

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.



Postal Address:
GPO Box 551
Adelaide SA 5001

Registered Office:
Level 1, 27 Currie Street
Adelaide SA 5000

Telephone: 1300 660 115
service@ruralbank.com.au
www.ruralbank.com.au

The Rural Bank logo, featuring a stylized white chevron symbol above the words "RURAL BANK" in a bold, white, sans-serif font, is positioned in the top left corner of a blue graphic overlay.

» RURAL BANK

AGRIBUSINESS

AgriManager®



Rural Bank AgriManager[®] is an instant line of credit that gives you the flexibility to use the equity in your land to manage and grow your business. With AgriManager[®], once your credit assessment has been approved – you can just get on with it.

SAVE TIME AND MONEY

AgriManager[®] is perfect to manage all your farm finances with one account, saving you time and money. You can draw on your account instantly to fund seasonal production costs and make capital purchases. And receipts can be paid directly into your account as they are received, either reducing interest expense, or if in credit, earning an attractive interest rate.

CONVENIENT ACCESS

Funds can be accessed at any time through Rural Bank Internet and Phone Banking, Visa Debit card or personal cheque book.

AGRIMANAGER[®] ACCOUNT AT A GLANCE

Minimum loan	\$150,000
Term	Ongoing subject to an annual review
Repayments	No fixed or minimum repayments
Debit interest	Competitive variable interest rate, with a choice of interest charging options to match your cash flow
Credit interest	When in credit, your funds will earn an attractive interest rate
Security	Secured by land, a Rural Bank Term Deposit or a combination of both
Account access	ATM [#] , EFTPOS, Bank@Post [™] , BPAY [®] , personal cheque book, staff assisted transfers and Internet and Phone Banking

Bank@Post[™] and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579. All rights reserved. BPAY[®] registered to BPAY Pty Ltd ABN 69 079 137 518.

[#]ATM transactions at non-Rural Bank, non-Bendigo Bank or non-Suncorp ATMs may incur a fee.

*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 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.

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. All applicants 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 79 083 938 416 AFSL 238042. Australian Credit Licence number 238024. Registered office: Level 1, 27 Currie Street, Adelaide SA 5000.

VALUE FOR MONEY

When you bank with Rural Bank, you can be confident that you're dealing with a reliable, successful financial institution that can help you achieve your personal financial objectives.

Rural Bank's AgriManager[®] has been designed to offer a number of convenient transaction options while keeping your fees to a minimum. For more details regarding our fees and charges, please ask for a copy of our Schedule of Fees and Charges at your local branch or visit our website www.ruralbank.com.au

PART OF AUSTRALIA'S LEADING COMMUNITY BANKING GROUP

Rural Bank is 100% owned by the Bendigo and Adelaide Bank Group. Bendigo Bank has a proud tradition of adding value for customers through quality personal service and a philosophy of giving back to those communities in which they operate.

WHY BANK WITH US?

Rural Bank is a bank for people across Australia. While our name may reflect our country heritage, all Australians looking for an alternative provider for their personal banking can benefit from Rural Bank's competitively priced transaction and deposit products.

Rural Bank is an Australian owned and operated bank that was founded with the specific purpose of providing banking services to rural and regional Australia at a time when these services were being withdrawn by major banks.

When you deposit your money with Rural Bank, you can be confident that you are supporting country Australia while being backed by the security of a successful, well-managed financial institution.

All deposits with Rural Bank are covered by the Australian Government Financial Claims Scheme*.

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 more information about Rural Bank's AgriManager[®], ask at your local branch, call our Customer Service Centre on 1300 660 115 or go online to find out more.