

# Deposits

Cash Management Account

Call & Term Deposits

Farm Management Deposits

Online Savings



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

# Why invest in Deposits with Rabobank Australia?

## Wide range of deposit options

- Choose from a range of products to suit your personal and business investment strategies
- Options include Cash Management accounts, Call Deposits, Term Deposits and Farm Management Deposits
- Rabobank Online Savings accounts, Term Deposits and Notice Saver

## Market-competitive interest rates

- Interest is calculated daily and paid monthly to provide maximum returns on your funds
- For the latest rates, visit [www.rabobank.com.au](http://www.rabobank.com.au) and click on 'Rabobank Product Rates' or call your nearest Rabobank branch on 1300 30 30 33

## Easy application process

- Contact your nearest Rabobank branch on 1300 30 30 33
- For Online Savings products, apply online [www.rabobank.com.au](http://www.rabobank.com.au) or call 1800 445 445

## Your money is in safe hands

- Deposits are guaranteed by the Australian Federal Government's Deposit Financial Claims Scheme<sup>1</sup>
- All deposits are reinvested locally in the form of rural loans, helping support Australia's progressive and dynamic agricultural sector

<sup>1</sup> Up to a combined cap of \$250,000 per account holder per Authorised Deposit-taking Institution applicable to balances across Rabobank accounts.



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

Note: Target Market Determinations for products are available at [www.rabobank.com.au/tmds](http://www.rabobank.com.au/tmds)

# Cash Management Account

A flexible savings account with transactional facilities and a competitive interest rate, 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 add to your deposit over time to help meet your longer-term savings goals.

Our tiered interest rate structure earns you interest calculated daily, credited monthly and compounded for maximum investment growth.

We have two types of CMA, Standard and Premium.

## Key features

- **The Standard CMA** is an option for those who are looking to invest funds from \$20,000
- **The Premium CMA** is available to those with a minimum of \$100,000 to invest, and offers a higher rate of interest
- Rabobank Internet Banking and mobile banking, which provide online management of your account
- Access to your funds via your Rabobank Visa Debit Card, ATM, BPAY®, EFTPOS and Bank@Post
- Global access to your account through ATMs, EFTPOS terminals and merchants displaying the Visa symbol
- Monthly statements
- No account keeping fees if minimum balance is maintained. Otherwise a \$10 per month account service fee applies

<sup>1</sup> Registered to BPAY® Pty Ltd ABN 69 079 137 518.





# 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 ideal 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<sup>1</sup>.

### 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, half-yearly or yearly to suit your cash flow
- Nominate to repay or reinvest your investment returns in total or partial amounts at maturity
- Negotiable interest rates on deposits over \$250,000

### 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

# Farm Management Deposits

Available to primary producers, the Rabobank Farm Management Deposits (FMD) can help you set aside pre-tax income in the good years to help manage your business in the lower income years.

FMDs can be an effective risk management tool when combined with other risk management strategies and also when used as an individual investment.

## Why invest in a Rabobank FMD?

The key benefit of these investments is that they are fully tax deductible in the year of deposit and only taxable in the year of withdrawal (deposits must usually be held for a minimum of 12 months to qualify for these tax benefits). This allows primary producers to reduce their taxable income and to help manage cashflow.

Our interest rates earn you daily returns to maximise your investment growth. All interest payments and withdrawals from Rabobank FMDs are direct credited to 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

### Short-term FMD

- A fixed interest rate for the fixed term of your investment – from 1 month to 12 months
- Interest paid on the maturity date you nominate, to suit your cash flow requirements

### Long-term FMD

- A fixed interest rate for the fixed term of your investment – available for a 1 or 2 year term
- Interest paid quarterly, half-yearly or yearly in arrears

## Key features<sup>1</sup>

- 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
- Total FMD deductions in any year cannot exceed your taxable primary production income for that year
- 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

<sup>1</sup> Government fees and charges may apply.

<sup>1</sup> Other conditions apply to the FMD Scheme, please read the FMD Application Form for further details.



# Online Savings award winning products

## Why save with Rabobank Online Savings?

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

### High Interest Savings Account (HISA)

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

### Notice Saver

It gives you higher interest rates by offering access to savings with just 31, 60 or 90 days' notice. This flexible account allows additional savings deposits at any time and is great for people who want to plan ahead and be rewarded for those plans.

### Term Deposits

Term Deposits are great if you want to tuck away your savings for anything from 1 month to 5 years and benefit from guaranteed returns. Plus, when you choose to automatically reinvest your Term Deposit, you will be rewarded with a loyalty bonus on top of the standard rate.

### PremiumSaver

With PremiumSaver, you'll receive the maximum rate when you closing balance on the last business day of the month is at least \$200 higher than it was at the beginning of the first day of the month (excluding interest earned).

## Individual and Self Managed Super Fund (SMSF) account solutions

All Rabobank Online Savings products are available to individuals and SMSF.

Options include opening one or more accounts online at [www.rabobank.com.au](http://www.rabobank.com.au), for further details call the customer service team on 1800 445 445 (Mon-Fri, 6am to 8pm) or email [ClientServicesAU@rabobank.com](mailto:ClientServicesAU@rabobank.com).



## About the 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 about 125 years' experience providing customised banking and finance solutions to businesses involved in all aspects of food and agribusiness.

Rabobank operates in 37 countries, servicing the needs of approximately 8.9 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 89 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 flexible loan facility with internet banking, mobile banking, phone banking<sup>1</sup>, Visa Debit Card, ATM, and BPAY<sup>2</sup> access

#### Equipment Finance<sup>3</sup>

Up to 100% finance for plant, equipment and business vehicles to preserve your working capital through DLL

#### Agribusiness Risk & Treasury Management

Assisting clients in managing exposure to fluctuations in foreign exchange, interest rate and commodity prices

#### 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

#### Insurance<sup>4</sup>

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



Canstar Outstanding Value Award 2023  
(HISA Individual and Joint)  
(Notice Saver Individual and SMSF)  
(PremiumSaver Individual and SMSF)



WeMoney Award 2023  
Excellent Rates & Fees Award - Savings Account



Mozo Experts Choice Award 2023  
Kick Start Savings Award (HISA individual and Joint)  
Term Deposits (Individual and SMSF)  
SMSF Savings Bank of the Year (SMSF)

Note: Target Market Determinations for products are available at [www.rabobank.com.au/tmlds](http://www.rabobank.com.au/tmlds)

<sup>1</sup> Terms and conditions apply, available at your local Rabobank branch or by calling 1300 30 30 33. <sup>2</sup> Registered to BPAY® Pty Ltd ABN 69 079 137 518. <sup>3</sup> Equipment Finance products are provided by De Lage Landen Pty Ltd ABN 20 101 692 040 (DLL) via a referral agreement with Rabobank. DLL is not an authorised deposit taking institution and is operated and managed separately to Rabobank Australia. <sup>4</sup> Achmea Schadeverzekeringen N.V. (ABN 86 158 237 702 AFSL 433 984) (Achmea Australia) an associate of Coöperatieve 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](http://www.achmea.com.au) or by calling on 1800 724 214) before making any financial decisions.

Note: Target Market Determinations for products are available at [www.rabobank.com.au/tmlds](http://www.rabobank.com.au/tmlds)

# 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)**