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# WELCOME TO THE COUNTRY'S BANK

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**DISCIPLINE  
INTEGRITY  
TRUST  
HARD WORK  
HONESTY >**

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**RURAL BANK IS PROUDLY AUSTRALIAN OWNED AND OPERATED, AND EVERY CENT DEPOSITED WITH US IS REINVESTED BACK INTO AUSTRALIA.**



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**IF YOU'RE LOOKING FOR  
SEASONED PROFESSIONALS  
YOU'VE COME TO THE RIGHT PLACE.**



# RURAL BANK AT A GLANCE

## Meeting your needs, committed to you

Our country heritage is a matter of great pride for us. It's also what gives us deep insight into regional and rural life and all its demands. This allows us to design financial products that meet your specific needs.

We are committed to meeting the needs of our customers, wherever they may be, through:

### Everyday banking solutions

At Rural Bank we understand how important your every day banking can be. That's why we offer a range of everyday banking accounts that make it as easy as possible to bank with us:

- Everyday Account
- Everyday Community Account
- Gold Cash Management Account
- Seasonal Account

### Take control of your money

We offer a range of transaction facilities linked to your accounts to make your everyday banking as simple and convenient as possible. These include:

- ATM and EFTPOS access with a Rural Bank debit card
- Internet and Phone Banking
- chequebook
- deposits and cash withdrawals at Australia Post outlets nationally

## Savings and investments to grow your money

Whether you are looking for ways to grow your personal nest egg, or you are in business, Rural Bank offers a range of specialised savings and investment products for your financial needs and objectives:

- term deposits tailored to meet your needs
- farm management deposits that assist primary producers to manage their tax position and maintain income streams
- online savings and investment options for customers who want to be rewarded for managing their own banking

### Specialised agribusiness finance

At Rural Bank, we appreciate the diverse financial requirements of primary producers. Our experienced agribusiness banking specialists understand a range of industries. They will work with you to develop a solution that allows you to manage your day to day finances, while creating buffers for times of cash flow short falls and allocating funds for capital purchases.

## Our agribusiness finance options include:

- seasonal finance structured to work with your cash flow
- a convenient line of credit that allows you to access the equity in your land or farm
- term lending with the flexibility to use your stock or crops as security

### More about us

When you commit to a banking partnership, it's important that you feel comfortable with the choice you've made. Rural Bank is part of the Bendigo and Adelaide Bank Group. We are committed to providing our customers with local support backed by the security of a successful, well managed financial institution. After all, you've worked hard for your money. We offer you:

- products and services distributed through a number of national partners
- a local call centre to assist with your banking enquiries

# EVERYDAY BANKING SOLUTIONS

PRODUCT		Access Options Cheque book, ATM and EFTPOS, Internet and Phone Banking	Available to personal customers?	Available for business / agribusiness customers?
<b>Everyday Account:</b> Because everyday life can be quite demanding	A personal transaction account that allows you to take care of all your daily banking needs. Our Everyday Account offers you flexibility, convenience and choice via a range of access methods.	✓	✓	✗ Please refer to the Seasonal Overdraft in the Agribusiness section.
<b>Everyday Community Account:</b> Special treatment for community supporters	An account designed especially to help not for profit organisations and community groups to manage their funds at minimum cost, and still earn a competitive interest rate.	✓	✗	✓ Must be a registered not for profit or community association
<b>Gold Cash Management Account:</b> Combine the best of both worlds	A transaction account with savings account benefits. For a minimum deposit of \$5,000 you can combine competitive interest rates and low cost services, while enjoying convenient, at call access to your funds.	✓	✓	✓
<b>Seasonal Account:</b> We understand that seasonal factors can have a major impact on your agribusiness	Tailored to meet your day-to-day transactional needs, whilst paying an attractive interest rate on credit balances. To assist in managing periods of tight cash flow, you can apply for the convenience of an overdraft limit for your Seasonal Account at any time.	✓	✗	✓

# TAKE CONTROL OF YOUR MONEY

## ATMs

You can use your Rural Bank card and PIN at any Rural Bank, Bendigo Bank and Suncorp ATM across Australia free of charge.

Using an ATM you can:

- make withdrawals
- obtain account balances
- transfer funds between linked accounts
- deposit cash and cheques (at selected ATMs only)
- change your PIN (at selected ATMs only)

Your Rural Bank card is also accepted at any ATM within Australia or overseas displaying the Visa symbol. Please refer to our website for more information on ATMs, including locations and partner networks that enable you to access your funds free of charge.

## EFTPOS

EFTPOS is a convenient way to pay for your purchases without carrying cash. You can use your Rural Bank card at any location displaying the EFTPOS symbol around Australia. You may also be able to withdraw additional cash when making your payments – please note that some retailers may limit the amount of cash you can withdraw.

## Bank@Post™

You can access your Rural Bank accounts at over 2,500 Australia Post outlets across the country, 1,300 of which are in rural and regional locations.

Simply swipe your Rural Bank card and enter your PIN to:

- deposit and withdraw cash (withdrawal limits may apply)
- check your account balance
- pay bills

Bank@Post™ and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579. All rights reserved.

## Phone Banking

Whether you are calling from within Australia or overseas, you can use our Phone Banking service to:

- check your account balances
- monitor the transactions on your accounts
- transfer funds between accounts
- pay bills
- order a statement
- request a cheque book
- change your Phone Banking PIN

## Internet Banking

At Rural Bank, we treat the security of your Internet Banking transactions very seriously. We offer our customers security tokens that provide a second level of authentication for your Rural Bank Internet Banking service when used in conjunction with your Access Number and PIN.

You can use Internet Banking to:

- check your loan and deposit account balances
- transfer funds between transactional accounts
- pay bills via BPAY®
- check your payments history
- change your Internet Banking PIN
- view and print account transactions
- schedule one-off or regular transfers or payments in advance
- transfer funds to accounts held with other financial institutions
- download transactional data to your favourite accounting or spreadsheet program

BPAY® registered to BPAY Pty Ltd  
ABN 69 079 137 518.



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▶ WE WANT TO BE A PLACE WHERE  
YOU CAN PUT YOUR TRUST  
NOT JUST YOUR MONEY.

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# SAVINGS AND INVESTMENTS

PRODUCT		Available to personal customers?	Available for business / agribusiness customers?
<b>Term Deposit Account:</b> Guaranteed returns	<p>Ideal for anyone requiring a guaranteed income stream or if you do not need immediate access to your funds.</p> <p>Our terms range from 1 month through to 5 years, with your interest fixed at highly attractive rates for your chosen term. Depending on the term you select, you can also nominate the frequency of your interest payments.</p>	✓	✓
<b>Farm Management Deposit:</b> Predictable cash flow for unpredictable seasons	<p>A highly effective risk management tool that earns interest on pre-tax income during profitable years, which you can then use to manage income streams during seasonal and economic fluctuations. Rural Bank offers both fixed and variable Farm Management Deposits, giving you the flexibility you need to manage your tax position and maintain your income.</p>	✓ Must be a primary producer.	✗
<b>Online Savings Account:</b> Be rewarded for saving	<p>Provides you with access to your funds via Internet Banking. Earn a high rate of return and make the most of your savings while enjoying the convenience and flexibility of having your funds available at call.</p>	✓	✗
<b>Online Term Deposit:</b> Higher rates when you apply online	<p>Our online term deposit offers different rates to our standard term deposits, providing you with more options to make your funds work harder.</p>	✓	✗

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WHEN THE CURRENCIES ARE CROPS AND LIVESTOCK  
ORDINARY FINANCIAL SOLUTIONS JUST WILL NOT DO.





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# SPECIALISED AGRIBUSINESS FINANCE

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**Need to buy cropping supplies now (e.g. weed spray or fertiliser) and pay it off after harvest?**

**Are you a livestock producer looking to purchase vet supplies that you can pay for with your next sale proceeds?**

- For finance requirements usually between \$20,000 and \$150,000 at any time, a Rural Bank Seasonal Account with Overdraft is likely to be ideal.
- For larger amounts, consider the flexibility of Rural Bank AgriManager®.
- Seasonal Account and AgriManager® provide an ongoing finance limit that allows access to funds when required. Both are designed to help finance essential farm inputs with repayments tailored around your income pattern. Your finance limit is reviewed annually to ensure it still suits your needs.

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**Increasing your livestock numbers over the next few years?**

- StockBuilder is designed to provide \$50,000 or more to help build livestock numbers over a 3 year term.
- Fixed and variable interest rate options, including interest only for the first 12 months. Drawdowns can be scheduled to occur upon livestock purchases (meaning you aren't paying interest before you make purchases) and repayments are scheduled in line with your 3 year livestock trading schedule.
- For ongoing finance, also consider Seasonal or AgriManager® credit facilities.

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**Buying a neighbouring property or looking to increase on-farm storage or production facilities?**

- A Rural Bank Term Loan is the most suitable finance option for land and property purchases.
- Suitable for capital improvements, restructure of existing finance, property purchases, off-farm business investments.
- Terms up to 15 years. Choose from fixed and variable interest rates, as well as interest only options.

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**Prefer to consolidate all your agribusiness finances into one loan, making your banking simpler and more cost effective?**

- A Rural Bank Term Loan, with either a variable or fixed rate, can consolidate all these finance arrangements into one loan with one repayment schedule. The term (up to 15 years) and repayments can be tailored to suit your farm cash flows.

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Read on for more details about Rural Bank's range of specialised agribusiness finance solutions.

**Seasonal Overdraft: Because seasons don't necessarily run on time**

This daily working capital facility enables primary producers to finance short-term production costs and cover cash flow short falls. It's flexible and can be structured to meet your business needs as either a trading or cash flow limit. You can:

- choose to use your land, stock, crop or wool as security
- elect to only make payments to stay within your facility limit
- access your funds using a range of methods including card, cheque book, ATM, EFTPOS, Internet and Phone Banking
- minimum overdraft \$20,000

**StockBuilder: Flexible finance for your livestock business**

Designed specifically for an agribusiness that's built around livestock, StockBuilder helps you manage your stock numbers, with flexible repayment options that meet your business' cash flow over 3 years.

With StockBuilder you can:

- use your livestock as security
- choose between variable and fixed interest rates
- benefit from interest-only repayments for the first 12 months of your loan (please note that your loan must be repaid in full after 3 years)
- minimum loan amount \$50,000

Please note: This facility is not suitable for short term livestock trading.

**AgriManager®: All your farm-related finances taken care of at once**

Use this line of credit to manage all your farm-related income and expenditure streams. Access funds easily by using your equity in your land or farm, to undertake capital purchases as well as run your business from day to day.

AgriManager® offers:

- a convenient, all in one account that covers term, seasonal borrowings and transactional banking
- competitive interest rates for credit funds
- your choice of monthly, quarterly or six monthly variable rate interest charges to suit your farm's cash flow
- repayments only required to remain within your account limit
- the ability to make voluntary repayments at any time without penalty
- access to funds for seasonal inputs as needed
- flexibility to access funds via a range of methods including card, cheque book, ATM, EFTPOS, Internet and Phone Banking
- minimum loan amount \$150,000

**Term Loan: Solutions to realise your vision**

Confidently make plans for growing your business, undertake off-farm investments, and make capital improvements or property purchases. After all, you have ready access to the financial products and services needed to make all this possible.

A Rural Bank Term Loan offers:

- interest and repayment cycles tailored to your farm cash flow
- your choice of fixed or variable interest rates (or a combination of both), for loan periods up to 15 years
- redraw and progressive draw down options for variable interest rate loans
- unlimited additional repayments for variable rate loans
- convenient access to account balances, account history etc. 24 hours a day, 7 days per week via Internet and Phone Banking
- minimum loan amount \$50,000



➤  
**LOCAL KNOWLEDGE  
EXPERIENCE, RELIABILITY  
AND STABILITY.**

# MORE ABOUT RURAL BANK

## Talk to us

Whether you prefer face to face service or speaking with someone over the phone, it is easy to contact Rural Bank.

## Elders branches

The full range of Rural Bank products and services are available at over 220 Elders branches across rural and regional Australia. Elders branch staff can assist you with your savings and investment needs, account queries, cards and chequebooks. Dedicated District Banking Managers are also available for specialist farm finance advice and on-farm service.

## Bendigo Bank and Bendigo Community Bank branches

Rural Bank agribusiness products are available through Bendigo Bank branches nationally. Bendigo Agribusiness Managers are located across Australia, and are committed to providing advice and support to Bendigo agribusiness customers. Rural Bank customers can also transact over the counter at selected Bendigo bank branches.

## Ray White Rural Offices

Ray White Rural has a network of over 80 franchises that specialise in rural property and livestock sales across Australia.

Ray White Rural has a referral arrangement with Rural Bank which offers a highly professional approach to finance solutions for rural lending and investing.

## Metropolitan branches

Rural Bank branches are available in selected metropolitan locations. Please check our website for locations and opening hours.

## Over the phone

Rural Bank provides a local call centre to assist with all customer enquiries. Simply phone 1300 660 115. Our professional team is available: Monday – Friday 8.00am – 6.30pm (CST) including holidays deemed not to be national public holidays.

## Secure, local and regulated

Since its inception, Rural Bank has provided specialised banking services and products to rural Australia and has maintained a conservative approach to financial management. By adhering to strict investment guidelines, Rural Bank's balance sheet has proven resilient during times of drought and economic volatility.

Rural Bank is an Authorised Deposit-taking Institution (ADI) and like all other Australian banks, is monitored and regulated by the Australian Prudential Regulation Authority (APRA). This means that we must meet minimum requirements in relation to the following areas:

- liquid assets and liquidity management
- capital adequacy and capital management
- governance arrangements
- financial reporting
- internal and external audit arrangements
- risk management

Deposits with Rural Bank are covered by the Financial Claims Scheme. The account holder may be entitled to payment under the Financial Claims Scheme. Payments under the the Scheme are subject to a limit for each depositor. Information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.



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**For More Information:**

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Special legislative requirements must be adhered to. You should consult your taxation advisor. Terms, conditions, fees, charges and lending criteria 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](http://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 Bendigo and Adelaide Bank Limited and 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.