

Rabo Equipment Finance



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

Why choose Rabo Equipment Finance?

Rabo Equipment Finance covers major items including business vehicles, plant and equipment essential to agricultural production and management.

The key benefits

- Personalised on-farm service from experienced rural lenders
- Up to 100% finance, to approved applicants, to conserve and retain capital
- Competitive fixed interest rates for the duration of the contract to protect against adverse interest rate movements and assist with cash flow management
- Flexibility to tailor the amount and frequency of repayments/rentals to suit peak income periods
- Simple documentation providing a straight-forward solution to all your equipment finance needs, with the added convenience of electronic signing (optional) which potentially allows you to get your equipment faster
- An opportunity to claim against your total income for lease rentals and hiring agreement interest and depreciation¹
- The ability to structure payments relative to the decrease in the equipment's value over its estimated useful life, to spread costs over the productive life of the equipment and minimise the impact on cash flow
- Ability to renew agreements at the end of the contract period, subject to approval from Rabobank

Lock-in Forward Rate Agreement

A further benefit to each option provided by Rabo Equipment Finance is the ability to lock-in a fixed interest rate for future equipment purchases, up to 12 months in advance of equipment delivery. This opportunity allows for future budget forecasting of major equipment purchases and greatly assists with business planning. This agreement is available for equipment purchases over \$100,000 with fixed repayments/rentals.

Rabo Equipment Finance has developed one of the most flexible equipment finance packages for rural producers. Rabo Equipment Finance is a competitive, potentially tax-effective way of financing your business vehicles, plant and equipment. Up to 100% finance is available for business vehicles, plant and equipment to help conserve your cash flow.

The range of Rabo Equipment Finance options allows you to source all your ongoing equipment finance business requirements from Rabobank, including Lease, Hiring Agreement and Loan and Security Agreement.

Equipment Finance is provided by Rabo Equipment Finance Limited ABN 37 072 771 147, a subsidiary of Rabo Australia Limited ABN 39 060 452 217 AFSL 241 232.

¹ Tax deductions depend on your individual circumstances. Please seek professional advice from your tax advisor or accountant.



Rabobank



What can I purchase with Rabo Equipment Finance?

Equipment finance is available for business vehicles and a broad range of agricultural plant and equipment used predominantly in farming enterprises. This includes – but is not limited to – on-farm storage/silos, haulout equipment, earthmoving and materials handling equipment, automatic feed units and grain storage bins, grape harvesters and quality used plant and equipment, subject to age limitations.

About Rabobank Group

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

Rabobank operates in 38 countries, servicing the needs of approximately 8.4 million clients worldwide through a network of more than 1,000 branches and offices. Rabobank Australia and Rabobank New Zealand are among their countries' leading rural lenders and are significant providers of business and corporate banking and financial services to the Australian and New Zealand food and agribusiness sector. Rabobank has 93 branches and offices throughout Australia and New Zealand in all major agricultural regions.

Rabobank Group's other products and services

All In One account

A market-leading loan with internet banking, mobile banking, phone banking², Visa Debit Card, ATM, BPAY^{®3} and cheque book access

Cash Management Accounts⁴

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

Call and Term Deposits⁴

Flexible fixed term or variable rate product at competitive rates

Farm Management Deposits⁴

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

Rabobank Online Savings⁴

High interest online savings products

Agribusiness Risk & Treasury Management

Manage risks associated with making and receiving payments in foreign currency, loan interest rate and commodity price fluctuations

Trade & Commodity Finance

International trade finance products and services for importers and exporters, including letters of credit collections

Food & Agribusiness Research

Combining local knowledge with global research in agriculture and related industries

Business Management Programs

Practical and strategic education for leaders in agriculture

Succession Planning Facilitation

Assisting rural families to plan for their future

Insurance⁵

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

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



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