

# Savings with a purpose

*Feel good about  
your savings  
with Rabobank*



**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 30 largest financial institutions\*.

100% of Rabobank deposits are used to fund Australian food, farming and agriculture. 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 Tier 1 Capital. Our capital position remains robust: the common equity tier 1 (CET 1) ratio is 16.3%, which is well above the regulatory requirement and Rabobank's own minimum target of 14%.

## Our suite of award winning savings products.

At Rabobank we currently offer new accounts to individuals and self-managed super funds.

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
- Increase your balance by \$200 per month by the last business day to receive the maximum rate
- If you're unable to meet the requirement to grow your balance by the last business day, 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 in a particular term at any one time)*

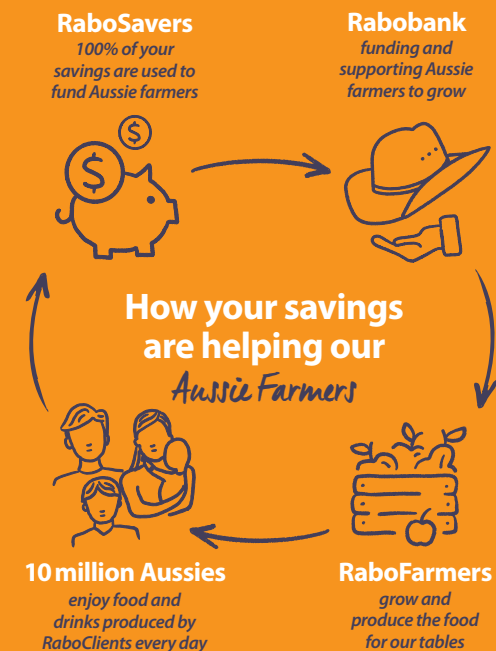
- Minimum investment of \$1,000
- Choose a term that suits you, from 1 month to 5 years
- Fixed rate of interest can be paid monthly, quarterly, half yearly or yearly depending on the term selected
- 31 days (calendar days) advance notice is required to break a Term Deposit before maturity
- Flexible 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 re-investment, the applicable interest rate at the time of re-investment will apply to the new term.

*Rabobank has over 120 years of global history and strength, so you can have peace of mind that your savings are in safe hands.*



## 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. It will only take you around 15-20 minutes to complete.

- To complete the application, you will need photo identification and the details of a transactional bank account in your (the client's) name. You will also need a valid Driver's Licence or Passport. Additionally, you must have a mobile number & active email address. When filling in the application, you have the choice of saving your application progress and coming back at a later time to complete the process.
- If your application is for a personal account and can be processed automatically, your account will be opened immediately – this means you will receive the BSB and account number straight away and you can fund your account. Any applicable introductory interest rate offers start on the day the account is opened, not from the date the account is funded.
- 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)



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

## If you have a complaint.

At Rabobank we will provide written acknowledgement of your complaint within 24 hours or one business day of receipt of your complaint.

In some cases, our Client Services specialists will need additional time to review a complaint and find a solution, but you'll be regularly updated on the progress we are making.

### How long will it take to receive a resolution?

For matters that can't be resolved immediately, we aim to provide you with a resolution within 30 days of the day you raise the matter with us or we'll inform you that we need more time. In these circumstances, we will inform you of the reasons for the delay, provide you with monthly updates and specify a date by which we will provide you with a resolution.

### What can you do if you are still not happy?

If you are not satisfied with the resolution we have offered, you have the following options:

- have your complaint either reviewed by the Rabobank Customer Advocate; or
- access our external dispute resolution service, the Australian Financial Complaints Authority (AFCA).

### The Rabobank Customer Advocate.

The Rabobank Customer Advocate can be contacted by website or email:

- [www.rabobank.com.au/contact-us/](http://www.rabobank.com.au/contact-us/)
- [customer.advocate@rabobank.com](mailto:customer.advocate@rabobank.com)

The role of the Customer Advocate is intended to provide your "voice" in our organisation. The role requires the Customer Advocate to review complaints, including when you are not satisfied with the resolution of your complaint. The role of the Customer Advocate is intended to:

- promote fair and reasonable outcomes for you;
- assist the bank to better understand your perspective;
- the impact of decisions on you; and
- recommend opportunities to make a positive difference to customers in broader initiatives, processes, issues and remediation.

The Customer Advocate reports directly to the independent director on the Rabobank Board Remuneration Committee and operates independently from the bank's internal dispute resolution processes. When a complaint is referred to the Customer Advocate it is an independent avenue for escalation and review of the complaint.

If you choose to contact the Customer Advocate, this will not affect your right to subsequently refer your complaint to Australian Financial Complaints Authority (AFCA), an external dispute resolution service. However, time limits may apply to complain to AFCA and so you should act promptly or

otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

### The Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial services firms where that complaint falls within AFCA's terms of reference. Decisions made by AFCA can be binding on the bank.

You can contact AFCA by website or phone:

- [www.afca.org.au](http://www.afca.org.au)
- 1800 931 678

For more information, please refer to the AFCA's brochure 'How to Resolve your Dispute' from the AFCA website or request a copy of this brochure from a Rabobank staff member.

## To make a complaint.

**Call us on:** 1800 445 445  
Monday to Friday 6am – 8pm  
Sydney time.

### Send us an email:

[clientservicesau@rabobank.com](mailto:clientservicesau@rabobank.com)

We will get back to you as soon as possible or phone you directly about your concerns.

**Visit** [www.rabobank.com.au/contact-us](http://www.rabobank.com.au/contact-us)  
Fill in and submit the 'Your feedback matters' form.

# 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 (RaboDirect)'
- Click on the 'Online Savings (RaboDirect) Internet Banking'.
- On the login page, enter your customer number and Digipass code to log into your Internet Banking.

## How to activate your Digipass

- Visit our website [www.rabobank.com.au](http://www.rabobank.com.au)
- Navigate your way to the login page.
- Select the 'Activate your Digipass' button and follow the prompts on the screen to log into the Internet Banking platform.

## 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 reference field of this transaction and your account will be linked.
- Please keep in mind that it can take up to 2 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 can 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)

## How to contact us.

**Call us on:** 1800 445 445  
Monday to Friday 6am – 8pm  
Sydney time

**Send us an email:**  
[clientservicesau@rabobank.com](mailto:clientservicesau@rabobank.com)

**Message us on FB messenger:**  
[facebook.com/RabobankAustralia](https://facebook.com/RabobankAustralia)

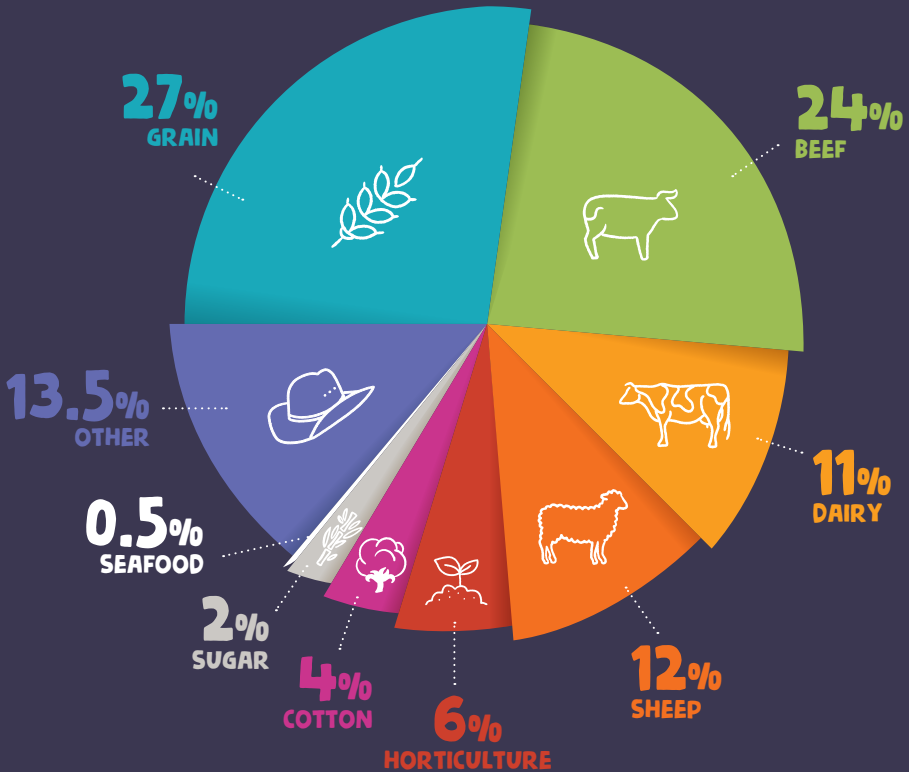
Rabobank Australia Limited ABN 50 001 621 129 AFSL no. 234700. The Rabobank Online Savings Terms and Conditions and Notice Saver Product Disclosure Statement are available at [www.rabobank.com.au/corporate/legal](http://www.rabobank.com.au/corporate/legal). You should consider the relevant disclosure 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 are used to fund Australian food, farming and agriculture.

Supporting →



**Rabobank**