

Term Deposit/**Term Farm** **Management Deposit**

Important Rollover information

If you choose to reinvest your Term Deposit/Term FMD for another term, please be aware of the below.

- If you don't provide any further contrary instructions, the funds will roll over to the new Term Deposit/Term FMD on the maturity date.
- You will benefit from a 7 day grace period which allows you to withdraw your Term Deposit/Term FMD without incurring an early withdrawal fee. Please refer to the 'Early Withdrawal of funds after grace period' section below for further details.
- The rate that will apply to your reinvested Term Deposit/FMD can be obtained from the confirmation letter, via internet banking or by calling us on 1800 025 484 from the date of reinvestment. If you've chosen to reinvest your Term Deposit/Term FMD, it may rollover into a lower interest rate Term Deposit/Term FMD. You can check the interest rates on other deposit products, as a higher interest rate may be available with a comparable term. The current rates can be found here www.rabobank.com.au/product-rates or by calling us on 1800 025 484.
- Rabobank can delay the withdrawal or transfer until the end of the 31 days' notice period (but not beyond the maturity date).
- If you're looking for more flexible access to your funds, other Rabobank deposit products may be more suitable.
- Please refer to the Rabobank Deposit Accounts Terms and Conditions for more details.
- If you have any questions, please contact the Rabobank Call Centre between 6am and 8pm (Sydney time):
 - **Rabobank Australia (Farm & Agribusiness): 1800 025 484**
 - **Rabobank Online Savings: 1800 445 445**

Early withdrawal of funds after the grace period

If you withdraw your Term Deposit/Term FMD after the grace period but before the maturity date, you will need to give us 31 days' advance notice. An early withdrawal fee will be applicable except in the case of financial hardship. Withdrawal of the funds may only occur after the end of the 31 day notice period. The amount of the early withdrawal fee will be calculated based on the reducing interest rate shown in the table below:

| % of elapsed term | Reduction to Interest Rate |
|-----------------------|----------------------------|
| 0 to less than 20% | 80% |
| 20% to less than 40% | 60% |
| 40% to less than 60% | 40% |
| 60% to less than 80% | 20% |
| 80% to less than 100% | 10% |