

WELCOME TO RURAL BANK

At Rural Bank, our values and business approach are influenced by our country origins – a heritage that has seen us become a vital, trusted partner in communities all over Australia. With in-depth local knowledge and expertise, we are able to understand your requirements better. This enables us to offer tailored products for your personal and business banking needs that are delivered by a reliable and professional team.

Committed to ongoing innovation and diversification, Rural Bank provides long-term financial solutions that can evolve with you into the future.



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The Rural Bank logo, featuring a stylized white chevron symbol above the words "RURAL BANK" in a bold, white, sans-serif font.

» RURAL BANK

Term Loan



A Rural Bank Term Loan provides primary producers with the means to make property purchases and capital improvements, restructure finances and make off-farm investments.

TERM LOANS AT A GLANCE

Suitable for	Primary producers requiring finance for property purchases, capital improvements, restructure of existing finance or to make off-farm investments for business purposes
Eligibility	<ul style="list-style-type: none">• Must be a primary producer• Must be predominantly for business purposes
Minimum loan amount	\$50,000
Loan term	Up to 15 years – principal and interest repayments Up to 5 years – interest only repayments
Security	Can be secured by a range of securities including crops, livestock, water and land
Interest rates	<ul style="list-style-type: none">• Your choice of variable or fixed rates• Interest in advance available on fixed rate term loans
Repayments	Principal and interest or interest only. Additional repayments allowed – break costs may apply to fixed rate loans
Redraw	Available for variable rate loans only. \$5,000 minimum redraw amount

TAILORED TO MEET YOUR NEEDS

We understand that each rural business has unique requirements, so our Term Loans are structured to meet the repayment and cash flow requirements of your business.

INTEREST RATES TO SUIT YOUR RISK PROFILE

You have the choice of variable or fixed rates of interest (for amounts over \$150,000) to help manage interest rate risk. You also have the choice of splitting your loan, which provides the certainty of a fixed rate and knowing what your repayments will be, in addition to the flexibility of a variable rate.

A CHOICE OF REPAYMENTS TO MATCH YOUR CASH FLOW

Repayment frequencies can be tailored to match your cash flow requirements. Interest only and principal and interest reductions can be structured to suit your financial position.

DELAY CAPITAL OUTLAY

If you need to produce income from an asset but need to delay capital outlay, a number of interest only facilities are available. Fixed rate Term Loans provide you with the added flexibility of paying interest in advance or in arrears.

FLEXIBILITY

Variable rate Term Loans provide the ability to make additional repayments at any time, reducing your interest expense. Additional repayments made on variable rate loans can be redrawn as required (a redraw fee and a minimum redraw amount applies).

WANT TO KNOW MORE?

To learn more about Rural Bank, ask for a copy of 'Welcome to the Country's Bank' or visit our website www.ruralbank.com.au

For information about Term Loans, visit your local Rural Bank representative, call our Customer Service Centre on 1300 660 115 or go online to find out more.

www.ruralbank.com.au

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. All applications for loans or credit are subject to lending criteria. Terms, conditions, fees and charges may apply. Full details are available on application or by phoning our Customer Service Centre on 1300 660 115, online at www.ruralbank.com.au, or by visiting your local branch. All information is subject to change. Products are issued by Rural Bank Limited and distributed by Elders Rural Services Australia Limited. Rural Bank Limited ABN 74 083 938 416 AFSL 238042. Registered office: Level 1, 27 Currie Street, Adelaide SA 5000.

FINANCE TO SUIT YOU