

# 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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RURAL BANK

AGRIBUSINESS

Seasonal  
Accounts

At Rural Bank, we understand that primary producers need to work with the seasons to grow their business. We also understand that this means your cashflows and banking facilities need to work that way as well.

Our Seasonal Accounts have been designed to meet the daily transactional needs of Australian businesses as well as to help overcome the uncertainty and instability caused by seasonal fluctuations. Whether you need a business transaction account with the added benefits of attractive interest rates (when in credit) and convenient access options, or a daily working capital facility to help you finance short term production costs, a Rural Bank Seasonal Account can help your business succeed.

## ALL-IN-ONE ACCOUNT

There's no need to have different bank accounts to manage your finances. With a Rural Bank Seasonal Account you can manage all your daily banking needs in the one account. And with the addition of an optional Seasonal Overdraft, you can minimise the number of accounts (and the amount of monthly account keeping fees) you need to run your business.

What's more, when your account operates in credit, you'll earn attractive interest.

## KEEP YOUR BUSINESS RUNNING

Rural Bank's Seasonal Overdraft is a daily working capital facility tailored for primary producers to finance short-term production costs and cover cash flow shortfalls.

## SEASONAL ACCOUNT AT A GLANCE

<b>Minimum opening and ongoing balance</b>	No requirement
<b>Access to funds</b>	ATM <sup>®</sup> , EFTPOS, Bank@Post <sup>™</sup> , BPAY <sup>®</sup> , business cheque book, staff-assisted transfers, periodical payments, direct debits and credits and Internet and Phone Banking. Rural Bank Visa Debit card can be used at any outlet that displays the Visa symbol
<b>Interest calculation and frequency</b>	Interest is calculated daily and paid either monthly, quarterly or six monthly
<b>Statement frequency</b>	Choose from bi-annually, quarterly or monthly

## SEASONAL OVERDRAFT AT A GLANCE

<b>Minimum overdraft limit</b>	\$20,000
<b>Security</b>	Can be either unsecured or secured by a combination of securities such as crops, livestock, wool and land
<b>Term</b>	Overdraft limits are approved for 12 months and subject to an annual review
<b>Account access</b>	ATM <sup>®</sup> , EFTPOS, Bank@Post <sup>™</sup> , business cheque book, Visa Debit card access staff-assisted transfers, direct debit and Internet and Phone Banking (access and transact on your account 24/7)
<b>Repayments</b>	No fixed or minimum repayments so your account can be repaid as proceeds are received
<b>Interest</b>	Variable interest rate

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\*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 applications for loans or credit are subject to lending criteria. Terms, conditions, fees, 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](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 Elders Rural Services Australia Limited. Rural Bank Limited ABN 74 083 938 416 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 Seasonal Account 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](http://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](http://www.ruralbank.com.au)

For more information about our Seasonal Accounts, ask at your local branch, call our Customer Service Centre on 1300 660 115 or go online to find out more.