

LIVESTOCK TRADING FINANCE OFFER

Your local Elders branch in conjunction with Rural Bank Limited is pleased to offer you a short-term seasonal facility designed specifically for producers managing beef cattle or sheep. Livestock Trader provides finance for the purchase and sale of beef cattle or sheep within a six-month period.

Subject to approval, finance can be arranged for up to 50% of the value of your stock with a minimum finance amount of \$50,000 for sheep and \$75,000 for beef cattle (maximum loan amount \$500,000).

With Livestock Trader you can:

- Use the livestock you purchase as security
- Enjoy a competitive variable interest rate.
- Take advantage of a short 6-month term designed to allow you to buy and sell your stock for quick returns.
- Have your purchases and sales swept automatically from the Elders autopay facility to your Livestock Trader.

All facilities are subject to quarterly livestock appraisals and during or at the end of the facility term, when you are looking to sell your stock, you can do so through your preferred stock agent.

Importantly if you are looking for longer terms of greater than six months out to three years, Rural Bank has dedicated offerings that can be tailored to meet your needs including Seasonal facilities and Stockbuilder Accounts.

For more information on Rural Bank's Livestock Trader facility, or the range of other financial solutions available for primary producers, please read the fact sheet attached or contact your local Elders Representative.

LIVESTOCK TRADER

Livestock Trader is a seasonal overdraft facility that enables Elders clients to borrow funds for purchasing sheep and cattle using a maximum 50% of the total value of their livestock, including purchases, as security.

To be eligible, client(s) must be a rural producer with land holdings. Once the banking facility is in place, it will be the responsibility of the local Elders Branch Manager and/or Territory Sales Manager to conduct quarterly visible stock inspections.

Product Benefits and Features

Suitable for	Short term purchase and sale of beef cattle and sheep. Stock must be depastured on the borrower's rural property.
Exclusions	<ul style="list-style-type: none"> • Stud stock • Dairy cattle
Loan term	A Rural Bank Seasonal Account - to be repaid in full within 180 days. Note: if you require terms greater than 180 days, Rural Bank offers a range of other finance solutions that may meet your needs.
Minimum loan amount	Beef cattle: \$75,000 Sheep: \$50,000
Maximum loan amount	\$500,000
Interest rate	Variable
Interest frequency	Monthly
Security	<ul style="list-style-type: none"> • Letter of offer • 1st livestock mortgage • For companies: limited guarantee from all Directors
Stock inspection	Quarterly
Fees and charges	<ul style="list-style-type: none"> • \$0 establishment fee • \$0 origination fee • \$350 documentation fee based on Letter of Offer and Livestock Mortgage • Government fees and charges as applied – please refer to the Rural Bank Schedule of Fees and Charges for details

To find out more

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This information has been prepared without taking into account your personal circumstance, objectives, financial situation or needs. 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 Ltd. Rural Bank Limited ABN74 083 938 416 AFSL 238042. Registered office: Level 1, 27 Currie Street, Adelaide SA 5000