



Rural Bank  
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## Rural Bank: focused on Australian farmers.

Rural Bank was founded to support rural Australians and we're proud to be 100% Australian operated.

We're here for our farmers, their families and everyone who makes our rural communities grow and thrive.

Our focus is to provide products and expertise to help you take control of your money, stay on top of challenges and grab opportunities.

We re-invest the money you deposit with us back into rural Australia to help farm businesses grow, now and into the future.

<sup>†</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. All applications for loans or credit are subject to lending criteria. Terms, conditions, fees, charges may apply. Full details are available on application, by phoning our Customer Service Centre on 1300 660 115 or online at [www.ruralbank.com.au](http://www.ruralbank.com.au). All information is subject to change. Products are issued by Rural Bank - A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Products are distributed by Bendigo and Adelaide Bank Limited and Elders Rural Services Australia Limited ABN 72 004 045 121 AFSL 237757.

<sup>†</sup>'AgriManager' is a registered trademark of Rural Bank

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### Equipment Finance

# Invest in your production.

Available through



## The quality of your farm or business equipment can make all the difference to your profitability.

Because the outlay can be significant, we offer three Equipment Finance options to help you buy, upgrade or replace.

### Finance Lease

Rural Bank purchases the equipment and leases it back to you for an agreed period.

### Asset Purchase

Rural Bank purchases the equipment and you buy it from us in instalments.

### Equipment Loan

You own the equipment, and purchase it with a Rural Bank loan using the equipment as security.

All of these options mean easier cash management. No large capital outlay up front means no drain on working capital. Repayments or instalments can be fixed, or can be tailored to suit your cash flow. You may also be able to claim tax benefits if the equipment is being used to generate income. And if you need new equipment when your contract ends, you can roll over to a new contract, subject to approval.

### How much can you finance?

From \$10,000 up to an approved amount.

### What's the term?

From 1 to 5 years.

### What about interest?

The interest rate will be fixed for the term.

### What are the repayment options?

You can choose to pay monthly, quarterly, 6 monthly, annually in advance or seasonally, subject to approval.

### What security do you need?

You can use the equipment being financed.

Are there any tax benefits? You may be able to claim depreciation, and interest and rental payments may be deductible as long as the equipment is used to generate assessable income<sup>1</sup>.

### Want ongoing access to finance?

Talk to us about AgriManager<sup>®</sup> for amounts over \$150,000, or our Seasonal Overdraft for access to funds from \$20,000.



**“Buying a tractor isn’t like replacing the family car. Rural Bank gave me options for financing, so I could grab the opportunity without putting pressure on my cash flow.”**

## 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>1</sup>.

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

Find out more online at [www.ruralbank.com.au](http://www.ruralbank.com.au)

## Rural Bank has personal banking for everyone.

We have everyday banking, savings and investments for all Australians who want a bank that backs our people and communities.

You can bank with us in person, online and over the phone – no matter where you are.

Find out more online at [www.ruralbank.com.au](http://www.ruralbank.com.au)

	Finance Lease	Asset Purchase	Equipment Loan
<b>You own the equipment at the start</b>	No	No	Yes
<b>You own the equipment at the end</b>	No	Yes	Yes
<b>You can pay a deposit</b>	No	Yes	Yes
<b>Balloon payment/residual value</b>	Residual value required	Balloon payment optional	Balloon payment optional
<b>Taxation benefits*</b> <small>*Consult with your taxation advisor about potential tax benefits and selecting the right equipment finance option.</small>	Rental payments may be tax deductible.	You may be entitled to claim GST input tax credits, depreciation and interest expenses.	You may be entitled to claim GST input tax credits, depreciation and interest expenses.

## Apply for Equipment Finance – and invest in your production.

For more information:

<b>Visit</b>	<a href="http://ruralbank.com.au/equipment-finance">ruralbank.com.au/equipment-finance</a>
<b>Call</b>	Call our Customer Service team on <b>1300 660 115</b>
<b>Drop in</b>	Find your nearest Rural Bank specialist at <a href="http://ruralbank.com.au/locate-us">ruralbank.com.au/locate-us</a>