

AgriManager®

# Be ready for any opportunity

Grow your business and manage the unexpected with AgriManager®, the line of credit developed especially for farmers.

AgriManager gives you any-time access to funds of \$150,000 and over, up to an approved limit. Apply once and the money is yours to use, when and how you want to. You're in charge.

There are no fixed or minimum repayments. You can pay income directly into your AgriManager facility as soon as you receive it.

There's no fixed term – we'll carry out a review with you each year to make sure AgriManager is still working for you.

## **How much can you borrow?**

From \$150,000 up to an approved amount.

## **What's the term?**

Ongoing – we'll review annually.

## **What about interest?**

You'll earn interest when you're in credit, and pay interest when you're in debit. Our rates are competitive and you can choose the charging option that best suits your cash flow.

## **What security do you need?**

Subject to approval, you can use your land, a Rural Bank Term Deposit, or a combination of both. Other security may be considered.



### How do you access your AgriManager funds?

Using your Rural Bank Visa Debit card, you have easy access to your funds through EFTPOS outlets Australiawide, plus ATMs<sup>1</sup> across the country and around the world displaying the Visa symbol. You can also use Bank@Post<sup>TM2</sup>, BPAY<sup>®3</sup> and Internet and Phone Banking, or call our Customer Service team on 1300 660 115.

### Need less than \$150,000?

If you want to access funds from \$20,000, talk to us about a Seasonal Account with Overdraft. Alternatively talk to us about a term loan.

## What's good to know about Rural Bank?

We are proudly part of the Bendigo and Adelaide Bank Group, who have set the standard for banking that gives financial power back to our communities.

We bring you seasoned rural expertise combined with the stability and resources of a successful, well-managed financial institution.

All deposits you make with Rural Bank are covered by the Australian Government Financial Claims Scheme<sup>2</sup>.

The money you deposit with us we re-invest back into rural Australia.

### Talk to us today

<b>Online</b>	<a href="http://ruralbank.com.au/agrimanager">ruralbank.com.au/agrimanager</a>
<b>In Person</b>	Find your nearest Rural Bank specialist at <a href="http://ruralbank.com.au/locate-us">ruralbank.com.au/locate-us</a>
<b>Phone</b>	Call our Customer Service team on <b>1300 660 115</b>

<sup>1</sup> ATM transactions at non-Rural Bank, non-Bendigo Bank or non-Suncorp ATMs may incur a fee.

<sup>2</sup> Bank@Post<sup>TM</sup> and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579. All rights reserved.

<sup>3</sup> BPAY<sup>®</sup> registered to BPAY Pty Limited ABN 69 079 137 518.

<sup>4</sup> The Financial Claims Scheme protects depositors through the provision of a guarantee on deposits (up to a cap) held in Authorised Deposit-taking Institutions (ADIs) in Australia and allows quick access to their deposits if an ADI becomes insolvent.

As such please note the following information:

- You may be entitled to a payment under the Financial Claims Scheme in the event of us becoming insolvent;
- Accessibility to the Financial Claims Scheme is subject to eligibility criteria; and
- Information about the Financial Claims Scheme can be found at the APRA website at <http://www.apra.gov.au> and the APRA Hotline on 1300 558 849.

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Terms, conditions, fees and charges apply and are available online at [www.ruralbank.com.au](http://www.ruralbank.com.au), by phoning our Customer Service Team on 1300 660 115 or by talking to your local Rural Bank representative. Products are issued by Rural Bank – A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL 237879. Products are distributed by Bendigo and Adelaide Bank Limited. All applications for loans or credit are subject to lending criteria. AgriManager<sup>®</sup> is a registered trademark of Rural Bank. BEN50RBMB005 (1913127–1917899) (01/24)