

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

BUSINESS BANKING

Business
Accounts



No matter what business you are in, you need a bank that understands your unique needs. Rural Bank Business Banking offers a range of products and services along with an experienced team who want to help your business to succeed.

BUSINESS TERM LOAN

If you are looking for long term finance to fund property development or investment, business expansion or any other commercial purpose, our Business Term Loan can provide the ideal solution. You can choose from Interest Only or Principal and Interest repayment options and generally select a repayment cycle that best suits your business needs.

Our Business Term Loan is available with a fixed or variable interest rate, or you can split your loan and take advantage of both options. A fixed rate can reduce the hassles associated with interest rate volatility; you know what your interest rate and repayments will be for the period selected. With a variable rate, your interest rate changes in line with market movements and there are no additional costs for full or partial early repayment. Capped interest rates are also available so you can limit your exposure to increasing interest rates and still benefit when interest rates fall.

BUSINESS OVERDRAFT

Our Business Overdraft is designed to provide you with the extra cash your business needs to cover seasonal expenses, working capital and other unexpected outflows. It also allows you to operate your Business Cheque Account in overdraft up to an agreed limit making it an ideal short term funding solution.

You enjoy all of the usual transaction flexibility of a Business Cheque Account and only pay interest monthly on the money you use. Access is available via Internet and Phone Banking, cheques, ATMs[#] with a Rural Bank Visa Debit card and other electronic options such as direct debit and credits, and bulk payments.

BUSINESS MANAGER

You can take advantage of the equity you have in existing property with our Business Manager. This flexible line of credit, which can be secured by residential, commercial or rural property, or cash, lets you combine your transactional banking, overdraft and some longer term funding needs into one convenient account.

Access to Business Manager is available via Internet and Phone Banking, cheques, ATMs[#] with a Rural Bank Visa Debit card and other electronic options such as direct debit and credits, and bulk payments.

EQUIPMENT FINANCE AND ASSET PURCHASE

Finance your vehicles, plant and equipment with a range of finance options that can help you manage your cash flow and free up working capital. Hire purchase, finance lease and chattel mortgage products are available to make it easier for you to buy or use business goods such as motor vehicles and trucks, or even industrial plant, business or earthmoving equipment.

DEPOSIT AND INVESTMENT ACCOUNTS

Rural Bank's deposit and investment accounts provide you with flexible access and a choice of interest rates.

Your everyday business banking transactional needs can be satisfied with a Business Cheque Account. Our Gold Cash Management Account can provide you with transactional flexibility and high interest. Or for longer term investments, a Term Deposit offers you flexible terms and high returns with interest paid at maturity (or monthly for terms greater than 12 months).

INTERNET BANKING

No matter where you are in the world, Rural Bank's Internet Banking service gives you a convenient, secure way to manage your business finances. You can access your accounts, transfer funds, make payments and monitor your loans at any time. We also understand that running your business efficiently is important, so we have designed our Internet Banking service to be compatible with most popular accounting and business management software programs.

WANT TO KNOW MORE?

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

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

www.ruralbank.com.au

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

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Terms, conditions, fees, charges and lending criteria 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. Equipment Finance and Asset Purchase products are provided by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and available through Rural Bank Limited and Elders Rural Services Australia Limited. All other 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.