

# Our Rabobank Story



*Lloyd Family*  
Grain Growers  
Newdegate, WA →



*Our aim, in short, is to improve the prosperity of farmers and rural communities everywhere...*

*From our agricultural roots, to today as the world's leading food and agribusiness bank, Rabobank remains committed to our cooperative values.*

**Rabobank supports farmers to grow over**  
**80** different crops

*Ingram Family*  
Corn Growers  
Emerald, QLD  
←

## The bank with food at its heart

*As a bank founded by farmers, for farmers, Rabobank is proud of its role in agriculture's history, and future.*

*Rabobank was founded by a group of Dutch farmers in the mid-1800's, cooperating to fill the unique rural finance gap being left by urban financial institutions of the time.*

Today, we are proudly supporting clients from farm to fork across 35 countries.

Sustained success over such a significant period is a result of the genuine intentions of the bank – supporting agribusiness, and rural communities – objectives that have remained firm for over a century.





## Helping Australia grow

Rabobank's Australian story began in 1994 when it identified the country's agricultural strength and acquired Primary Industry Bank of Australia Ltd (PIBA).

Today, we are proud to support the entire value chain, offering rural finance to farmers and agribusinesses as well as online savings products which are reinvested to support the Australian food and agri sector.

Our local teams have their boots on the ground, supporting 60 branches across Australia, each ingrained in and passionate about their local community.

100% of Rabobank deposits support Australian farmers, food & agribusinesses



Sorace Family  
Strawberry Growers  
Yarra Valley, VIC

1st  
cooperative bank  
founded by farmers  
for farmers



## Putting clients, and their communities, first

*From humble beginnings to the world's leading food and agribusiness bank - Rabobank has a rich history of community engagement*

### *And it's all thanks to a strong client-focussed approach.*

As a global cooperative we do not answer to shareholders and can afford to take a long-term view.

We put the client at the centre of everything we do, and with a strong rural and regional footprint, we are actively engaged in the agricultural industries and communities in which our clients live.

With the aim of tangibly and meaningfully contributing to the vibrancy and resilience of rural Australia, the Rabo Community Fund was established to support local grassroots initiatives, identified by our six regional Rabo Client Council groups.

These groups are made up of Rabo clients representing their regional community, suggesting where initiatives and funding can be most useful, centred around themes including:

- Long term Industry Capacity & Agricultural Education
- Environmental Sustainability
- Rural/Urban Connection
- Rural Wellbeing
- Adaptation/Disruption
- Natural Disaster Resilience



### *Some of our Rabo Client Council initiatives include:*

- Complimentary Financial Skills Workshops across regional Australia
- Teacher Farm Experience Programs to help educators better understand, experience and teach agriculture
- 'George the Farmer' primary school book week competition focused on educating children where their food and fibre comes from
- Heart of Australia partnership supporting mobile health services in remote rural Australia
- Boys to the Bush MENToring and camp programs for boys
- Complimentary Business Transition & Succession Planning Sessions across regional Australia







**OVER  
25 YEARS**  
educating farmers

## Upskilling, networking and problem solving for a strong agri industry

*Rabobank prides itself on taking an industry lead on research and innovation, and openly sharing these insights.*

*Knowledge sharing initiatives provide our clients with valuable opportunities to learn and network, and ultimately improve farm performance, and include:*

### **Business Management Programs**

Rabobank has designed two leading programs to equip primary producers with the building blocks to take their businesses to the next level.

1. Executive Development Program: designed for experienced business owners or senior managers to help them build strategic planning capabilities and commercial management skills.
2. Farm Managers Program: designed for up-and-coming farmers ready to take over the family farm or those looking to manage a commercial farm. This leadership course will help with communication, influencing business decisions and business planning.

*Rabobank has connected  
over 1300 Business  
Management Program  
alumni across Australia  
and New Zealand*





Subscribe to our RaboResearch Australia & New Zealand podcast for the latest agri insights and trends.



## RaboResearch

Our group of 90 RaboResearch analysts work in local teams across the globe covering topics related to economics, financial markets as well as food and agribusiness.

They study trends and developments across the global food chain and provide timely knowledge and expert market insights, shared through commodity reports, weekly podcasts, videos, infographics, maps, webinars, conferences, field day presentations, study tours and face-to-face visits with our clients. Commodity outlooks include: grains & oilseeds, beef, sheep, sugar, cotton, dairy, plus farm inputs, downstream markets, FX/interest rates and oil/freight.

This knowledge enables our clients to develop and deepen their business insights and to make well-informed strategic decisions.



90 global food, agri, and economic analysts sharing market outlooks







### Rabobank Leadership Awards

For over 25 years Rabobank has proudly recognised agribusiness leaders from across Australia and New Zealand.

Bringing together vision and courage, their leadership inspires others and provides a pathway for the future.

By recognising these leaders, Rabobank is shining a light on the agribusiness sector and sharing the stories of those who are making a meaningful contribution to building a stronger agricultural industry and community.

Peer-nominated and judged, the Rabobank Leadership Award is presented to individuals who create sustainable growth and prosperity at both a corporate and industry level in the food and agribusiness industries, whilst the Emerging Leader Award is presented to an outstanding up-and-coming agri industry talent.

The Rabobank Community Leadership Award, judged by the Rabo Client Council Chairs and Deputies, was announced in 2023 to recognise and celebrate the importance of local grassroots organisations making an impact in rural Australia and New Zealand.

A grant of \$25,000 was gifted to the Rabobank Australian Community Leadership Award recipient, Boys to the Bush, a grass-roots organisation that focuses on supporting young boys through camping and MENToring programs for community engagement, leadership, friendship and the development of life skills.



**Celebrating outstanding  
achievements in food and  
agribusiness for over  
25 YEARS**

L-R: David Fulwood congratulates the 2023 Rabobank Community Leadership Award recipients, Tam Jex-Blake, Growing Future Farmers and Adam DeMamiel, Boys to the Bush

The Rabobank Leadership Awards provide an opportunity to showcase and celebrate the food and agri leaders driving the industry forward.



Kate Scott, 2023 Rabobank Emerging Leader Award recipient



Fiona Simson, 2023 Rabobank Leadership Award recipient





### Rabo Knowledge Tours

Leveraging our global and local farming networks, Rabobank's sector specific tours create an opportunity to connect clients with high calibre, progressive farmers and leading food and agribusinesses across the globe - From US beef, European grain and Brazilian sugar tours, to domestic Queensland cotton and southern Australia sheep and wool tours.

### Rabo Mini Masterclass

An educational program combining cross commodity business and farm visits with agribusiness knowledge workshops promoting collaborative learning and networking for leading primary producers.



### Farm to Fork Partnership

As an agribusiness bank, we are committed to promoting the importance of the agriculture industry and growing Australians' understanding of where their food comes from.

Our partnership with Channel 10's cooking show 'Farm to Fork' features a number of our Rabobank farmers sharing stories about their produce and how it is grown. The series takes you on a food journey across Australia, seeking out the freshest produce to create healthy inspiring recipes in the kitchen.

You can watch the episodes anytime on [10play.com.au](https://10play.com.au).

### Saveful Partnership

The average Australian household wastes 15kg of food each week despite 70% of food binned being perfectly edible.

We've partnered with Saveful - a free app designed to maximise the food on-hand through meal frameworks, recipes, chef hacks, tips and tricks inspired by Matt Moran to help Australians save food, money and time.

Visit [www.saveful.com](https://www.saveful.com) to learn more.







### Rabobank Farm2Fork Summit

The Rabobank Farm2Fork Summit is a celebration of innovation in food and agriculture, bringing together farmers and industry trailblazers from around the globe to share thought-provoking ideas, explore new ways of thinking and uncover practical solutions for the future growth and vitality of the sector.

Held at White Bay Cruise Terminal on the iconic Sydney harbour, the 2023 Rabobank Farm2Fork Summit attracted more than 1,600 delegates from Australia, New Zealand, the US and Europe. Taking a deep dive into innovation, sustainability and leadership, our local and international speakers - from global agribusinesses and top farmers, to agtech start-ups - shared the latest trends, insights, and best practices across the F&A supply chain.

**1,600**  
global farming and agri  
industry leaders connected  
at Rabo Farm2Fork



### On the journey together

Together we discussed the major challenges to creating a sustainable future for food and farming, and saw first-hand new ideas and innovations to feed and clothe a growing world efficiently, sustainably and profitability.

Our Innovation Park featured the latest technology helping to improve on-farm efficiency and sustainability - exciting advances in robotics, irrigation, biosecurity and traceability from around the world – addressing challenges such as labour shortages, resource efficiency, waste reduction and precision agriculture.

*"The opportunity to gather and network as an industry and hear from leading farmers was invaluable, and we applaud Rabobank on the unique initiative"*

Cassie Coleman,  
Grain producer, NSW





Whinney Family  
Beef & sheep producers,  
Chatworth, VIC



100+  
educational sustainability  
initiatives across Australia

## Helping you grow sustainably

*Whether it's growing more with less, managing soil health or supporting biodiversity, we're focussed on helping our clients adopt practical sustainability strategies that make sense for their business.*

*To date, we've hosted over 100 educational sustainability initiatives across Australia, including both in-person and online workshops. These sessions range from half-day events and webinars to in-depth, multi-day training programs.*

Working in partnership with the University of Melbourne and Ruminati, these workshops have been designed to give participants the hands-on opportunity to calculate their farm emissions profile and help develop a customised emissions reduction plan. While also helping build broader awareness of practices, technology, and research as they continue to evolve.





Local at heart, with a global vision and expertise, Rabobank is committed to the long-term viability, sustainability and resilience of agriculture, and our holistic approach – client-led and knowledge-driven, starting from the community up – makes us unique.

*And it makes us very proud,  
over 125 years on.*

#### **The RaboTruck**

Our vision in building the RaboTruck was to create a mobile experience and multipurpose space for sharing our knowledge and our farmers' amazing stories in both rural and urban areas, helping connect city and country.



**100%**  
committed to  
connecting rural and  
urban communities



## Farm loans to help you grow your business

One of the most flexible finance solutions available to agribusinesses, Rabobank's All In One account is the combination of flexible funding, with transaction and loan facilities in a single account, meaning you can make financial decisions when it's right for your business.

### Maximise your cashflow

Rabobank's All In One account allows you to maximise your cash flow to focus your funds on growing your business, whether to purchase or develop property, refinance existing loans, provide working capital, fund off-farm investments or for other worthwhile projects.

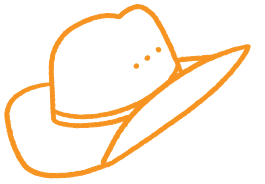


*"Our Rabo All In One account gives us the flexibility in one account rather than having separate loan and trading accounts, which makes our life a lot easier if we need extra finance for a tractor or sheep yards. It's great for expansion and fluctuating income."*

Jessica Sutherland  
Hamilton VIC

# 100% RURAL

## All In One account designed to help maximise farm cash flow



### Benefits of the Rabobank All In One loan

- ✓ **Easier reduction of debt** because income automatically goes against debt
- ✓ **Greater control** - it's self-managed, essentially acting like a revolving line of credit, where you can continue to pay off/ draw down to your loan limit
- ✓ **Freedom to pay down debt** in good times with no penalties if you repay your variable rate loan early
- ✓ **Pay interest when it suits** - interest payments can be timed to suit your peak income periods. As long as you stay within your loan limit, there's no minimum repayments
- ✓ **Ability to access capital quickly** by redrawing funds when you need them
- ✓ **Flexibility to adjust your repayments** to alleviate any cashflow pressures
- ✓ **Range of interest rates can be fixed online or by phone** on any portion of the loan for 1 month to 5 years (with no further documentation) including forward bookings, giving you greater control over your interest rate risk
- ✓ **Multiple All In One accounts are available**

Unless otherwise specified, the Rabobank products and services described in this brochure are issued only in Australia by Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700. Consider the relevant Disclosure Documents along with your personal objectives, financial situation and needs before making any financial decisions. Fees and charges may apply.



## Rabobank Farm Deposit Accounts

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. Options include:

- ✓ Farm Management Deposits
- ✓ Cash Management Accounts
- ✓ Term Deposits
- ✓ Call Deposit Account
- ✓ Or access Rabobank's Online Savings accounts available for personal and self managed super funds (SMSF)

### 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 and Rabobank Online Savings accounts.

All of your savings are reinvested locally, they don't go overseas. So your savings are helping farmers and our Australian economy.



### Farm Management Deposits

To help smooth out the seasons, Farm Management Deposits enable you to set aside surplus pre-tax income from profitable seasons to help out in leaner times. Variable and Fixed rate options are available.

### Cash Management Accounts

The Rabobank Cash Management account makes it easy to manage your day-to-day money and save at the same time. It's a great combination of flexible self service and a competitive interest rate.

### Term Deposits

With a Term Deposit, you can make the most of your money with fixed returns to maximise your savings.

### Call Deposit Account

This at-call deposit account gives you an easy way to invest extra cash, while still being able to get your hands on it anytime you need it.



If you wish to access tax benefits associated with an FMD, you should ensure that you comply with the strict tax requirements in relation thereto.

Rabobank Australia Limited ABN 50 001 621 129 is the issuer of Cash Management Accounts, Call Deposit Account, Term Deposits and Farm Management Deposits. Consider the relevant Disclosure Documents and terms and conditions for these financial products (available at 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.



## Agribusiness Risk & Treasury Management Services

*Rabobank and its subsidiaries offer access to a range of products and services to help you manage the risks associated with volatility in agricultural commodity prices and foreign exchange rates.*

### 'Over the Counter' Commodity Risk Management Products

Tailored Rabobank products such as Commodity Price Swaps and Options can assist producers and purchasers of agricultural commodities to manage commodity price risk. These products are cash settled and do not involve physical delivery of the commodity.

### Foreign Exchange Risk Management

Rabobank's foreign exchange facility assists producers, importers, exporters and other clients to manage currency risk that may stem from AUD commodity hedges, FX payments or receipts, and foreign currency capital expenditure.



Unless indicated to the contrary, all products referred to on this page are issued by Coöperatieve Rabobank U.A. (Australia Branch) ABN 70 003 917 655 and/or Rabo Australia Limited ABN 39 060 452 217. Consider the PDS available at Rabobank branches along with your personal objectives when deciding whether to acquire or hold Risk Management products.



Wiles Family  
Grain Producers  
Popanyinning, WA

**10 MILLION**  
Aussies enjoy food and drinks  
produced by Rabobank clients every day

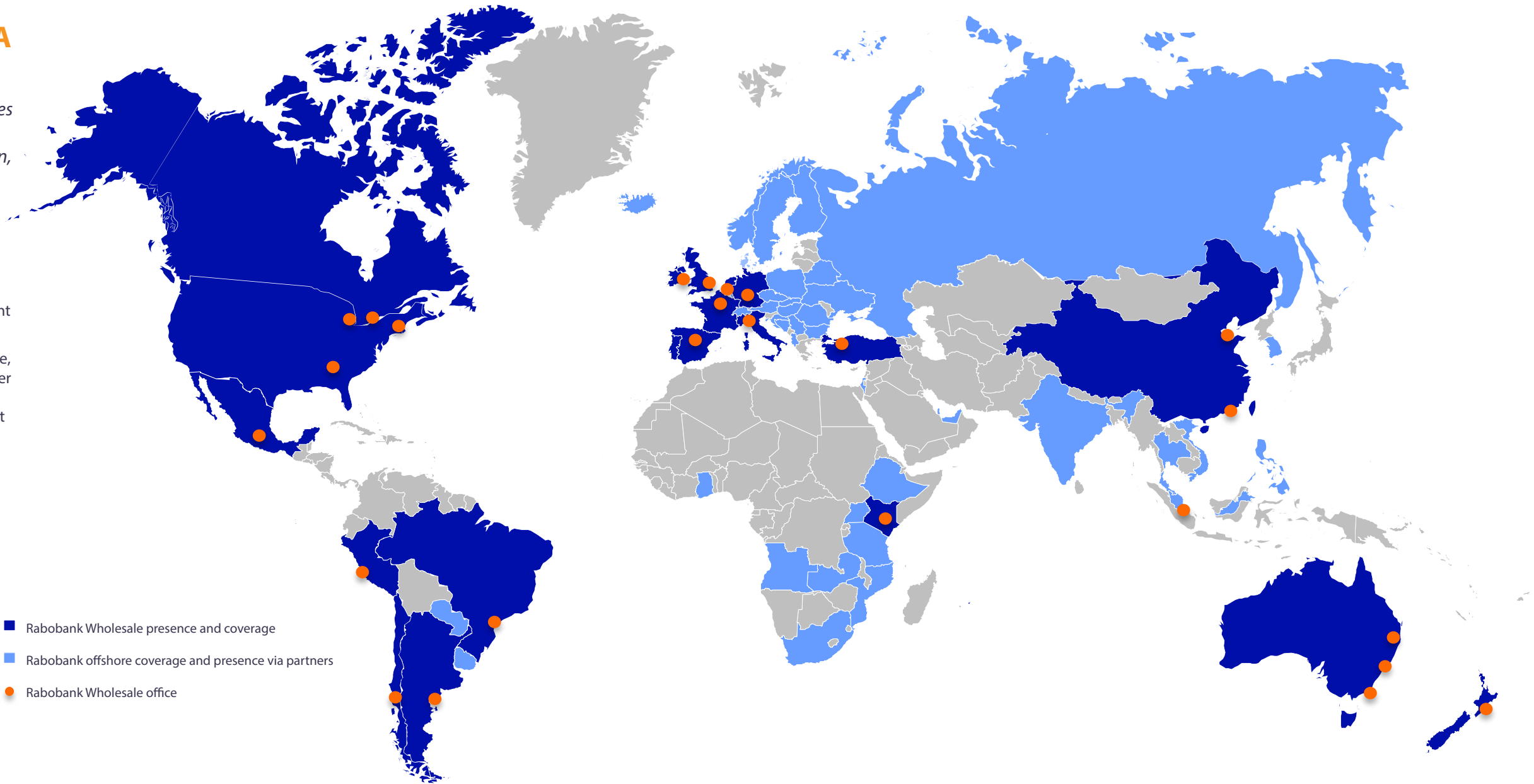
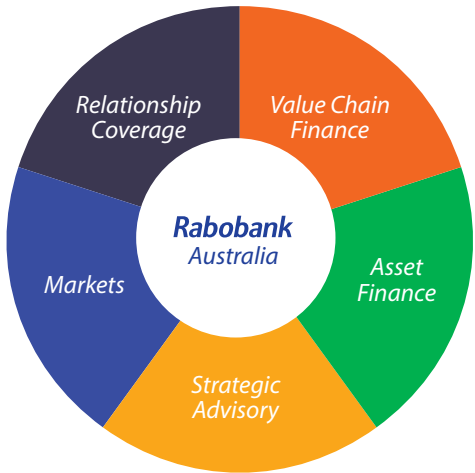


# Rabobank Wholesale – Connecting the Global F&A Supply Chain

Our knowledgeable wholesale division provides a leading food and agribusiness service proposition, supporting the entire supply chain, from farmgate to corporate leaders.

Experienced in all F&A sectors in Australia, Rabobank enjoys strong client relationships along the full value chain. We are well placed to leverage our global scale and network to offer in-depth knowledge and thought leadership.

Our corporate lending solutions are built to be flexible, and can be tailored to a client’s specific needs. We offer everything from working capital finance for year-round requirements, to refinancing for improved debt structuring.





## Rabobank Online Savings

Our Online Savings products offer 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

It offers great interest rates with no minimum balance and no need to switch banks for your everyday banking. If you are looking to earn more interest than a regular transaction account, but still wish to have access to your savings when you need it, then this account is perfect for you.

### Notice Saver

It gives you high 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 can make unlimited fee free transactions and if you increase your balance by \$200 or more at the end of every month (\$2,000 for business accounts) you will receive the higher interest rate. Balance increases do not include interest earned in a month.



### Super account solutions

All Rabobank Online savings products are available to individuals, businesses, trusts and Self Managed Super Funds (SMSF).

### Wealth Advisers and Intermediary Services

Our comprehensive range of award winning deposit products will enable you to effectively and safely invest and manage your clients' cash.

Contact our dedicated team via:  
[rabodeposits@rabobank.com](mailto:rabodeposits@rabobank.com)

Rabobank Australia Limited ABN 50 001 621 129. The Rabobank Online Savings Terms and Conditions and Notice Saver Product Disclosure Statement are available at [Rabobank.com.au](http://Rabobank.com.au). Any advice contained above 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 making any financial decisions relating to the matters discussed in this document.

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

## RaboSavers

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



Our purpose  
is to support  
Aussie farmers  
TO GROW



10 million  
Aussies  
enjoy food and  
drinks produced by  
RaboClients every day

Saving with Rabobank also support the growth of agriculture as 100% of deposits are used to support Australian farmers, food & agribusinesses.



## Rabobank

funding and  
supporting Aussie  
farmers to grow



## RaboFarmers

grow and  
produce the food  
for our tables



## Supporting the next generation of agri leaders through the Rabo Graduate Program

*A unique opportunity to join a purpose-led organisation whilst experiencing a variety of Rabobank career options.*

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*We proudly offer university graduates from around Australia the opportunity to embark on a meaningful career path.*

Our grad program offers bespoke rotations tailored to each graduate background, interest, skill and development focus.

Whether it's connecting with colleagues in our Sydney office or one of our 60 branches around Australia, to working with our food and farming clients on the ground, or enjoying an international rotation in our global head office, graduates can be part of the team helping our clients to feed the world more sustainably.

We are also long term partners of Nuffield Scholarships - a unique program offering Australian primary producers a chance to learn, travel and work on an agri related project that will enhance the industry, and Innovation Generation - a conference for ages 18 - 35 that brings together the brightest and best industry experts with real-world experience for learning, networking, tours, and workshops.



**#1 FOCUS**  
is food and agribusiness



Our people live  
and breathe agri

Ever wanted to know what makes Rabobank different? Our culture is unique, because every day our people work knowing that they're all playing our part in supporting our farmers to feed the world more sustainably.

As a global cooperative our focus lies with our employees and clients, not shareholders, so we always put people first.

We are passionate about creating an organisation where people can be themselves and make a meaningful contribution to our clients and local communities, every day. We actively encourage and support employees to take community leave, to give back to the communities in which we live and work.

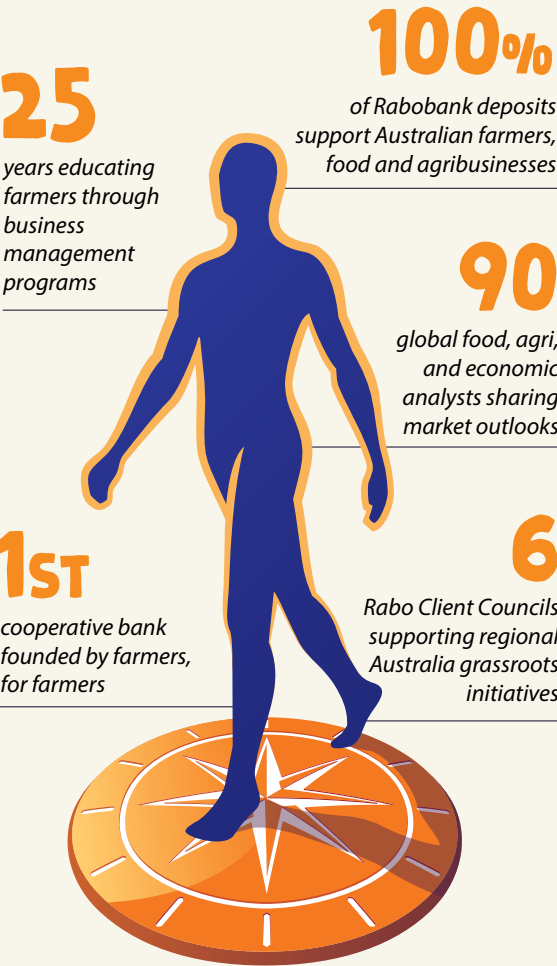


→  
Tree planting  
Community Service  
Leave Day.



The Rabobank  
Difference

A purpose-led organisation making a difference in our Australian farming and rural communities.





Grow with us

 @RabobankAU |  @RabobankAustralia |  @RabobankAustralia |  @rabobankaustralia

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