

Savings with a purpose

*Feel good about
your savings
with Rabobank*

Whitehead Family

Sheep, grain and
broadbean producers,
Minhamite, VIC. →

10 MILLION AUSSIES

enjoy food & drinks
produced by Rabobank
clients every day



Grow your savings with the bank that helps Aussie farmers grow

Reach your savings goals faster with our award winning suite of savings products offering competitive interest rates, flexibility and choice to suit your savings needs.

Our friendly team, based locally in Australia & New Zealand, can assist you anytime Monday to Friday from 6am - 8pm (Sydney time). Just give them a call on 1800 445 445, or if you're travelling overseas, call +612 8115 2558.

The Rabobank Difference

Rabobank Australia is part of the international Rabobank Group; the world's leading food and agribusiness bank, and among the world's largest financial institutions*.

Rabobank deposits support Australian farmers, so you can feel good knowing the dollars you save with Rabobank not only help you achieve your savings goals, you're also supporting local farmers to bring food to our tables.

We look forward to seeing your savings grow.

*Based on S&P Global - World's Largest Banks, 2023 analysis

Our suite of award winning savings products

At Rabobank we currently offer accounts for individuals, SMSFs and businesses that meet our eligibility criteria (please visit our website www.rabobank.com.au for the eligibility criteria).

You can choose from a range of products, from our High Interest Savings Account (HISA) with a competitive variable rate to our Term Deposits with fixed rates.

Here's a quick summary of the products we can offer you.

High Interest Savings Account

- No fees, no minimum balance and no minimum term
- Variable interest rate which is calculated daily and paid monthly
- Access your funds at any time with no penalty or fee From time to time, we have special introductory variable rate offers for new Rabobank Online Savings customers on balances up to \$250,000 (\$1m for businesses). Please refer to our website for the latest interest rates and any available offers

PremiumSaver

- No fees and no minimum term
- Variable interest rate which is calculated daily and paid monthly
- For individuals, joint and SMSF, increase your balance by at least \$200 (excluding interest paid), and for companies, sole traders and partnerships, increase your balance by \$2,000 (excluding interest paid) by the last business day of the month to be eligible for the bonus rate
- If you're unable to meet the requirement to grow your balance by the last

business day of the month, you'll still receive interest at the PremiumSaver base rate

Notice Saver

- No fees and no minimum balance
- Variable interest rate which is calculated daily and paid monthly
- You're in control, choose from a 31, 60 or 90 day notice to withdraw your funds
- Encourages you to keep the funds in your account and discourages impulse withdrawals

Term Deposit

(up to \$2 million per Term Deposit term can be invested at any one time)

- Minimum investment of \$1,000
- Choose a term that suits you, from 1 month to 5 years
- Fixed rate of interest can be paid monthly, quarterly, half yearly or yearly depending on the term selected • 31 days (calendar days) advance notice is required to break a Term Deposit before maturity
- Flexible reinvestment options that can be changed up until 4pm Sydney time the business day before the Term Deposit matures include:
 1. Choose to automatically reinvest the original sum (principal) plus the interest you have earned as well as adding additional funds to your principal. If you choose to automatically reinvest the full amount before it matures, you will receive a 0.10% loyalty bonus on your reinvested Term Deposit.

2. Choose to reinvest the Term Deposit and add to the principal amount. You'll still be eligible for the Loyalty bonus on your reinvestment term!
3. Choose to automatically reinvest only the principal into a Term Deposit and have the interest paid into your funding account. Again you can do this up to one working day before the end of the term and you will still get the Loyalty bonus on your reinvestment term.
4. Don't reinvest and transfer the principal and the interest earned to your funding account. If you select automatic reinvestment, the applicable interest rate at the time of reinvestment will apply to the new term.



*Rabobank has 125 years
of global history and strength,
so you can have peace of mind
that your savings are in safe hands.*

**How your deposits are
helping our Aussie farmers**



*Your savings nourish farmers,
farmers nourish you, and
everyone grows stronger together.
Good for you, good for Australia.*

How to apply

Simply go to our website www.rabobank.com.au, then click on 'Apply For Savings Account' to fill in and submit an application.

To complete the application, you will need:

- Details of a transactional bank account in your (the client's) name
- Identification document (example includes:
a valid Driver's Licence, Passport or Photo Card)
- Mobile number
- Active email address

You will be able to save your application and resume at a later time to complete and submit.

Upon application approval your account will be opened – this means you will receive the BSB and account number and you can deposit funds into your account. Any applicable introductory interest rate offers start on the day the account is opened, not from the date the account is funded.

To access and operate your account you need to download the Rabobank Online Savings AU mobile app on your smart device (mobile or tablet). For further information visit our Secure Code webpage www.rabobank.com.au/online-savings-secure-code.

For more information on rates or to apply, see the below links:

Rates: www.rabobank.com.au/rates/personal-rates

Complete an application:
myapplication.rabobank.com.au/apply

FAQs: www.rabobank.com.au/help-and-support/opening-an-account

Gallagher Farm
Banana growers
Innisfail, QLD





**Rabobank supports
Australian farmers
to grow over**

80 **DIFFERENT
CROPS**

Frequently Asked Questions

Where to find interest rates

- Visit our website www.rabobank.com.au
- Under the 'Online Savings' tab, click 'Interest Rates'.
- View all the current interest rates for all Rabobank Online Savings products.

How to open a Rabobank Online Savings Account

- Visit our website www.rabobank.com.au
- Click on the blue 'Apply for Savings Account' tab in the top right corner.
- Click on 'New Application'.
- Follow the application process to open an account.

How to get to and log into internet banking

- Visit our website www.rabobank.com.au
- Click on the orange 'Internet Banking' tab in the top right corner.
- Click on 'Online Savings'
- Click on 'Login with Secure Code'

How to register for Secure Code

- Download the Rabobank Online Savings Mobile App from the Apple or Google Store
- Enter your customer number
- Follow the instructions

How to generate a Secure Code on smartphone /smart device

- Open the Rabobank Online Savings App
- Select Get Secure Code

How to verify and change your Linked Account

- To link your account, transfer money from your nominated Linked Account into your Rabobank Online Savings account.
- Make sure to type 'Verify account' in the description field of this transaction and your account will be linked.
- Please keep in mind that it can take up to two working days for this amount to reach your Rabobank account. Once this is successfully received, your account will be linked.
- You can change your Linked Account in the 'Services & settings' tab when logged in to your Internet Banking.

Adding new products

- When logged in to your Internet Banking you can open new savings accounts and term deposits in the 'Accounts' tab.
- Click on 'Open a New Savings Account or Term Deposit'.
- Select who the account is for and then follow the on screen instructions.
- Please note; this is to add new products along with your existing account not for a new account holder.

Daily transfer limits

All Rabobank Online Savings Accounts have a \$300,000 transfer limit out to the nominated Linked Account. We may be able to provide a temporary transfer limit increase if you need to exceed this \$300,000 limit. Please contact our team on 1800 445 445, Monday to Friday between 6am and 8pm (Sydney time) to increase your daily limit.

Where required, permanent transfer limit increases may also be arranged upon request. Please contact us for further information.

Rabobank Online Savings Transfer Limits

Transfers IN

from Linked Account – \$5,000,000

Transfers OUT

to Linked Account – \$300,000

Transfers between

your Rabobank Online Savings Accounts
– Unlimited

How to download statements

Your Rabobank Online Savings Statements will be available each month via Internet and Mobile Banking. In order to download your statement, please follow the below steps:

1. Log into Internet or Mobile Banking
2. Click on the 'Statements' tab
3. Select the account you wish to view statements for
4. Click on the 'Download' link on the right hand side of the month you are wishing to view the statement for

To view your Interest and Annual Tax Statement, simply log into Internet or Mobile Banking and follow these three easy steps:

1. Click on the 'Statements' tab and select 'Interest and Tax'
2. The financial years will populate for all accounts
3. Click on the 'Download' link on the right hand side of the tax year you are wishing to view the statement for

Australian Government Guarantee



- The Australian Government Guarantee protects the first \$250,000 of all deposits held per account holder with Rabobank.

Where to find FAQ's online

- Visit our website www.rabobank.com.au/help-and-support

We appreciate your feedback

Call us on: 1800 445 445

Monday to Friday 6am – 8pm
Sydney time.

Send us an email:

clientservicesau@rabobank.com

Visit www.rabobank.com.au/contact-us

Fill in and submit the

'Your feedback matters' form.

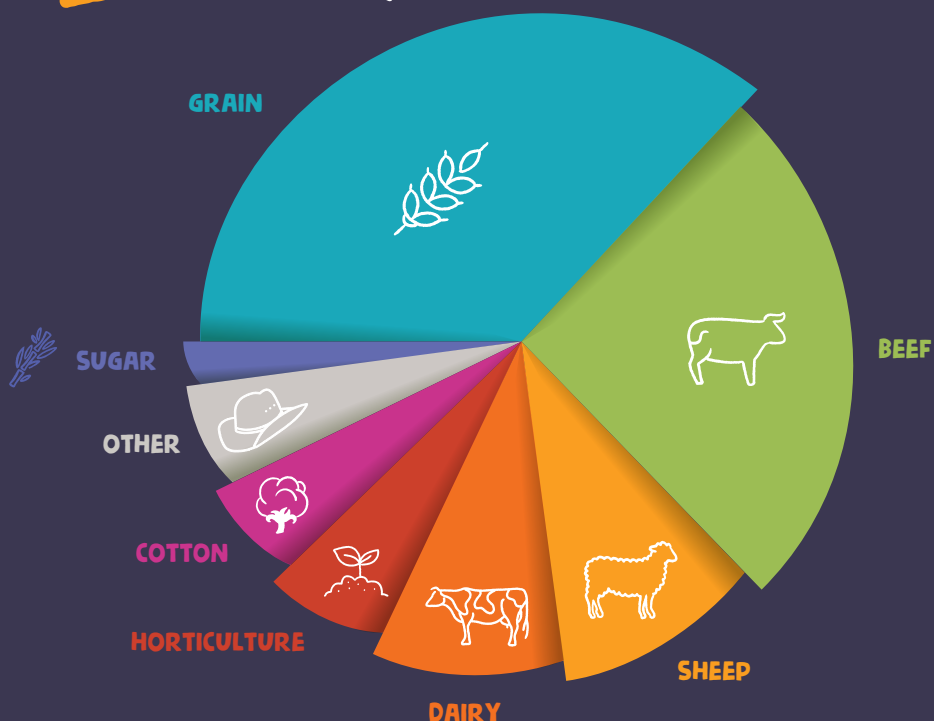
Rabobank Australia Limited ABN 50 001 621 129 AFSL no. 234700. The Rabobank Online Savings Terms and Conditions and Notice Saver Product Disclosure Statement are available at www.rabobank.com.au/corporate/legal. You should consider the relevant disclosure documents before making any decisions relating to any of our products. Early withdrawal fees may apply for Term Deposits.

Any advice contained in this brochure is of a general nature only and has been prepared without taking into account your objectives, financial situation or needs and because of that, you should, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs before acting on the advice. Note: Target Market Determinations for products are available at www.rabobank.com.au/tmds

Did you know...

**Rabobank deposits support
Australian farmers and local
agribusinesses.**

Supporting →



Learn more about our Rabo difference
Rabobank.com.au

Rabobank 