

Grow with us.

For more information

Please contact your local Rabobank branch on

1300 30 30 33

or visit

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



#### About the Rabobank Group

Rabobank Australia is a part of the international Rabobank Group, the world's leading specialist in food and agribusiness banking. Rabobank has over 125 years experience providing customised banking and finance solutions to businesses involved in all aspects of food and agribusiness.

Rabobank operates in 35 countries, servicing the needs of approximately 9.1 million clients worldwide. Rabobank Australia is among the country's leading rural lenders and is a significant provider of business and corporate banking and financial services to the Australian food and agribusiness sector. Rabobank has 60 branches and offices throughout Australia in all major agricultural regions.



### Designed specifically for farmers

Rabobank's All In One account is the combination of flexible funding, with transaction, working capital and term loan facilities in a single account, meaning you can make financial decisions when it's right for your business.

#### All you need in a single account

- Pay less interest and minimise the hassle of transferring funds between accounts by combining your transaction, working capital and loan facilities in a single account. Every dollar paid in reduces your variable loan balance – saving you interest, plus you have the flexibility to redraw those funds when needed.
- You have access to your account(s) through internet banking, mobile banking, Visa debit card, ATM, BPAY<sup>®</sup>, EFTPOS and Bank@Post. For example, use BPAY to schedule payments, make batch/automatic payments to external accounts, make principal and interest repayments and set up Direct Debits.
- Multiple accounts are available for delegated user access.

## All In One account features

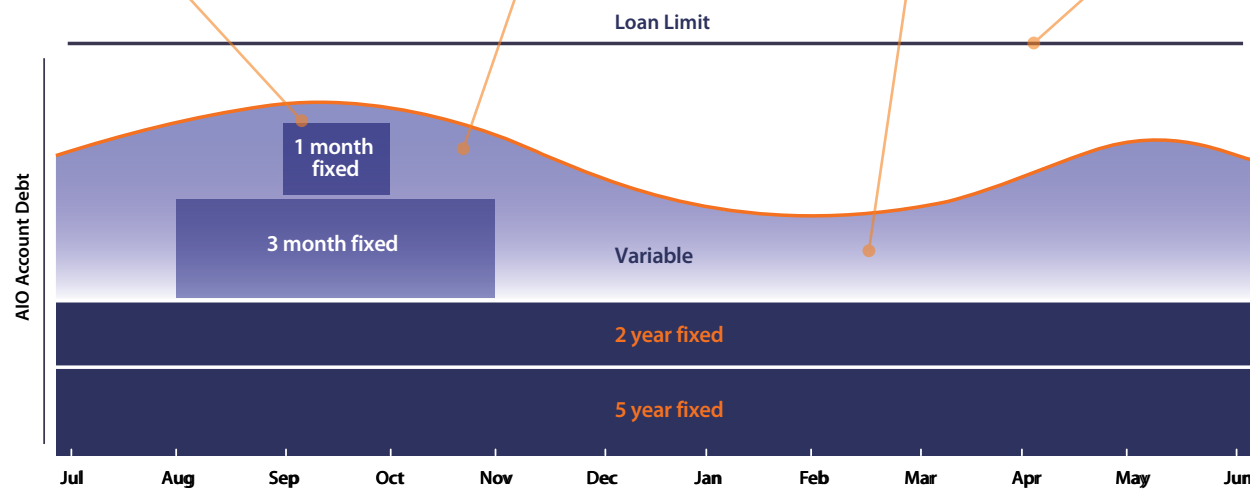
One loan account to help maximise cash flow and focus funds on your business. Ability to plan long-term with an interest only loan period of up to 15 years - giving you certainty and control for your business requirements.

**Penalty-free early repayments** (on variable rate borrowing only). Any income deposited into your account automatically reduces your variable loan balance and the interest you pay. No loan fees on drawn funds and simple transaction fees.

**More control.** It's self-managed, essentially acting like a revolving line of credit. Interest rates can be fixed online or by phone from 30 days to 5 years including forward bookings.<sup>1</sup>

**Interest rate bookings** can be made for future drawdown. Fixed interest rates can be booked 1 month in advance for periods of less than a year; or up to 6 months in advance for periods of more than a year. A variable interest rate applies to amounts not fixed.

**No minimum payment** is required as long as you remain within your loan limit. Interest payable will simply be debited from your account balance monthly or quarterly as chosen by you. You can also choose an external nominated account e.g. ABC bank account, for your interest repayments.



Interest rates can be fixed on part or all your loan. Rates can be fixed online or through your mobile banking app with no rate booking or additional paperwork to complete.



*"The All in One's name speaks for itself, it's simple, and you can maintain insight and clarity on exactly where you sit financially, which has greatly helped our decision making during expansion."*

Baillie Family  
Cropping, Beef & Sheep Producers  
Eyre Peninsula SA

