

# 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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Investments  
and Savings



# Investments and Savings



Whether you need easy access to your money, or you want to build your savings more quickly, Rural Bank offers a range of investment and savings products designed to achieve your financial goals sooner.

## RURAL BANK GOLD CASH MANAGEMENT ACCOUNT

Our Gold Cash Management Account is a transaction account with savings account benefits, available to both personal and business/agribusiness customers.

## GOLD CASH MANAGEMENT ACCOUNT AT A GLANCE

<b>Minimum opening and on-going balance</b>	\$5,000
<b>Easy access (funds at call)</b>	<ul style="list-style-type: none"><li>• Internet Banking (including BPAY<sup>®</sup> and Pay Anyone)</li><li>• Phone Banking</li><li>• optional cheque book available;</li><li>• Rural Bank Visa Debit card (including ATMs # and EFTPOS);</li><li>• Staff assisted transfers</li><li>• Direct debits and direct credits</li></ul>
<b>Interest calculated</b>	Daily
<b>Interest paid</b>	Monthly

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

## HIGH INTEREST, MINIMUM FEES

By choosing a Rural Bank Gold Cash Management Account, you benefit from interest rates that increase as your balance does. Better still, you don't need to lock your money away to earn competitive interest and provided you maintain a minimum balance of \$5,000 you will avoid any monthly account keeping fees.

## RURAL BANK TERM DEPOSIT ACCOUNT

Rural Bank Term Deposits are ideal for people and businesses that require a guaranteed income stream or do not need immediate access to their funds. Your interest rate is fixed for your chosen term and we offer highly attractive interest rates that help you reach your financial goals sooner.

## TERM DEPOSIT AT A GLANCE

<b>Terms available</b>	1 month to 5 years
<b>Minimum opening and on-going balance</b>	\$500
<b>Interest calculated</b>	Daily
<b>Interest paid</b>	<ul style="list-style-type: none"><li>• At maturity for terms up to 12 months</li><li>• Monthly, quarterly or annually for terms 12 months or longer</li></ul>

\*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. 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](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. 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 Investments and Savings Accounts have 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 savings and investment 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 Investments and Savings Accounts, ask at your local branch, call our Customer Service Centre on 1300 660 115 or go online to find out more.