Rabobank



Deposits

Grow your savings with the bank that grows farmers

Wide range of deposit options

Choose from a range of products to suit your personal and business investment strategies:

- We offer Cash Management Accounts, Call Deposit Accounts, Term Deposits, and Farm Management Deposits
- We have self service Rabobank Online Savings accounts (ROS) including High Interest Savings Account (HISA), Notice Saver, PremiumSaver. These are available to individuals, joint account holders, Self-Managed Super Funds, and businesses
- Our deposits specialists assist entities such as businesses, trusts, local government and corporations

And there's something else worth knowing - when you choose a Rabobank Deposit product, your deposits support Australian farmers and rural communities just like yours.

Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700 (Rabobank Australia Limited) is the issuer of products listed in this brochure. 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. Rabobank Australia Limited does not provide tax advice. We recommend that you seek advice from your tax adviser or accountant in relation to any taxation implications. Note: Target Market Determinations for products issued by Rabobank Australia Limited are available at www.rabobank.com.au/tmds. Early termination fees apply and other fees and charges may apply.

Figures are as at March 2026.

Interest rates

- Rates are shown in different sections of our website, *www.rabobank.com.au*
- Country Banking deposit rates are under Agribusiness Banking, and ROS rates are under Savings and Investments

Easy application process

- Contact your nearest Rabobank branch on 1300 30 30 33
- For Online Savings products, apply online *www.rabobank.com.au,* call our customer service team on 1800 445 445 for assistance

Your money is in safe hands

- Australian Government deposit guarantee scheme protects the first $250,000 of all deposits held per person, with Rabobank[1]

Australian Government $250,000 GUARANTEED DEPOSITS

[1] *Further information available at www.apra.gov.au/financial-claims-scheme-0#*



Cash Management Account

The Rabobank Cash Management Account (CMA) is designed to help you efficiently manage your day-to-day funds.

Why invest in a Rabobank CMA?

Offering you access to your funds when needed, the CMA provides a more effective way to manage your cash flow from one account - pay salaries or suppliers with a simple transfer.

Key features

- CMA is available to those with a minimum of $20,000 to invest
- Rabobank Internet Banking and mobile banking, which provide online management of your account
- Access to your funds via your Rabobank Visa Debit Card, BPAY®[1], ATM, EFTPOS and Bank@Post
- Global access to your account through ATMs, and merchants displaying the Visa symbol
- EFTPOS access in Australia
- Monthly statements
- No account keeping fees

[1] *Registered to BPAY® Pty Ltd ABN 69 079 137 518.*

Farm Management Deposits

Available to primary producers, Rabobank Farm Management Deposits (FMDs) allow you to set aside pre tax income during good years, helping to support your business when income is lower.

FMDs offer a practical financial option that may help build a financial buffer, reduce cashflow risk, and support effective management of taxable income.

Why invest in a Rabobank FMD?

The key benefit of these investments is that they are fully tax-deductible in the year the deposit is made, and only become taxable in the year of withdrawal (provided certain criteria are met, including a minimum 12 month holding period). This gives primary producers the ability to manage taxable income and to help improve cash flow management.

Our interest rates earn you daily returns to maximise your investment growth. All interest payments and withdrawals from Rabobank FMDs are paid directly into your nominated bank account, and no account service fees apply (Government taxes may apply).

Variable FMD

- Interest calculated on the daily closing principal balance and paid quarterly in arrears
- Interest payments and withdrawals directly credited to your nominated bank account

Fixed-term FMD

- A fixed interest rate for the fixed term of your investment – from 1 month to 12 months
- Terms of 1 and 2 years are available with interest paid annually, semi-annually or quarterly

Key features[1]

- Available to primary producers with a taxable non-primary production income of no more than $100,000 in the year of deposit
- Any amount from $1,000 up to $800,000 can be invested per farmer
- Companies, trusts and partnerships are not eligible to hold FMDs – but they are available to certain beneficiaries of trusts and individual partners of a partnership
- Minimum withdrawals of $1,000 can be made, but this does not apply when closing the account

[1] *Other conditions apply to the FMD Scheme, please read the FMD Application Form for further details.*



Term and Call Deposits

Rabobank deposits can help you take advantage of the extra funds you may have to help grow your savings.

Why invest in Rabobank Deposits?

Rabobank Call and Term Deposits can be an option for those looking to invest funds of $5,000 and earn interest. With a range of flexible options available, deposit your funds for as little as 1 month or reap the rewards of a longer-term strategy of up to 5 years.

Account-keeping or service charges do not apply on our Call Deposit and Term Deposits[1].

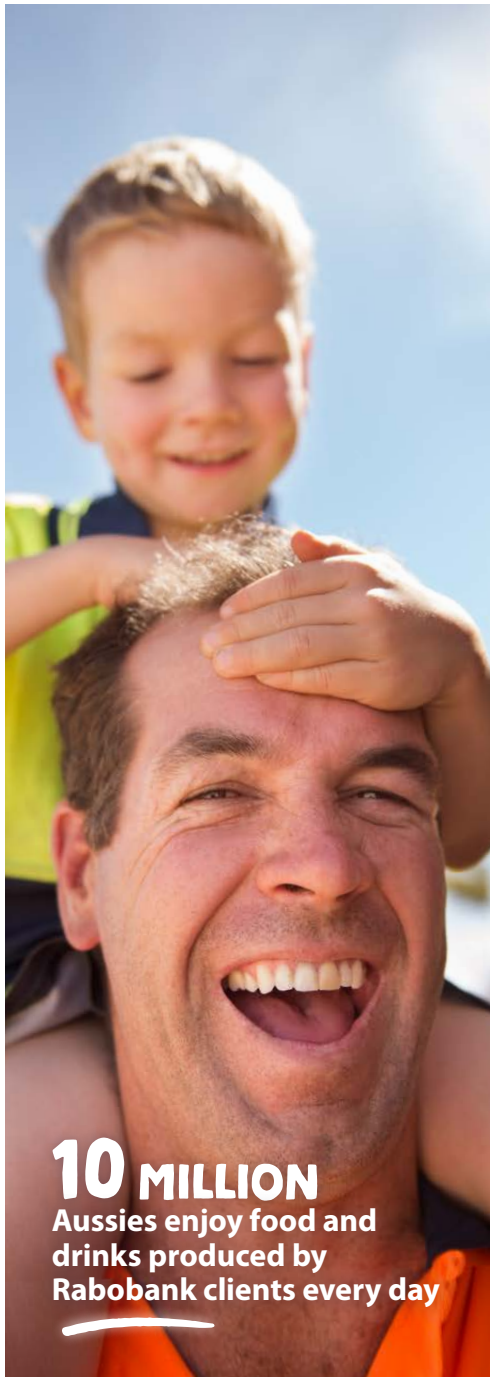
Term Deposits

- A fixed interest rate for the term of your investment – from 1 month to 5 years
- For terms of 1 year or more, interest can be paid monthly, quarterly, semi-annually or annually to suit your cash flow
- Ability to set up maturity instructions in advance to withdraw or reinvest for another fixed term
- Negotiable interest rates on deposits over $2,000,000

Call Deposits

- Funds are at call and transferred to your nominated account
- Interest calculated daily, credited monthly
- Monthly statements, providing a list of your transactions and your account balance

[1] *Government fees and charges may apply.*



Introducing Rabobank's Online Savings products

Why save with Rabobank Online Savings?

Our Online Savings products offer you access to your accounts 24/7 and zero account keeping fees. This is because we operate exclusively online, meaning no telephone banking or branches.

All Rabobank Online Savings products are available to individuals, some companies that meet the eligibility criteria (please visit our website *www.rabobank.com.au* for the eligibility criteria) and self-managed super funds (SMSF).

High Interest Savings Account (HISA)

This account can help you earn more interest than a regular transaction account, while still allowing access to your savings when you need it. No minimum balance requirements, and no need to switch banks for your everyday banking.



Notice Saver

It offers higher interest rates by providing access to your savings with 31, 60 or 90 days' notice. This flexible account allows you to make additional deposits at any time and is ideal for people who want to plan ahead and be rewarded for doing so.

Term Deposits

Term Deposits may be suitable if you want to set aside your savings for a fixed period - from 1 month up to 5 years, and earn guaranteed returns. Plus when you set your Term Deposit to automatically reinvest before maturity, you'll receive a loyalty bonus on top of the standard rate.

PremiumSaver

With PremiumSaver, you'll receive a bonus rate when your closing balance on the last business day of the month is at least $200 ($2000, for businesses) higher than the balance at the start of the month.

Any interest credited to a PremiumSaver account is excluded from the calculation for bonus interest.

If you don't meet the monthly balance growth requirement, you'll still earn interest at the PremiumSaver base rate.



Individual - PremiumSaver
Finder Awards 2026 - Winner Bonus Saver



Individual - High Interest Savings Account
Finder Awards 2026 – Highly Commended Savings Account



Individual - Term Deposit (Short Term)
Mozo Expert Choice



Individual - Term Deposit (Long Term)
Mozo Expert Choice



Individual - High Interest Savings Account
Mozo Expert Choice – Kick Start Savings



SMSF - High Interest Savings Account
Mozo Expert Choice Awards - Highly Commended SMSF Savings Bank



SMSF PremiumSaver
Mozo Expert Choice Awards - Highly Commended SMSF Savings Bank



SMSF PremiumSaver
Money Magazine Best Value SMSF Savings Account - Boutique Bank

For further information, please call our customer service team on 1800 445 445 (Mon-Fri, 6am to 8pm Sydney time) or email *ClientServicesAU@rabobank.com.*

Grow with us.

For more information

Please contact your local Rabobank branch on

1300 30 30 33

or visit

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.

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