

Rabo Equipment Finance

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

Rabo Equipment Finance has developed the 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.

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 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.

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 over 122 years' experience providing customised banking and finance solutions to businesses involved in all aspects of food and agribusiness.

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

Rabobank Group's other products and services

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

Rabobank Online Savings⁴

Range of online savings products

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

Agribusiness Risk & Treasury Management

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

RaboResearch

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

Business Management Programs

Practical and strategic education for leaders in agriculture

Succession Planning Facilitation

Assisting rural families to plan for their future

Insurance⁵

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

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



² Terms and conditions apply, available at your local Rabobank branch or by calling 1300 30 30 33. ³ Registered to BPAY[®] Pty Ltd ABN 69 079 137 518. ⁴ Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700 is the issuer of Cash Management Accounts, Call Deposits, Term Deposits, Farm Management Deposits and Rabobank Online Savings. Any advice provided is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs. Consider the relevant disclosure documents and terms and conditions for these financial products, including the PDS for the Notice Saver Account if applicable (all available at Rabobank.com.au, Rabobank branches or by calling 1300 30 30 33) along with your personal objectives, financial situation and needs before making any financial decisions. Any tax related information contained in the brochure should only be used as a guide. We recommend that you seek advice from your tax adviser or accountant in relation to any taxation implications. ⁵ Achmea Schadeverzekeringen N.V. (ABN 86 158 237 702 AFSL 433 984) (Achmea Australia), an associate of Coöperative Rabobank U.A. (ABN 70 003 917 655) (Rabobank), is the issuer of general insurance products. You should consider whether these products are appropriate for your needs (Product Disclosure Statement available at www.achmea.com.au or by calling on 1800 724 214) before making any financial decisions.