
- You should check your account details on the DDR against a recent statement from your financial institution and, if uncertain, check with that institution.

### 2. Altering the Drawing Arrangements

- Rabobank will give you at least 14 days' notice in writing if there are changes to the terms of the drawing arrangements.
- Subject to the terms and conditions of the Facility Agreement, you may alter the drawing arrangements. Such advice should be received by us at least 7 working days before the draw date for any of the following:
  - stopping an individual drawing

- deferring a drawing
- suspending future drawings
- altering the DDR Form
- cancelling the drawings completely.

Such advice must be in writing and addressed to Rabobank Client Services, GPO Box 4577, Sydney NSW 2001. Alternatively, you can contact your financial institution.

### 3. Our commitment to you

Rabobank will keep information relating to your nominated financial institution account confidential, except where required for the purposes of conducting direct debits with your financial institution or determining any dispute relating to a drawing.

### 4. Your commitment to us

It is your responsibility to:

- Ensure your nominated account can accept direct debits. Direct debiting is not available on the full range of bank accounts. If in doubt you should refer to your financial institution.
- Ensure there are sufficient clear funds available in the nominated account to meet each drawing on the due date.
- Advise us if the nominated account is transferred or closed, or the account details change.
- Ensure that persons authorised on the nominated financial institution account sign the DDR Form.

### 5. Your rights

Where you consider that a drawing has been initiated incorrectly, you should contact:

Rabobank's Client Services on 1800 025 484 or  
GPO Box 4577  
Sydney NSW 2001

A response will be provided within 3 working days. If this response does not resolve the issue, you will be given details of our further dispute resolution process.

Alternatively, you can contact your financial institution.

### Authorisation by Signatories of Bank Account to be Debited

I/We authorise and request Rabobank Australia Limited (166101), until further notice in writing, to debit the above nominated account with any amounts set out in this application form and all amounts instructed from time to time. I/We have read and agree to the Direct Debit Service Agreement which applies to this direct debit arrangement

#### Signature

Executed as:  Individual  Partner  Trustee

Name  Date

#### Signature

Executed as:  Individual  Partner  Trustee

Name  Date

### Section G Minors

Is any account owner or authorised signatory a Minor?  Yes  No

If any Account Owner or Authorised Signatory is under 18 years of age, the Account Owner(s) fully indemnify Rabobank for any loss it may suffer due to the minor's age. If the minor is the sole Account Owner, a parent or guardian who is 18 years of age or over must sign below and thereby give the same indemnity. If there is no Line of Credit, this indemnity is limited to \$50,000 plus any fees and interest. Any person giving such an indemnity may become liable under that indemnity instead of, or as well as, the minor. Independent legal advice should be sought before giving such an indemnity. Rabobank does not apply the tax free threshold to accounts owned by minors. If you are eligible, you will need to obtain a rebate from the ATO.

Title  Given names of parent or guardian  Surname of parent or guardian  Date of Birth  /  /

Residential/Registered Address (Not PO Box)  Suburb/Town  Country  State  Postcode

Full Name of Minor  Date of Birth  /  /

Signature of parent or guardian:  Date

## Section H Adviser Fee Authorisation

If an Adviser/Intermediary has introduced you to the Account you are applying for, an amount of commission based on your daily Account balance may be payable to the Adviser/Intermediary by Rabobank on your behalf (known as the "Adviser Fee").

By signing this application form, you, the Account Owner(s):

1. agree that the Adviser/Intermediary nominated below is to receive the Adviser Fee in relation to your Account with Rabobank; and
2. authorise Rabobank to collect the Adviser Fee by deducting the Adviser Fee from the amounts of interest earned in relation to your Account and paying the Adviser Fee directly to your Adviser/Intermediary on a monthly basis; and
3. agree and acknowledge that the amount nominated below will be applied to the interest earned in relation to your Account and this will form the Adviser Fee. This means that the interest rate applied to your Account will be reduced by the amount nominated below; and
4. authorise the following Adviser/Intermediary to be paid the Adviser Fee in accordance with this payment instruction:

Adviser / Intermediary Name

Company Name

Contact Name

Contact Phone No.

### Broker / Intermediary Use Only

Broker / Intermediary Stamp

Adviser number

Email address

## Section I Privacy Consent and Acknowledgement

### A. Privacy Consent

Each person signing this Application form consents to:

1. his/her information (including personal information) being:
  - a. collected and held by Rabobank Australia Limited ('Rabobank', 'us', 'we') at any time,
  - b. disclosed to other Rabobank Group members and Rabobank's service providers,
  - c. used for any purpose relating to the provision, management or administration of your products, services and relationship with us the purposes referred to in Part B below.
2. Rabobank disclosing his/her information (including personal information) to other Rabobank Group members and associates and Rabobank and its members and associates using your information (including personal information) for marketing (including marketing by telephone and electronic means).

Each person can contact Rabobank on its Privacy Number on 1800 825 484 if they do not want their information used for marketing purposes. If all the information we have requested in this Application form or otherwise in connection with this application is not provided, Rabobank may not be able to provide the account in the manner requested or at all.

### B. Privacy Consent and Acknowledgement

Each person signing this Application form agrees that Rabobank may:

1. Collect from a credit reporting body and hold your credit-related personal information including:
  - identity particulars
  - your credit application including type, characteristic and maximum amount of credit provided, date of application and termination or cessation
  - your repayment history including payments owed to us overdue more than 60 days and payments for which collection action has commenced
  - cheques drawn by you dishonoured more than once
  - advice that payments are no longer overdue
  - if applicable, you have committed a serious credit infringement in Rabobank's opinion
  - credit provided to you by Rabobank that has been paid or discharged
  - scores, ratings or evaluations relating to credit worthiness derived by us or by a credit reporting body
2. Collect from and disclose to any relevant credit providers or persons referred to in this Application form or a credit report received from a credit reporting body information about your credit arrangements and/or your credit worthiness, standing, history or capacity and being used to:
  - assess your credit application, your credit worthiness and/or whether to accept you as a guarantor of credit applied for
  - assist you to avoid defaulting on your credit obligations
  - tell other credit providers about a default by you or if you seek credit from them and they request to see it
3. Obtain reports from a credit reporting body or other business that provides information about credit worthiness that may contain:
  - your credit-related personal information and commercial credit information in relation to this application for commercial credit
  - other information in relation to your commercial credit activities.
4. Disclose and collect information (including personal information) at any time to/from:
  - any named persons (e.g. Applicants, Directors or Company Secretaries of company Applicants, Guarantors or other prospective guarantors) in connection with any application for a Rabobank financial product or service
  - any past, current or potential credit provider or any person or entity who has taken or may take security from you
  - a governmental agency or any body which makes information available to the public
  - your nominated professional adviser(s) and/or intermediary
  - local or overseas external persons or organisations engaged us to help us provide your requested product or service
  - any party pursuant to any domestic or international law or regulation, any court or tribunal or an overseas government instrumentality or regulatory body which has jurisdiction over any member of the Rabobank Group
  - a law enforcement body if reasonably necessary to assist with the enforcement of any law

5. Contact any relevant person to verify any information you provided in or in connection with this Application form.
6. Transfer and disclose your information (including personal information) outside Australia to:
  - a. other members of Rabobank Group for reporting and compliance purposes (including regulatory and legislative requirements of any Group member), the administration and management of your facilities and marketing; and
  - b. entities which provide services required to enable us to supply you with products and services.
 This includes transfers and disclosures to The Netherlands and New Zealand.
7. Use your information (including personal information) to evaluate our products and services, including research and maintenance, testing and development of our systems and infrastructure.
 

'members of the Rabobank Group' include:

  - Coöperatieve Rabobank U.A.
  - Rabobank Australia Limited
  - Rabo Equipment Finance Limited
  - Rabo Australia Limited

'associates of the Rabobank Group' include Achmea Schadeverzekeringen N.V.

### Our Privacy Policy

Our Privacy Policy sets out in more detail how we collect, handle and use personal information in the course of our business. The Policy also contains information about how you may access and seek correction of the personal information we hold and also about how you may complain to us about a breach of the Australian Privacy Principles under the Privacy Act and how we deal with such a complaint. Our Privacy Policy is available on our website at [www.rabobank.com.au](http://www.rabobank.com.au).

### Contact Us

If you have any questions or concerns about privacy, please contact our Privacy Officer by email at [sydney.privacy@rabobank.com](mailto:sydney.privacy@rabobank.com) by phone on 1800 825 484 or by mail to: The Privacy Officer, Rabobank Group, GPO Box 4577 Sydney NSW 2001

## Section J Consent to Receive Electronic Communications

Each person signing this form consents to Rabobank providing me/us with any information (whether by writing or other means) including but not limited to account statements, notices, receipts and other documents, whether or not such information is required by or under the terms and conditions of a contract, legislation, a government or regulatory body or any relevant industry rules, codes or standards that apply to you by:

1. Electronic communication to your nominated electronic (email) address or any other electronic address notified to Rabobank from time to time; or
2. Making the information available at Rabobank's website [www.rabobank.com.au](http://www.rabobank.com.au) or other electronic address as by Rabobank and notifying you by electronic communication to my/our nominated electronic address (or any other electronic address notified to Rabobank from time to time) that the information is available.

Each person signing this form acknowledges and agrees that I/we:

- will not receive a paper copy of any of the information made available by electronic communication under this consent;
- will need to regularly check to see if I/we have received any electronic communications from Rabobank;
- need to maintain and check my/our electronic equipment and my/our electronic address regularly to ensure it is always capable of receiving electronic communications;
- may be charged a fee for a paper copy of any information made available by electronic communication under this consent which I/we request from Rabobank;
- will be responsible for printing or saving important information made available by electronic communication under this consent;
- will be deemed to have received any information sent to their email address under this consent on the day the relevant electronic communication was sent by Rabobank;
- may at any time, by notice to Rabobank, change my/our email address for the purposes of receiving electronic communications under this consent. I/we also agree to immediately notify Rabobank of any change to my/our email address.

## Section K Execution and Declaration (all Applicants must sign this section)

### Signing the Application

**Individuals:** All individuals to sign personally.

**Partnership:** All partners to sign personally.

**Company:** Two directors, a director and a company secretary, or the sole director/sole company secretary to sign, Seal is optional. Other Bodies Corporate in accordance with relevant authority. Please note that the Application must be completed in the name(s) of the trustee(s) personally, but may include the name of the trust. Attorney(s): Where the Application form is signed by attorney(s), a certified copy of the original power of attorney must be attached.

### Declaration by Applicants

I/We understand that it is an offence to open or operate an account in a false name and that I/we must specify all the names by which I/we are commonly known. If this Application form is signed pursuant to a power of attorney I/we declare that I/we have not received notice of its revocation. I/We undertake to notify Rabobank within 30 days of any change in circumstances that makes any of the information supplied in this form inaccurate or incomplete.

I/We certify that all the information provided in this application and any addendum(s) provided in connection to this application is true and complete, and none of us have ever been declared bankrupt or assigned our estate for the benefit of creditors. **Each of us consents to the matters set out in Section I and Section J of this Application form.**

**Signature**

Executed as:  Individual  Partner  Trustee

Name  Date

**Signature**

Executed as:  Individual  Partner  Trustee

Name  Date

**Signature**

Executed as:  Individual  Partner  Trustee

Name  Date

**Signature**

Executed as:  Individual  Partner  Trustee

Name  Date

**Company**

**Company Execution #1**

Executed as:  Applicant  Partner  Trustee

Executed by:

ACN

by the person(s) names below in accordance with its constitution and section 127(1) of the Corporations Act:  
OR

The common seal of

ACN

was affixed in accordance with its constitution and section 127(2) of the Corporations Act in the presence of the person(s) named below:

Signature of Sole Director/Secretary or Director

Name of Sole Director/Secretary or Director  Date

Position:  Sole Director/Secretary  Director

Signature of Director/Secretary

Name of Director/Secretary  Date

Position:  Director  Secretary

Affix Company Seal Here (if applicable)

**NOTE:** If the company's common seal is not affixed in the space provided above, then the Bank is entitled to presume that this document has been signed by the company pursuant to section 127(1) of the Corporations Act.

**Company Execution #2**

Executed as:  Applicant  Partner  Trustee

Executed by:

ACN

by the person(s) names below in accordance with its constitution and section 127(1) of the Corporations Act:  
OR

The common seal of

ACN

was affixed in accordance with its constitution and section 127(2) of the Corporations Act in the presence of the person(s) named below:

Signature of Sole Director/Secretary or Director

Signature of Director/Secretary

Name of Director/Secretary  Date

Position:  Director  Secretary

Affix Company Seal Here (if applicable)

Signature of Sole Director/Secretary or Director

Signature box for Sole Director/Secretary or Director

Name of Sole Director/Secretary or Director

Name input field for Sole Director/Secretary or Director

Date

Date input field for Sole Director/Secretary or Director

Position:  Sole Director/Secretary  Director

Signature of Director/Secretary

Signature box for Director/Secretary

Name of Director/Secretary

Name input field for Director/Secretary

Date

Date input field for Director/Secretary

Position:  Director  Secretary

**NOTE:** If the company's common seal is not affixed in the space provided above, then the Bank is entitled to presume that this document has been signed by the company pursuant to section 127(1) of the Corporations Act.

**Office Use Only**

CRS/FATCA information is reasonable considering the documentation and other information provided in accordance with CRS/FATCA validation checklist.

**The below document(s) is/are also attached:**

IDs  Certified Trust Deed  Trustee Documents  Company Search  Proof of Partnership (e.g. ABN)  FATCA Certification

Submission document certified as original  Cheque Book approved

CIS ID

CIS ID input field

SIC Code

SIC Code input field

**SIC Category**

Agriculture-01  Livestock-02  Other

Other SIC Category input field

Value Date

Value Date input field

Quote Number

Quote Number input field

All Up Rate

All Up Rate input field

Branch Name

Branch Name input field

Account Manager Name / Code

Account Manager Name / Code input field

**Source of Funds**

Direct Debit

**Account Origination**

Online  Branch  CSU

Additional Comments

Additional Comments text area

Bank Officer Name

Bank Officer Name input field

Date

Date input field for Bank Officer

Bank Officer Signature

Bank Officer Signature box



# Rabobank Call Deposits and Term Deposits

## **Terms and Conditions**

Effective from 1 July 2019



These terms and conditions apply to Rabobank Call Deposits and Term Deposits ('Terms'). We advise that you read and consider all of the Terms before deciding whether to acquire or hold Rabobank Call Deposits or Term Deposits.

## Records

- 1.1 The Account Owner(s) (hereinafter referred to as the 'Depositor(s)' or 'you') must ensure that all information, including personal information, given to Rabobank is accurate and up-to-date at all times. You must promptly notify Rabobank of a change, including personal information, to any information held about the Depositor(s) in relation to any Call Deposit or Term Deposit ("Deposit") as soon as possible.
- 1.2 Account statements, notices, and other communications with you may be sent to you by letter to your nominated postal address, electronically by email to your nominated email address, by notice on our Website or electronically via electronic secure messages.
- 1.3 You may vary your nominated postal or email address by giving notice to Rabobank by contacting the Client Services Unit on 1800 632 113.
- 1.4 Even if we normally provide electronic notices or statements, Rabobank reserves the right to send paper ones instead to your nominated postal address (e.g. if, for any reason, we are not able to provide them electronically or we cancel your election to receive statements or notices electronically because we are unable to deliver emails to your nominated email address).
- 1.5 Service of notices and statements sent by post is taken to be effected, upon the earliest of actual receipt, the day when the addressee would have received the item in the ordinary course of post, or 10 days after posting.

## Investment Range

- 2.1 The minimum initial deposit must be \$5,000
- 2.2 Investments must be in Australian currency but not in cash.

## Confirmation of Deposits

- 3.1 Rabobank will confirm in writing, either electronically by sending an email to your nominated email address or by letter to your nominated postal address, its acceptance of an application and will include details of the date of acceptance, amount invested, interest rate, interest payment frequency and maturity date as applicable.

## Joint Depositors

- 4.1 Each joint Deposit is held jointly by all joint Depositors. This means that each Depositor has the right to all of the balance, jointly with the other joint Depositors, and each Depositor is individually and jointly liable to Rabobank in relation to a Deposit. Each joint Depositor may operate a Deposit individually, however you may ask us to change the account authority so that all joint Depositors must approve future withdrawals.
- 4.2 Joint Depositors must tell Rabobank how operations on the joint Deposit are allowed, including instructions about persons allowed to deal with Rabobank in respect of the Deposit, and how funds may be withdrawn from the joint Deposit. Depositors can change these instructions by giving Rabobank notice in writing.
- 4.3 Where a joint Depositor dies, the surviving Depositor(s) will own the Deposit.
- 4.4 Joint Depositors are jointly and severally liable for all amounts and obligations owing to Rabobank.
- 4.5 If Rabobank is aware of any dispute relating to a joint Deposit, it may decide to permit operations on the joint Account only if all joint Depositors authorise such operations.

## Authority to Operate

- 5.1 An Authorised Signatory is nominated by, and ceases on receipt of, written instructions signed by (all) the Depositor(s). This authority also ceases on death of the Authorised Signatory. However, on receipt of written instructions signed by (all) the Depositor(s), the Depositor or a properly authorised broker/intermediary may supply to Rabobank a list of persons from time to time, along with their specimen signatures, who will be Authorised Signatories.
- 5.2 An Authorised Signatory may give instructions individually in connection with the Deposit as if they were a Depositor, including:
  - (a) making withdrawals;
  - (b) in relation to how matured funds should be dealt with; and
  - (c) in relation to reinvested funds (except that they may not nominate another Authorised Signatory).

- 5.3 The Depositor(s) will be responsible for the Authorised Signatory(ies) receipt of and compliance with the terms and conditions of the Deposit, including the Privacy Consent and Consent to Receive Electronic Communications.

## Cleared Funds

- 6.1 Proceeds of cheques are not available until cleared. Clearance usually takes three Business Days.

## Instructions

- 7.1 Rabobank may act on telephone instructions but only in relation to TFN/ Exemption/ABN quotation, withdrawals of Call Deposits to a Nominated Account, maturity of Term Deposits and the opening of a new Call Deposit or Term Deposit with new funds or funds in an existing Call Deposit or Term Deposit.
- 7.2 Rabobank may monitor and/or record telephone conversations for verification and training purposes.
- 7.3 Rabobank may act on telephone instructions from an individual, personal Depositor to open a new Deposit (including a new Term Deposit) with new funds or funds in an existing Call Deposit, at the interest rate applicable at the date of the relevant new Deposit. Information on interest rates can be obtained by contacting Rabobank. The new Deposit will be subject to the same terms and conditions except to the extent determined by Rabobank, and will have the same manner of operation.
- 7.4 Rabobank may act on electronic instructions in relation to transactions on a Deposit. Rabobank will not be responsible to the Depositors for any loss that you suffer as the result of any delay or loss in transit of any message, letter or document, or the delay, mutilation, omission or other error in the transmission of any facsimile, email, telex or other transmitted message or any error in translation or interpretation of technical terms or arising from any ambiguity in instructions from the Depositor(s), Authorised Signatory(ies) or an Intermediary or in connection with any reliance placed by Rabobank in good faith on such messages or as a result of such message not having been properly authorised by the person by whom it is purported to have been sent.
- 7.5 Rabobank may refuse to act on any instructions which it considers may be invalid or unlawful.
- 7.6 Rabobank may refuse to act on any instructions if it is notified there is a dispute between Depositors.
- 7.7 Rabobank will not accept direct debit instructions to debit your Deposit.
- 7.8 All communications with Rabobank, including instructions, must at all times be in accordance with Rabobank's directions.

## Interest

- 8.1 Interest on a Call Deposit is calculated on the basis of the number of days from and including the date of acceptance or interest payment up to but excluding the date of withdrawal or next interest payment. The interest rates for Call Deposits are variable and are based on the prevailing bank bill swap rates. Interest rates are tiered which means that a different rate may apply to your Call Deposit, depending on the balance of your Call Deposit. The interest rate applicable to your Call Deposit is the variable rate and is set out in the statement of account. The daily variable rate is the annual variable rate divided by 365. Interest on Call Deposits is paid on the first day of each calendar month in arrears and credited to the same Deposit or Nominated Account as may be agreed with Rabobank. Interest is calculated by applying the daily variable rate to the daily closing principal balance. Interest calculated from the last interest payment date before final withdrawal will be paid on final withdrawal.
- 8.2 Interest on Term Deposits is calculated on the basis of the number of days from and including the date of acceptance or interest payment up to but excluding the date of maturity or withdrawal. The interest rates offered for Term Deposits can vary and are based on the prevailing bank bill swap rates. Interest rates are tiered, which means that a different rate may apply to your Term Deposit depending on the balance of the deposit and the frequency of interest payments selected, however for each term, the interest rate remains fixed for that term to maturity. The interest rate that applies to a Term Deposit is the rate specified in a confirmation and the daily interest rate is the rate specified divided by 365. Interest on Term Deposits is calculated

by applying the daily variable rate to the daily closing principal balance. Interest on Term Deposit is paid in arrears monthly, quarterly, half-yearly or yearly as chosen by the Depositor(s) from the date of acceptance and is credited to the Nominated Account.

**8.3** Information on current interest rates, or past rates and ranges of rates, is available from any Rabobank branch or by calling 1800 632 113 or visiting our website [www.rabobank.com.au](http://www.rabobank.com.au)

**8.4** Worked Dollar Example (for illustration only): Call Deposit of \$10,000 held for 1 year with interest at 5% p.a. will earn \$511.62 interest. Note: This example assumes a constant interest rate, however the rate may vary daily. Term Deposit of \$10,000 held for 1 year with interest at 5% p.a. will earn \$500 interest.

### Withdrawals – Call Deposits

**9.1** A withdrawal will be dated the same day as the request if the request is received by Rabobank prior to 3.00pm Sydney time on a Business Day. In this case, the funds will be transferred from Rabobank prior to the next business day to the Nominated Account. Otherwise, the withdrawal may not occur until the next Business Day.

**9.2** No more than 20 withdrawals from a Call Deposit may be made in any one calendar month.

### Maturity – Term Deposits

**10.1** After receiving an instruction for repayment, the funds will be repaid to the Nominated Account.

**10.2** If no such instructions are received prior to maturity and there is an existing Call Deposit in the same name(s), the funds will be deposited in that Call Deposit. Otherwise, they will be invested in a new Call Deposit, at the then current rate applicable to Call Deposits, on the same terms and conditions except to the extent determined by Rabobank acting reasonably and will have the same manner of operation.

**10.3** Prior to maturity, Rabobank will send a written notice, either by letter to your nominated postal address or electronically by email to your nominated email address or, requesting instructions as to whether the Depositor(s) seeks reinvestment in another Deposit or repayment of the maturing funds (and interest).

### Early Withdrawal – Term Deposits

**11.1** When you invest in a Term Deposit, you agree to invest a fixed amount for a fixed term at a fixed interest rate. During its term, you must provide us with at least 31 days' notice to withdraw any funds from your Term Deposit prior to maturity unless financial hardship applies as defined by Rabobank. If you have less than 31 days remaining of the term, the earliest you may access the funds is following maturity unless financial hardship applies as defined by Rabobank.

**11.2** The 31 day notice period applies to Term Deposits unless you can show that you need access to your funds earlier due to financial hardship. If you need earlier access to funds prior to maturity due to financial hardship, you need to provide us with details to enable us to assess whether your case qualifies for an earlier withdrawal under our financial hardship policy.

**11.3** If you may have a need in the future to immediately withdraw or transfer funds in your Term Deposit, other Rabobank deposit products may be more appropriate.

**11.4** If you reinvest in another Term Deposit, you may withdraw or transfer the funds in the new Term Deposit without incurring a fee or incurring a reduction in the return at any time during the 7 day grace period after your maturity date of the product or on the following day. If you consent to your Term Deposit rolling over at maturity, it may roll over into a Term Deposit with a lower interest rate.

**11.5** If a Depositor wishes to withdraw their Term Deposit prior to maturity, the Depositor must make a request to Rabobank in writing or electronically by sending an email from his/her nominated email address. The early withdrawal value of the Term Deposit, less any interest adjustment or break cost, will be paid to the Nominated Account.

**11.6** For Term Deposits opened before 1 August 2019, the termination fee in clause 11.7 will apply. For all other Term Deposits, where you request to withdraw your Term Deposit prior to maturity, we will apply an early withdrawal fee, the amount of which will be equivalent to reducing the interest rate on your Term Deposit according to the following calculation:

% of Term Elapsed at Withdrawal Date	Reduction to interest rate applying to the Term Deposit
Less than 20%	80%
20%<40%	60%
40%<60%	40%
60%<80%	20%
80%-100%	10%

Example: You have a \$20,000 Term Deposit invested for 1 year (365 days) at 2.50%p.a. and you request to withdraw it after 210 days. The interest that has accrued is:  $\$20,000 \times 2.50\% \text{p.a.} \times 210 / 365 = \$287.67$ .

To determine the reduced interest rate to apply we divide the elapsed term of 210 days by the full term of 365 days to get an elapsed term percentage figure of 57.53%. In accordance with the above table, as the term elapsed is between 40-60%, we will apply a 40% reduction to the 2.50%p.a. calculated as follows:  $2.50\% \text{p.a.} - (2.50\% \times 40\%) = 1.50\% \text{p.a.}$

Interest calculated using the new reduced interest rate is:  $\$20,000 \times 1.50\% / 365 = \$172.60$ . The interest adjustment is therefore:  $\$287.67 - \$172.60 = \$115.07$ . No early withdrawal interest adjustment will be applied if you withdraw funds within 7 days after reinvesting your term deposit (i.e. during the grace period).

**11.7** For Term Deposits opened before 1 August 2019 (but not including where such Term Deposit has been reinvested or rolled over after this date), a break cost (as determined by us) on the part of the Term Deposit terminated may be deducted from the Term Deposit and/or interest. Break costs represent the future cashflow losses incurred by Rabobank as a result of interest rate differentials that exist between wholesale market rates applicable to the existing term deposit and current wholesale market rates applicable for the remaining period of the term deposit, adjusted to reflect a net present value. Break costs increase in line with increases in the following: interest rates, the amount withdrawn and the market margin, and Rabobank's costs of meeting the early withdrawal. Further information is available on request.

**11.8** The principal and any interest payable (less any early withdrawal fee or break cost) upon early termination will be repaid by transfer to the Account from which you funded the Term Deposit. If we have already paid you periodic interest on your Term Deposit to another Account, and the total amount of that interest represents an overpayment to you once any reduced interest rate is applied, we may recover this from the Term Deposit principal.

### Statements of Account

**12.1** Rabobank will issue monthly account statements for Call Deposits either by letter to your nominated postal address or electronically by email to your nominated email address. Rabobank will issue confirmations of interest payments for Term Deposits either electronically by sending an email to your nominated email address or by letter to your nominated postal address. It is important that the Depositor(s) check these documents and notify Rabobank immediately of any errors or unauthorised transactions appearing on them.

### Fees and Charges

**13.1** Rabobank does not levy account service fees on Deposits. Information on Rabobank's standard fees and charges relating to a Deposit is available from our Website and is also available on request by contacting Rabobank on 1800 632 113.

**13.2** Rabobank reserves the right to pass on, deduct or debit any government charges applicable from time to time. As at the date of this document there are no government charges. For further details of current government charges, contact Rabobank on 1800 632 113.

**13.3** Withholding tax on interest may be payable by non-residents at the time it is paid.

### Adviser Fee

**14.1** Where an Adviser/Intermediary is involved in introducing you to a Rabobank Deposit, and you have agreed to pay your Adviser/Intermediary a fee based on your Deposit amount and balance (and any subsequent Deposits such as rolled over Term Deposits) (Adviser Fee) and you agree for Rabobank to collect this Adviser Fee from the interest applied to your Deposit, Rabobank may, on your instruction, pay the amount you specify directly to your Adviser/Intermediary on your behalf. If you have nominated your Adviser/Intermediary to be an Authorised Signatory, you authorise Rabobank to disclose details regarding the investment, to the Adviser/Intermediary. The Adviser Fee payable (if any) is the rate agreed by you to be charged by the Adviser/Intermediary. The Adviser fee is deducted from the interest paid by Rabobank on the Deposit. Contact your Adviser/Intermediary or Rabobank for details. Rabobank will not pay any amount of Adviser Fee if it is prohibited by any relevant law to do so or if you tell us in writing to cease such payments.

### Banking Code of Practice

**15.1** Rabobank is bound by the Banking Code of Practice as published by the Australian Banking Association. If you are an individual or a small business (as defined in the Banking Code of Practice) at the time we provide you with your Call Deposit or Term Deposit Account, the provisions of the Banking Code of Practice apply to that Account.

## Variation of Terms and Conditions and Interest Rates

- 16.1** We can change these terms and conditions at any time without your consent for one or more of the following reasons:
- to comply with any change or anticipated change in any relevant law, code, guidance, or general banking practice;
  - to reflect any decision, views or guidance of a court, ombudsman or regulator;
  - to reflect a change in technology, or of our systems or procedures;
  - to respond proportionately to changes in the cost of providing the Account (including by changing or imposing new fees);
  - as a result of changed circumstances relating to the account (e.g. changes in technology, or to our systems procedures), including where it becomes impractical for us to continue without the change;
  - to address security issues; or
  - to correct errors or to make them simpler or clearer.
- 16.2** We can change these terms and conditions or the variable interest rates applicable to your account, by giving you written notice or by advertising in the national media, no later than the date of the change.
- Apart from changes to interest rates, if we believe a change is unfavourable to you, then we will give you prior notice of at least 30 days. In certain limited circumstances described in the Banking Code of Practice, we may give you a shorter period, or no notice period, of an unfavourable change).

## Processing of Transactions

- 17.1** Where a transaction date is not a Business Day, the transaction may be processed either on the preceding or next Business Day.

## Indemnity

- 18.1** The Depositor(s) is responsible to Rabobank for all liabilities incurred in relation to a Deposit and releases and agree(s) to pay or reimburse Rabobank in full from and against all liabilities, expenses, actions, proceedings and claims howsoever arising, including but not limited to those in relation to Rabobank in good faith acting on your instructions or purported instructions provided by Electronic Means, except to the extent the liability arises directly from Rabobank's negligence, wilful default or fraud. "Electronic Means" means telephone, telex, facsimile, email or any other electronic means.

## Questions and Complaints

- 19.1** If you have a query or complaint, please contact Rabobank by calling our Client Services Unit on 1800 632 113, or by contacting or visiting one of our branches. Further information about our dispute resolution processes can also be found in our Complaints Handling Brochure, available on our Website, our branches or by calling us.

## General Conditions

- 20.1** Rabobank may require you and any Authorised Signatories (including any intermediary) to satisfy Rabobank as to your and their identity and you and any Authorised Signatories agree to promptly comply with such reasonable requests.
- 20.2** You agree that Rabobank will not be liable to you or anyone else for any loss or damage that you or anyone else suffer as a result of our refusal to authorise any transaction, where Rabobank has the right to so refuse.
- 20.3** Rabobank is not liable to you for any loss, cost or damage you suffer arising from any act, event or circumstance which is beyond Rabobank's reasonable control, or which does not involve negligence, wilful default or fraud on its part including any conduct of a third party (which is not a related entity of Rabobank) reasonably used by Rabobank to provide or help to provide any services in connection with the Deposit.
- 20.4** The Applicant and the Account Owner must be at least 18 years old.
- 20.5** Rabobank may decline to accept anyone as a Rabobank customer.

## Anti-Money Laundering and Applicable Regulations

- 21.1** You acknowledge that Rabobank may delay, intercept, block or refuse to make a payment if Rabobank believes on reasonable grounds that making a payment may breach any Anti-Money Laundering or other laws in Australia or in any other country, and Rabobank will not incur any liability to you or any third party as a result of such delay, interception, blocking or refusal.
- 21.2** You agree, at the opening of an Account and at any time during the lifetime of an Account, to provide to us any documentation and
- 21.3** information we request from time to time in order for us to undertake any action to comply with any Applicable Regulation, including on behalf of another member of the Rabobank Group. You also agree to such documentation and information provided to us being disclosed to any other person or body to enable it to be reported and used in compliance with the relevant Applicable Regulation. You declare and undertake to Rabobank that the payment of monies in accordance with your instructions by us will not breach any laws in Australia or any other country.
- 21.4** If you do not provide us with the required information we may be prevented by any Anti-Money Laundering or other laws in Australia or in any other country, from providing you with Rabobank's banking services.

## Closure of the Deposit

- 22.1** Rabobank will, at your request in writing, close a Deposit that is in credit. If the Deposit is a joint Deposit, Rabobank will need instructions from all Depositors before closing the Deposit. You must pay amounts you owe us under the Deposit including any costs relating to early withdrawal if they apply.
- 22.2** Rabobank has the right to close, or block access to, any account if:
- it is no longer lawfully possible for us to provide an account to you;
  - we have ceased to offer the relevant deposit product;
  - we consider that you have committed a material breach of the terms and conditions;
  - we consider that your account is 'inactive' i.e. you have not made a deposit into, or withdrawal from, the account within the previous 12 months, and the balance is less than \$1,000;
  - we have assessed you as being a recalcitrant account holder (including if you are 'recalcitrant' within the meaning of any Applicable Regulations);
  - we consider it necessary for security reasons or we reasonably suspect fraudulent use or access to the account;
  - you are involved in or convicted of criminal activity and we, in our reasonable opinion, consider such an involvement or conviction may adversely impact Rabobank's reputation; or
  - we consider it necessary, in our reasonable opinion, in order to protect our legitimate business interests.

Rabobank may otherwise in its reasonable discretion, close a Deposit by giving the Depositor a minimum of 30 days' notice in writing.

- 22.3** If we close an account of yours that is in credit, we will give you reasonable notice and, unless we are prohibited from doing so, pay you the amount of the credit balance. We may charge you an amount that is our reasonable estimate of the costs of closure. If an account has an overdrawn or debit balance you must pay to us the amount of that debit balance.
- 22.4** Upon closure, Rabobank will pay the proceeds of the Deposit to the Nominated Account or in accordance with the Depositor's written instructions (where feasible).

## Financial Claims Scheme

- 23.1** You may be entitled to payment under the Federal Government's Financial Claims Scheme (FCS) which provides a free guarantee of deposits up to and including \$250,000. Payments under the FCS are subject to a limit of \$250,000 per Depositor, per Authorised Deposit-taking Institution. When considering such a limit as it applies to you, you should take into consideration all accounts which you may hold with Rabobank Australia Limited. Information about the FCS can be obtained from [www.fcs.gov.au](http://www.fcs.gov.au).
- 23.2** You agree that we may provide your Nominated Account details to APRA and/or to the Reserve Bank of Australia or another paying agent nominated by APRA for the purposes of the Financial Claims Scheme.

## Privacy Consent

- 24.1** In accepting these terms and conditions, you hereby consent to the information about you including personal information in the case of an individual collected or held by Rabobank Australia Limited ('Rabobank', 'us', 'we') at any time in relation to the Client Number and all accounts opened in connection with the Client Number or, if no Client Number is provided, the name(s) of the Applicant(s) and all accounts opened in connection with the name(s), being disclosed to other members of the Rabobank Group and Rabobank's service providers, and used for any other purpose relating to the provision, management and administration of your products, services and relationship with us and the purposes referred to in this clause.
- 24.2** By accepting these terms and conditions, you also consent to Rabobank disclosing your information (including personal information) to other members and associates of the Rabobank Group and Rabobank and those other members and associates using your information (including personal information) for marketing (including marketing by telephone and electronic means).
- 24.3** You can contact Rabobank by email to [sydney.privacy@rabobank.com](mailto:sydney.privacy@rabobank.com) if you do not want your information being used for marketing purposes.
- 24.4** If all the information we have requested in the application is not provided, Rabobank may not be able to provide the Deposit in the manner requested or at all.
- 24.5** Each person accepting these terms and conditions agrees Rabobank may:
- Disclose information (including personal information) at any time to and collect information (including personal information) from:
    - external persons and organisations (including overseas persons and organisations) engaged by Rabobank to help us provide the products and services you have requested

from us. These persons and organisations are bound by confidentiality agreements;

- (ii) any party pursuant to any domestic or international law or regulatory requirement, including a court or tribunal or an overseas government instrumentality or regulatory body which has jurisdiction over any member of the Rabobank Group. For example, the Anti-Money Laundering and Counter Terrorism Financing Act 2006 requires us to sight and record details of certain documents for customer identification and verification of identity; and
  - (iii) a law enforcement body if reasonably necessary to assist with the enforcement of any law.
- (b) Transfer and disclose your information (including personal information) outside Australia to:
- (i) other members of the Rabobank Group for consolidated reporting and compliance purposes (including regulatory and legislative requirements of any member of the Group), the administration and management of your accounts and marketing; and
  - (ii) entities which provide services required to enable us to supply you with your products and services  
These members and entities are located in The Netherlands and New Zealand.
- (c) Use your information (including personal information) to evaluate our products and services, including for research and for maintaining, testing and developing our systems and infrastructure.

**24.6** 'members of the Rabobank Group' include Coöperatieve Rabobank U.A., Rabobank Australia Limited, Rabo Equipment Finance Limited and Rabo Australia Limited.

**24.7** Our Privacy Policy sets out in more detail how we collect, handle and use personal information in the course of our business. The Policy also contains information about how you may access and seek correction of the personal information we hold and also about how you may complain to us about a breach of the Australian Privacy Principles under the Privacy Act and how we deal with such a complaint. Our Privacy Policy is available on our website at [www.rabobank.com.au](http://www.rabobank.com.au). If you have any questions or concerns, please contact our Privacy Officer by email at [sydney.privacy@rabobank.com](mailto:sydney.privacy@rabobank.com) or by mail to: The Privacy Officer, Rabobank Group, GPO Box 4577 Sydney NSW 2001

## Consent to receive electronic communications

- 25.1** You agree that any information (whether by writing or other means) including but not limited to account statements, notices, receipts and other documents, whether or not such information is required by or under these terms and conditions, legislation, a government or regulatory body or any relevant industry rules, codes or standards that apply by:
- Electronic communication to your electronic (email) address or any other electronic address you notify to us from time to time; or
  - Making the information available at our Website for retrieval by you and notifying you by electronic communication to your electronic address (or any other electronic address you notify us from time to time) that the information is available for retrieval (and the nature of the information) and providing you with the ability readily to retrieve the information by electronic communication (for example by providing a link to the relevant information on our website).
- 25.2** You acknowledge and agree:
- You will not receive a paper copy of any of the information made available by electronic communication under this clause;
  - You will need to regularly check to see if you have received any electronic communications from Rabobank;
  - You will need to maintain and check your electronic equipment and your electronic address regularly to ensure it is always capable of receiving an electronic communication;
  - You may be charged a fee for a paper copy of any information made available by electronic communication under this clause which you request from Rabobank; and
  - You will be responsible for printing or saving important information made available by electronic communication under this clause.
- 25.3** You agree that any information sent by electronic communication under this clause will be deemed to have been received by you on the day on which it is sent by us.
- 25.4** You may at any time by notice to Rabobank change your electronic address. If you change your electronic address, you agree that you will immediately notify Rabobank of this change.

## Definitions

**"Applicable Regulations"** means all laws, rules, regulations and other legal requirement(s) in force from time to time in Australia and in any jurisdiction worldwide which apply to a member of the Rabobank Group. These include, without limitation, FATCA, CRS and anti money laundering legislation.

**"Broker/intermediary"** means the person nominated by the Depositor in section J(ii) of an approved application form for the Deposits.

**"Business Day"** means a day which is not a Saturday or Sunday, or a public or bank holiday in New South Wales under this clause;

**"Call Deposit"** is a deposit with Rabobank that has no fixed term and a variable interest rate.under this clause;

**"CRS"** means the Common Reporting Standard

**"FATCA"** means the United States' Foreign Account Tax Compliance Act.

**"Nominated Account"** means the account you have specified in writing to be the account to which interest on a Term Deposit or Call Deposit (as may be agreed with Rabobank) is to be paid.

**"Rabobank"** means Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700.

**"Rabobank Group"** includes Coöperatieve Rabobank U.A. and its related entities.

**"Term Deposit"** is a deposit with Rabobank that is opened for any term between 1 month and 5 years, where the interest rate is fixed for the term of the deposit if held to maturity.

**"Website"** means the Rabobank website [www.rabobank.com.au](http://www.rabobank.com.au)

## Rabobank Australia Group Head Office

Darling Park Tower 3  
Level 16  
201 Sussex Street  
Sydney NSW 2000  
Phone 02 8115 4000

# Financial Services Guide

From the world's leading food and agribusiness bank

April 2019

This Financial Services Guide ("FSG") is intended to assist you in deciding whether to use any of the financial services we can provide to you. It provides information regarding certain basic matters including our charges, the products and services provided by Rabobank, and what you can do if you have a complaint about our services.

You should also be aware that you may be entitled to receive a Statement of Advice ("SoA") where we provide you with personal advice. This will contain the advice, the basis on which it is given and information about fees and any relationships that may have influenced the advice. You will not receive a SoA where the product provided is a Basic Deposit Product.

A Product Disclosure Statement ("PDS") will be provided to you when Rabobank offers to issue a product to you or issues a product to you (other than a basic deposit product). A PDS contains information about the product including: the Terms and Conditions; risks associated with the product and the costs, fees, charges associated with the product.

When Rabobank offers to issue a basic deposit product to you or issues a basic deposit to you, it will provide you with the Terms and Conditions / Conditions of Use, fees, charges and costs associated with the basic deposit product.

## Provider of the services

The services are provided by:

Rabobank Australia Limited ("Rabobank") Darling Park Tower 3  
201 Sussex Street, Sydney NSW 2000

Phone: 1300 30 30 33

Website: [www.rabobank.com.au](http://www.rabobank.com.au)

Rabobank Australia Limited holds Australian Financial Services Licence ("AFSL") Number 234 700.

## Products and services that Rabobank is licensed to provide

Under its AFSL, Rabobank is authorised to

- provide financial product advice in
  - deposit and payment products including:
    - basic deposit products
    - deposit products other than basic deposit products
    - non-cash payment products
  - derivatives; and
  - foreign exchange contracts.
- deal in
  - deposit and payment products including:
    - basic deposit products
    - deposit products other than basic deposit products
    - non-cash payment products
  - derivatives;
  - foreign exchange contracts; and
  - securities.
- make a market for
  - foreign exchange contracts and
  - derivatives

## Products and services provided by Rabobank

Rabobank provides

- Cash Management Accounts
- Call Deposits
- Term Deposits
- Farm Management Deposits

- Online Savings products, including:
  - High Interest Savings accounts;
  - PremiumSaver accounts;
  - Notice Saver accounts; and
  - Term Deposits
- Structured Deposits
- Derivatives including
  - Over the Counter Agricultural Commodity Derivatives
  - Foreign Exchange Contracts.

In providing these services, Rabobank is the issuer of the products.

Rabobank is also a co-issuer of Debt securities available only to wholesale investors.

In addition to products and services provided under the AFSL, Rabobank provides:

- Line of Credit Facility
- Seasonal finance
- Term Loan (SMSF)

In providing services relating to Derivatives, we only provide advice regarding the products available and the costs of entering into these contracts. We do not obtain full personal information and the advice provided is therefore limited in scope and we are not able to provide advice regarding a full range of products that may be applicable to your circumstances.

Each of our products and services have their own rules around how you can give us instructions. For Rabobank Online Savings products, instructions can be given through our internet banking services. For our other products, instructions can generally be given by telephone or in writing.

Rabobank may, as a mere referrer, refer you to Achmea Australia for general insurance products and can provide you with the relevant contact details of the relevant product issuer.

### Remuneration and Commissions

Rabobank may charge fees for services provided. Details regarding the calculation of fees are included in Product Disclosure Statements or Terms and Conditions / Conditions of Use and any Fee Schedules associated with the product.

In issuing Over the Counter derivatives and foreign exchange products, Rabobank receives a benefit from the margin, being the amount above the cost of sourcing the product.

Rabobank employees are remunerated by annual salary. Employees may be entitled to receive an annual bonus, which

may depend on the overall performance of the Rabobank Australia Group. Whether employees receive such a benefit will depend on a number of performance related factors. It is not possible to determine at any given time whether or not an employee will receive such a benefit or to quantify the amount. The amount is not directly attributable to any particular product.

Rabobank has referral agreements in place with third parties and may pay remuneration (including commission) or other benefits to those third parties. Remuneration may be in the form of a commission of up to 1.00%p.a. of the value of referred investments.

### Achmea Australia

Where Rabobank acts as mere referrer and refers you to Achmea Australia for general insurance advice and services, and you choose to take out cover with Achmea Australia, Rabobank will receive a referral fee from Achmea equal to 5% of the on-going premium (excluding any taxes and charges) paid by you to Achmea for products and services provided. Your arrangement will be with Achmea Australia directly and not Rabobank. Details of the payments to Rabobank for these insurance products are also in the Product Disclosure Statement for the Achmea Australia insurance products, available from Achmea Australia at [www.achmea.com.au](http://www.achmea.com.au) or by calling 1300 724 214.

### Information Rabobank maintains

We maintain copies of any correspondence with you in relation to advice and information provided regarding transacting in futures and options. If you wish to examine this information, you should contact us and we will make arrangements for you to do so.

We are committed to implementing and promoting a privacy policy which will ensure the privacy of any personal information we may obtain from you. A copy of our privacy policy is available at our website [www.rabobank.com.au](http://www.rabobank.com.au).

### Providing instructions to Rabobank

Each of our products and services have their own rules around how you can give us instructions. For Rabobank Online Savings products, instructions can be given through our internet banking services. For our other products, instructions can generally be given by telephone or in writing.

Where we provide an execution-related telephone advice, you may request a record of the advice provided where you have not already received such a record. A request for a record can be made to your contact at Rabobank.



## If you have a complaint

Rabobank has established procedures to ensure complaints are resolved in a timely manner. We have a number of different options you can use.

### Contact our Client Services Unit

Our Client Services specialists will endeavour to resolve your complaint promptly. Where they are unable to, the matter will be escalated until resolved. You can contact them by :

- **Phone:** Call our Client Services Unit anytime between 8 am and 6 pm (Sydney Time), Monday to Friday on freecall 1800 025 484. For Rabobank Online Savings products, you can call anytime between 8am and 7pm (Sydney Time), Monday to Friday on freecall 1800 445 445.
- **Fax:** The above details to 02 8115 1016
- **Email:** Send an email to [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com) including your name, address and contact details as well as your complaint and what action you have taken.
- **Mail:** Write a letter including the above details and send it to Client Services Manager  
Rabobank  
GPO Box 4577, Sydney NSW 2001

For security reasons PLEASE DO NOT provide any confidential or account specific information via email. Communications via email that are not encrypted are not secure.

### Call or visit your local branch

Speak directly to your rural manager or contact your local Rabobank branch (phone 1300 30 30 33 to speak with your nearest branch). Often a discussion with a staff member who is familiar with your account history can provide a quick resolution.

If you are still not satisfied or if you are not comfortable raising your concerns with your rural manager, you can ask to speak to a regional manager.

## How your complaint will be handled

For matters that can't be resolved immediately, we aim to provide you with a resolution within 21 days of the day you raise the matter with us or that we need more time. If we need more time, we may take up to 45 days to provide you with a resolution. In some exceptional circumstances, we may take more than 45 days but, in these circumstances, we will inform you of the reasons for the delay, provide you with monthly updates and specify a date by which we will provide you with a resolution.

## What you can do if you are still not happy

If, after the above process, you are not satisfied with the resolution offered, you have the option to:

- have your complaint either reviewed by the Rabobank Customer Advocate; or
- access our external dispute resolution service, the Australian Financial Complaints Authority (AFCA).

### The Rabobank Customer Advocate

The Rabobank Customer Advocate can be contacted by:

- Our website: [www.rabobank.com.au/contact-us/](http://www.rabobank.com.au/contact-us/)
- Email: [customer.advocate@rabobank.com](mailto:customer.advocate@rabobank.com)

The Rabobank Customer Advocate reports directly to the Chief Executive Officer. One of the roles of the Customer Advocate is to provide an independent avenue of review in relation to the outcome of your complaint.

The Customer Advocate operates independently from our day-to-day operations to review complaints, improve our resolution process, and to provide you with a fair outcome.

If you choose to discuss your complaint with the Rabobank Customer Advocate, this will not affect your right to subsequently refer your complaint to AFCA.

However, time limits may apply to complaints to AFCA so you should act promptly or consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

### The Australian Financial Complaints Authority (AFCA)

AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial services firms where that complaint falls within AFCA's terms of reference. Decisions made by AFCA can be binding on the bank.

You can contact AFCA by:

**The AFCA website:** [www.afca.org.au](http://www.afca.org.au)

**Phone:** 1800 931 678

For more information, please refer to the AFCA's brochure 'How to Resolve your Dispute' from the AFCA website or request a copy of this brochure from a Rabobank staff member.