



Rabobank

August 2018

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

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

Have you lived in any overseas countries during 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 travel; and personal transactions. "Business dealings" may include work; regular travel; the sale or purchase of goods; and payments.

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

Have you lived in any overseas countries during 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 travel; and personal transactions. "Business dealings" may include work; regular travel; the sale or purchase of goods; and payments.

Applicant # 2

Title Given names Surname

Have you lived in any overseas countries during 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 travel; and personal transactions. "Business dealings" may include work; regular travel; the sale or purchase of goods; and payments.

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 and countries where the business operates

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)

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

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

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

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

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

Signature box

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

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 # 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 (no initials or abbreviations)	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Commonly known as / preferred name	Country of Citizenship
<input type="text"/>	<input type="text"/>

Date of Birth (mandatory)	Occupation	Mother's maiden name (mandatory)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential/Registered Address (Not PO Box)	Suburb/Town	Country	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal Address	Suburb/Town	Country	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Email address (mandatory for internet banking)

Signature

Name Date

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)

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 (no initials or abbreviations)	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Commonly known as / preferred name	Country of Citizenship
<input type="text"/>	<input type="text"/>

Date of Birth (mandatory)	Occupation	Mother's maiden name (mandatory)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Residential/Registered Address (Not PO Box)	Suburb/Town	Country	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal Address	Suburb/Town	Country	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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 type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Name input field

Date

Date input field

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 name input field

Account Number

Account Number input field

Bank/Financial Institution

Bank/Financial Institution input field

Bank/Financial Institution address

Bank/Financial Institution address input field

BSB No.

BSB No. input field

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 name input field

Account Number

Account Number input field

Bank/Financial Institution

Bank/Financial Institution input field

Bank/Financial Institution address

Bank/Financial Institution address input field

BSB No.

BSB No. input field

Direct Debit Request Service Agreement

1. Drawing Requirements

- a) The details of your drawing arrangements are contained in the Direct Debit Request Form ("DDR").
- b) The Facility Agreement with Rabobank (the "Facility Agreement") also governs your drawing arrangements.
- c) 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.
- d) If a drawing is dishonoured by your financial institution, Rabobank reserves the right to charge interest and fees in accordance with the Facility Agreement.
- e) 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.
- f) 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

- a) Rabobank will give you at least 14 days' notice in writing if there are changes to the terms of the drawing arrangements.
- b) 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):

- agree that the Adviser/Intermediary nominated below is to receive the Adviser Fee in relation to your Account with Rabobank; and
- 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
- 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
- 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.

Contact Us

If you have any questions or concerns about privacy, please contact our Privacy Officer by email at 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 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 been received any information sent by electronic communication under this consent at the time the relevant electronic communication enters my/our information system;
- may at any time, by notice to Rabobank, terminate my/our consent to receive information by electronic communication or change my/our electronic address. If the electronic address changes, I/we agree to immediately notify Rabobank of this change.

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

Affix Company Seal Here (if applicable)

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

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

Affix Company Seal Here (if applicable)

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

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 SIC Code **SIC Category**

Agriculture-01 Livestock-02 Other

Value Date Quote Number All Up Rate Branch Name Account Manager Name / Code

Source of Funds

- Funds transferred to generic DCA (142-001 100112560) Funds transferred to client's DCA
- Cheque banked at Westpac (032-004 135152) Direct Debit

Account Origination

- Online Branch CSU

Additional Comments

[Empty text box for additional comments]

Bank Officer Name Date Bank Officer Signature

[Empty text box for Bank Officer Name] [Empty text box for Date] [Signature area with grid pattern]

Terms and Conditions for Rabobank Call Deposits and Term Deposits

June 2017

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.



Rabobank

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.
- 1.6 Service of notices and statements sent by facsimile is taken to be effected the time when the machine from which it was sent indicated that it was sent successfully.
- 1.7 Service of notices and statements electronically by email is taken to be received on the day that the email enters the information system of your internet service provider or the host of your email address.

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.
- 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
- 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 If a Depositor wishes to break part or all of a 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. If Rabobank agrees to the early termination, 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 and the early withdrawal value of the Term Deposit will be paid to the Nominated Account. 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.
- 10.4 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).
- 10.5 Worked Dollar Example (for illustration only): Two year Term Deposit of \$10,000 with interest at 5% p.a. payable annually broken after 1 year when interest on a 1 year Term Deposit which is payable annually is 6% p.a. Break cost payable by the Depositor is \$103.68.
- 10.6 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.

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.

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.
- 12.2 You agree that statements of account are not provided for Term Deposits and that they need not be provided.

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 freecall 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 freecall on 1800 632 113.
- 13.3 Withholding tax on interest may be payable by non-residents at the time it is paid.

Commission/Brokerage

- 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 charged by the Adviser/ Intermediary. Commission is deducted from the interest paid by Rabobank on the Deposit. Contact your Adviser/Intermediary or Rabobank for details.
- 14.2 Worked Dollar Example (for illustration only): Term Deposit of \$10,000 held for 1 year with interest at 5% p.a. will earn \$500 interest, \$20 (0.2% x \$10,000) of which is paid to the intermediary as commission and \$480 to the Depositor(s).
- 14.3 Rabobank will not pay any amount of Adviser Fee if it is prohibited by any relevant law to do so.

General Information

- 15.1 Rabobank has adopted the Code of Banking Practice as published by the Australian Bankers' Association. If you are an individual or a small business (as defined in the Code of Banking Practice) at the time we provide you with your Call Deposit or Term Deposit Account, the provisions of the Code of Banking Practice apply to that Account.
- 15.2 We will provide to you, if you request it, general descriptive information concerning banking services, including information on:
- the rights and obligations that arise out of the banker and customer relationship;
 - account opening procedures;
 - our obligations regarding confidentiality of information;
 - our complaint handling procedures;
 - cheques, bank cheques and how to use a cheque account;
 - the importance to you of reading the terms and conditions applying to any banking service provided to you; and the importance of you informing us promptly when you are in financial difficulty.

Variation of Terms and Conditions

- 16.1 Rabobank can change the terms and conditions of Deposits at any time by giving notice, either by letter to your nominated postal address, electronically by sending an email to your nominated email address or by notice on our Website, to the affected Depositor(s). Rabobank will give the Depositor(s) written notice 30 days before

introducing or varying a fee or charge (other than a government charge) or changing the method of calculating interest or changing the frequency with which interest is credited or varying the balance ranges within which interest rates apply to a deposit account.

- 16.2 Rabobank will provide written notice to you, either by letter to your nominated postal address, electronically by sending an email to your nominated email address, by notice on our Website or advertise in the media to notify you of the introduction or variation to a government fee and charge payable directly or indirectly under these terms and conditions unless the introduction or variation to the government charge is advertised by a government, government agency or representative body.
- 16.3 Other than the notification periods relating to the changes described in clause above and changes to variable interest rates (which will be notified by advertisement in the media or by written notice, either by letter to your nominated postal address, electronically by sending an email to your nominated email address or by notice on our Website, to affected Depositor(s) no later than the day on which the change takes effect), we will give you at least 14 days' notice of changes to the terms and conditions (including any changes to minimum balance requirements or restriction on depositing money in, or withdrawing from, an account) by advertisement in the media, or giving written notice, either by letter to your nominated postal address, electronically by sending an email to your nominated email address or by notice on our Website, to the affected Depositor(s).

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.

Dispute Resolution

- 19.1 If the Depositor has a query or complaint, they should contact Rabobank either by calling 1300 30 30 33 or by visiting one of Rabobank's branches. If Rabobank fails to resolve the query or complaint within 45 days, or if you are not satisfied with our response, the Depositor will be directed to the Financial Ombudsman Service who can be contacted by telephoning 1300 780 808.

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

- 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 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.

Account Combination

- 22.1 Rabobank may, in its reasonable discretion and acting in a commercially reasonable manner combine some or all accounts (including Deposits opened under these Terms) owned by you and held with us or our related entities, at any time. Rabobank will inform you promptly after doing so. If Rabobank combines accounts, it will apply some or all credit funds against some or all debt you owe Rabobank. If Rabobank combines all of your accounts, there will be only a single amount either Rabobank will owe you or you owe Rabobank. Combining accounts may result in a cost being debited to an account, such as a break cost if a term deposit is combined. Rabobank has no obligation to combine your accounts.

Closure of the Deposit

- 23.1 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 break costs if they apply.
- 23.2 Rabobank will pay the proceeds of the Deposit to the Nominated Account or in accordance with the Depositor's written instructions.
- 23.3 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.

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. If an account has an overdrawn or debit balance you must pay to us the amount of that debit balance.

- 23.4 Rabobank may charge you an amount that is our reasonable estimate of the costs of closure.

Entire Agreement

- 24.1 These terms and conditions constitute the entire agreement between the parties and sets out a full statement of the contractual rights and liabilities of the parties in relation to any Deposit and no negotiations between them nor any document agreed, signed or otherwise accepted by them prior to the date of this agreement in relation to the Deposit is of any contractual effect.

Severability

- 25.1 If any provision of these Terms is prohibited, invalid or unenforceable in any jurisdiction, that provision will, as to that jurisdiction, be ineffective to the extent of the prohibition, invalidity or unenforceability without invalidating the remaining provisions of these Terms or affecting the validity or enforceability of that provision in any other jurisdiction.

Financial Claims Scheme

- 26.1 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 the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Privacy Consent

- 27.1 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 26.

27.2 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).

27.3 You can contact Rabobank on its Privacy Number on 1800 825 484 if you do not want your information being used for marketing purposes.

27.4 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.

27.5 Each person accepting these terms and conditions agrees Rabobank may:

- (a) Disclose information (including personal information) at any time to and collect information (including personal information) from:
 - (i) 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.

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

27.7 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. If you have any questions or concerns, please contact our Privacy Officer by email at 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.

Consent to receive electronic communications

28.1 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).

28.2 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.
- You will be responsible for printing or saving important information made available by electronic communication under this clause.

28.3 You agree that any information sent by electronic communication under this clause will be deemed to have been received by you at the time the relevant electronic communication enters my information system.

28.4 You acknowledge that you may at any time by notice to Rabobank terminate your consent to receive information by electronic communication or 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 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.

"Call Deposit" is a deposit with Rabobank that has no fixed term and a variable interest rate.

"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



Rabobank

Financial Services Guide

Talk to the world's leading food and agribusiness bank

April 2017

Rabobank Australia Limited

ABN 50 001 621 129 AFSL 234 700
Australian Credit Licence 234 700

To contact your nearest branch
please call 1300 30 30 33

www.rabobank.com.au

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

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
- Structured Deposits
- Derivatives including
 - Over the Counter Agricultural Commodity Derivatives
 - Foreign Exchange Contracts
 - Exchange Traded Futures and Options to retail and wholesale customers.

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
- Harvest Loan
- Term Loan (SMSF)
- Credit cards

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.

Rabobank offers additional services through *RaboDirect.com.au*. Information regarding these services can be found at *www.RaboDirect.com.au*

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.

How Rabobank is paid for the service provided

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 an employee has given advice on.

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* 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*

Providing instructions to Rabobank

You may specify how you would like to give us instructions. For example by telephone, fax 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.

Making 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 :

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

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.

If you are dissatisfied with any resolution we propose, you can:

- request to have your matter referred internally to the Customer Advocate who will independently assess your complaint, our response to date and whether any other resolution can be reached; or
- refer your complaint to the Financial Ombudsman Service (FOS), an external dispute resolution provider, if you are not satisfied with our proposed resolution (or 45 days have passed since you lodged your complaint).

If you first ask the Customer Advocate to review your matter, this will not impact your ability to subsequently refer your complaint to FOS.

Certain criteria apply regarding disputes that FOS can consider. For more information, refer to the "How to Resolve your Dispute" brochure from www.fos.org.au under the headings "Publications" then "Brochures" then "Banking & Finance".

FOS can be contacted by:

- **Phone:** 1800 367 287
- **Fax:** 03 9613 6399
- **Post:** GPO Box 3, Melbourne VIC 3001
- **Email:** info@fos.org.au

The Australian Securities and Investments Commission (ASIC) also has a free call Infoline on 1300 300 630 which you can use to make a complaint and obtain information about your rights.