Rural Transition Incentive Program

Transitioning to a low-carbon future is about more than reducing emissions - it's about building a stronger, more resilient farm business. By understanding your farm's emissions baseline and developing a clear plan, you can identify practical actions that not only lower emissions but may also improve productivity, input efficiency, soil health and long-term resilience.

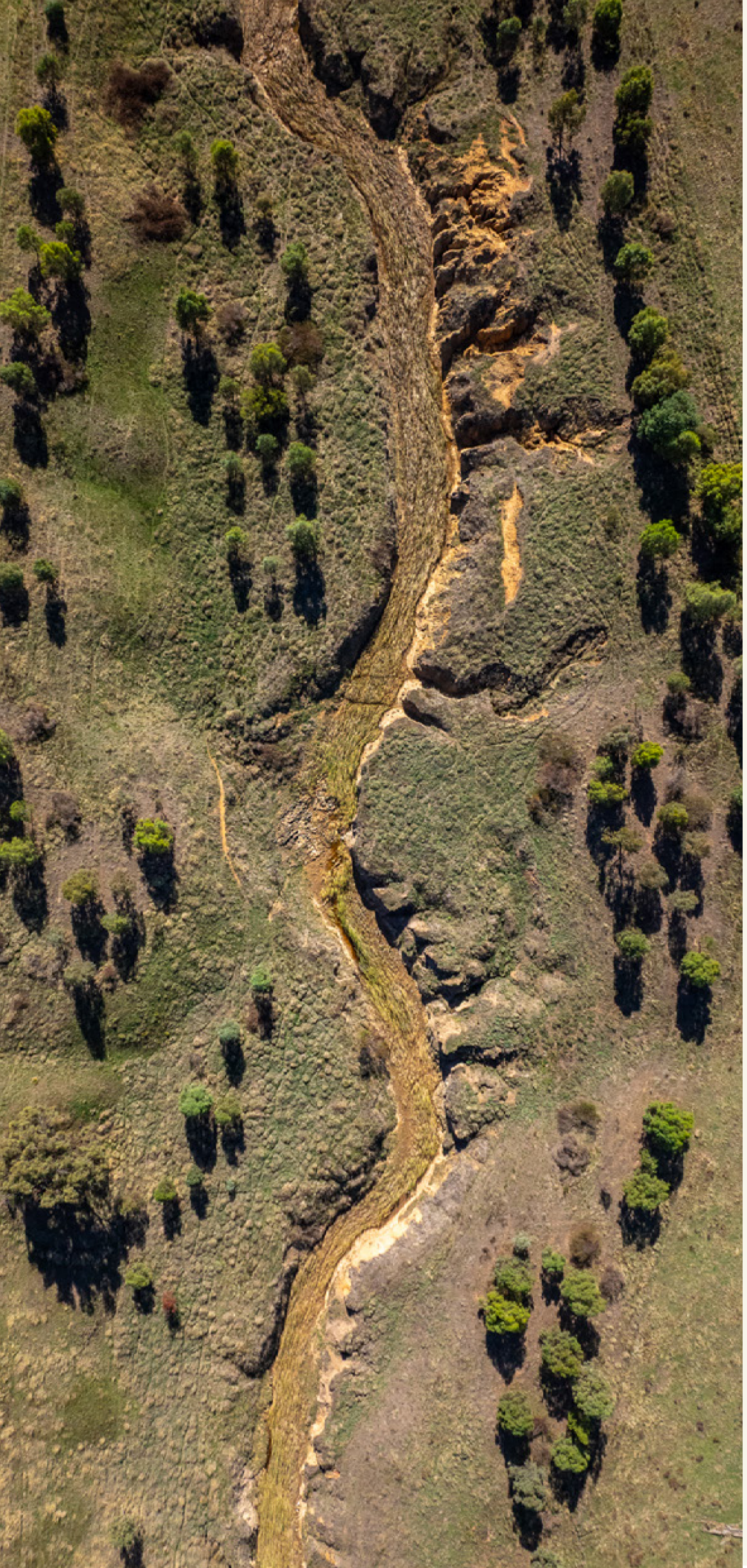
Through the Rabobank Rural Transition Incentive Program, we're expanding our work with the Clean Energy Finance Corporation (CEFC) under their Towards Net Zero Agriculture Pathfinder. The program aims to help farmers develop their own farm plan that aligns emissions reduction activities with their on-farm goals, and through helping to offset the cost of eligible emissions reduction activities.

Rabobank

"We work to reduce emissions through the use of nitrification inhibitors with urea fertiliser... lowering both environmental footprint and operating costs... these principles ensure our farming system remains productive, efficient and sustainable for the long term."

Tyson Armitage - *Darling Downs, Queensland*

(This statement was provided as part of the client's submission to the 2026 Rabobank Land Stewardship Awards Program.)



What we offer

An interest rate discount of 1.15% will be applied to the Applicable Base Rate for 12 months on new or refinanced All In One business loans or fixed rate options under existing All In One business loans of up to $5 million.

The offer remains subject to eligibility and availability of funding up to 25 August 2027. Terms and conditions apply.

How to apply

1. Prepare and submit a greenhouse gas (GHG) emissions baseline **(GHG Baseline)**
2. Prepare and submit an acceptable farm emissions reduction plan incorporating identified potential emissions reduction activities that fit within your farm plan goals **(Farm Emissions Reduction Plan or FERP)**
3. Obtain a cost estimate quote for identified Eligible Activities **(Cost Estimate)**.

Eligible Activities

- Nitrification Inhibitors
- Methane Inhibitors
- Reforestation with native permanent plantings

Find out more

- Visit our website: **rabobank.com.au/sustainability/products**
- Access the free online guide and planning resources available in the CEFC Towards Net Zero Agriculture Pathfinder: **https://www.cefc.com.au/pathfinder**
- Speak to your local **Rabobank team** 1300 30 30 33
- Contact Tim Dellit in Rabobank Sustainability Finance at **tim.dellit@rabobank.com** or 0438 463 920

For Example:

- A grains producer undertakes a GHG Baseline and prepares a Farm Emissions Reduction Plan identifying nitrification inhibitors as an eligible activity they would like to apply as part of their urea fertiliser program.
- Following bank confirmation of meeting eligibility requirements, they spend an additional $51,750 on the eligible nitrification inhibitor coated fertiliser which qualifies for an interest rate discount on their All In One loan of up to $4,500,000. ($51,750/1.15%) for 12 months.
- The lower interest paid throughout the year helps to cover the additional cost of the nitrification inhibitor purchased.

1 Discount is applied to Applicable Base Rate for 12 months. Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700 is the issuer of the All In One product. 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 (all available at www.rabobank.com.au/support/legal) along with your personal objectives, financial situation and needs before making any financial decisions. Disclaimer: the inclusion of a technology or activity as an eligible technology or activity for the purposes of this program does not constitute a representation, warranty, assurance or guarantee by Rabobank Australia Limited that the technology or activity will reduce carbon emissions, achieve any particular level of carbon emissions reduction, have any particular level of efficiency or performance, or result in any environmental benefit.

Dated 13 August 2026