



# All In One Account

*Keeping you competitive in the short & long-term*

Introducing all the facilities you need to run your business – in one flexible account. The Rabobank All In One account provides a loan facility enabling access to longer term finance with the convenience of everyday transaction facilities.

It 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.

All In One account features	The benefits to your business
Transaction, overdraft and loan facilities in a single account	Minimise fund transfers and reduce interest costs (plus interest may be earned on credit balance)
Interest-only loan period available	Manage cash flow when most needed
Penalty free early repayments	There's no penalty for repaying more or earlier than required on the variable rate portion of your loan (Undrawn loan fees may apply)
No minimum repayments on most loans. Interest payable capitalised to your account balance	Flexible interest and principal repayment, as long as you stay within the limit of your loan
Range of fixed and variable rates – can be fixed online with no set-up fee and with no further documentation	Easily manage your interest rate risk
No loan fees on drawn funds	Minimal fee structure
Internet banking, mobile banking, Visa debit card, PayWave, ATM, BPAY <sup>®</sup> , EFTPOS and Bank@Post	Convenient local and global access to funds the way that suits you
Make deposits through Internet Banking, by mail, or at selected Australia Post outlets	Flexible and easy deposit options
Forward book interest rates	The flexibility to forward book a rate, enabling greater control over interest rate risk
Multiple accounts are available	You can set up and run different accounts for different purposes
BankLink	Elect to transfer your daily transaction history to your accountant using BankLink

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



## Key features of Rabobank Internet Banking

### Book fixed interest rates

A range of interest rates can be selected: 1, 2, 3, 4 or 6 months, or longer term for one to five years.

### View account statements online

See past five years' history online and download details into your financial management software.

### Pay bills, make payments and transfer funds

Use BPAY to schedule payments, make batch/automatic payments to external accounts, make principal and interest repayments and set up Direct Debits.

### Import payment files

Upload batch payments from your on-farm financial management or payroll software.

### Delegated User Access

Gives controlled access to your farm secretary or accountant to one or a number of accounts if required.

## About 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 87 branches and offices throughout Australia and New Zealand in all major agricultural regions.

## Rabobank Group's other products and services

### Cash Management Account<sup>2</sup>

Access to funds with convenient transactional capabilities while earning interest

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

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

### Rabobank Online Savings<sup>2</sup>

A range of online deposit products to help grow your savings

### Call Deposits<sup>2</sup>

Invest your savings and earn a variable rate with at-call access

### Term Deposits<sup>2</sup>

Invest your funds and earn a fixed interest rate for terms of 1 month to 5 years

### Farm Management Deposits<sup>2</sup>

Earn interest on surplus funds and take advantage of potential primary producer tax benefits

### Agribusiness Risk & Treasury Management

Assist 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

For more information contact your local Rabobank branch on 1300 30 30 33 or visit [www.rabobank.com.au](http://www.rabobank.com.au)



<sup>2</sup> 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 document 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 tax implications. <sup>3</sup> Equipment Finance products are provided by De Lage Landen Pty Limited ABN 20 101 692 040 (DLL) via a referral agreement with Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700 (Rabobank). DLL is not an authorised deposit taking institution and is operated and managed separately to Rabobank. <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/tmds](http://www.rabobank.com.au/tmds)