

# Savings with a purpose

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*Feel good about  
your savings  
with Rabobank*

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A photograph of the Whitehead family, consisting of a man, a woman, and three children, posing with a white pickup truck in a rural setting. The man is standing on the left, leaning on the truck. The woman is sitting on the right side of the truck. Three children are sitting on the truck: a girl on the left, a boy in the middle wearing a hat, and another girl on the right. The truck is parked on a dirt road with trees in the background.

*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\*.

100% of Rabobank deposits supports Australian farmers, food and agribusiness. That means saving with Rabobank not only helps you achieve your savings goals, you can also feel good knowing that every dollar you save supports 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 to individuals, some companies that meet the eligibility criteria (please visit our website [www.rabobank.com.au](http://www.rabobank.com.au) for the eligibility criteria) and self-managed super funds (SMSF).

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. 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 businesses increase your balance by \$2,000 (excluding interest paid) by the last business day of the month to be eligible for the maximum 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 minimum 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 re-investment 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.*

**RaboSavers**  
100% of Rabo deposits support Australian farmers, food & agribusiness

**Rabobank**  
funding and supporting Aussie farmers to grow



## How to apply

Simply go to our website [www.rabobank.com.au](http://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](http://www.rabobank.com.au/online-savings-secure-code).

If your application is for a Self Managed Super Fund (SMSF), you can apply online however we will need you to complete the 'Superfund Trustee Acknowledgement of Authorised Signatory' form and return it to us, along with any other requested documentation. Once we have reviewed your application, we will get in touch with you about the next steps.

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

**Rates:** [www.rabobank.com.au/rates/personal-rates](http://www.rabobank.com.au/rates/personal-rates)

**Complete an application:**  
[myapplication.rabobank.com.au/apply](http://myapplication.rabobank.com.au/apply)

**FAQs:** [www.rabobank.com.au/help-and-support/opening-an-account](http://www.rabobank.com.au/help-and-support/opening-an-account)





# Frequently Asked Questions

## Where to find interest rates

- Visit our website [www.rabobank.com.au](http://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](http://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](http://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
- Select the option 'Register for Secure Code'
- 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 limit increase

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 person with Rabobank.

## Where to find FAQ's online

- Visit our website [www.rabobank.com.au/help-and-support](http://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](mailto:clientservicesau@rabobank.com)

**Visit [www.rabobank.com.au/contact-us](http://www.rabobank.com.au/contact-us)**

Fill in and submit the 'Your feedback matters' form.

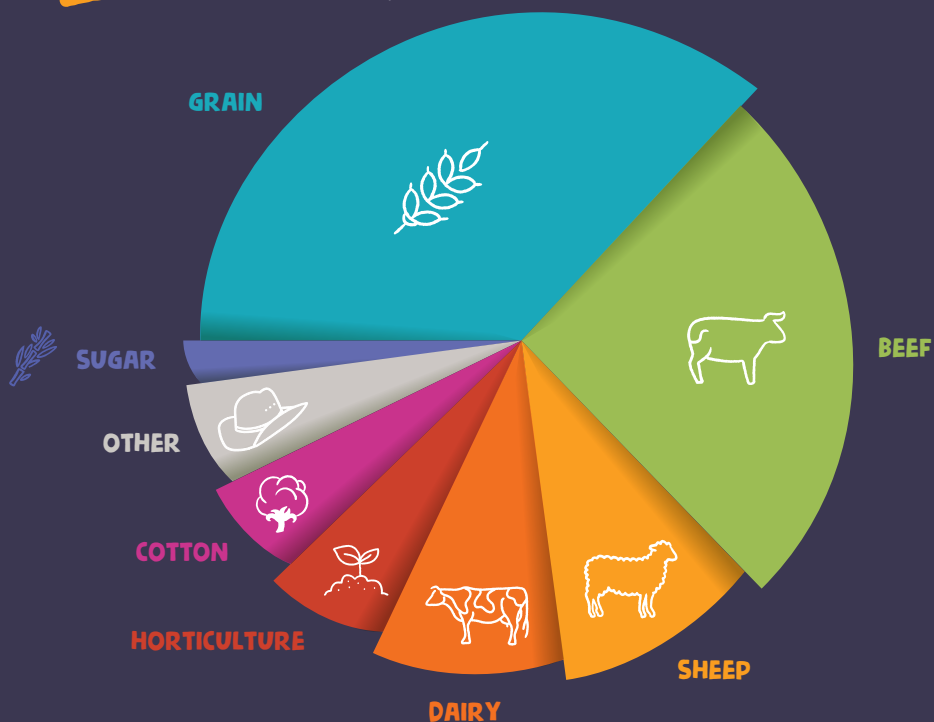
Rabobank Australia Limited ABN 50 001 621 129 AFSL no. 234700. The Rabobank Online Savings Terms and Conditions and Notice Saver Product Disclosure Statement are available at [www.rabobank.com.au/corporate/legal](http://www.rabobank.com.au/corporate/legal). You should consider the relevant disclosure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

*Did you know...*

**100%** of Rabobank deposits support Australian farmers, food and agribusinesses.

Supporting →



Learn more about our Rabo difference  
[Rabobank.com.au](http://Rabobank.com.au)

**Rabobank** 