

Rural Bank One.

Fast. Simple. Great rates.

Rural Bank One offers a range of flexible online savings and investment products that are designed to meet your needs. Whether you are looking for a personal account, run a business or agribusiness, or are managing a DIY super fund[^], there's a Rural Bank One solution to help your savings grow.

All deposits with Rural Bank One are covered by the Australian Government's Financial claims scheme*.

Rural Bank One Saver^{^^}

This account offers personal, business and DIY Super customers a high interest rate, at call access to their funds, as well as several other attractive features.

- No monthly account keeping or transaction fees.
- Competitive rates with interest paid monthly.
- No minimum balance needed to earn a high rate of interest (personal customers only).
- Internet and Phone Banking available any time.

Rural Bank One Term Deposit^{^^}

If you're after a fixed rate of return and don't need immediate access to your funds, this is the ideal choice.

- Available for personal investors, businesses and DIY Super.
- Security and certainty of a fixed interest rate.
- Choice of 3, 6 or 12 month terms.
- Minimum deposit of \$500.
- No monthly account keeping fees.

[^] Please note: we recommend that DIY Super customers seek their own professional advice on the suitability and use of Rural Bank ONE Saver and / or term deposit accounts within their DIY Super portfolio.

^{^^} The combined value of Rural Bank ONE Saver and Rural Bank ONE Term Deposit Accounts (whether individual or joint) cannot exceed \$2,000,000 unless agreed to by Rural Bank.

Rural Bank One Farm Management Deposit

Perfect for primary producers who want to manage their farm's income stream regardless of seasonal changes^{**}.

With this account you can:

- set aside pre-tax income from profitable years and use it when needed most;
- choose between variable or fixed rates; and
- enjoy zero monthly account keeping fees.

^{**} Please note: eligibility conditions apply and individual circumstances may vary. You should consult your taxation adviser on the suitability of an FMD in your individual circumstances.

Make the most of your retirement savings

Rural Bank ONE is an excellent choice for customers managing the cash component of their DIY Super Fund. With convenient online access whenever you need, competitive interest rates and no monthly or annual account keeping fees, a Rural Bank ONE Saver Account or Term Deposit is an ideal option for your retirement savings.

Apply online – quick, simple and paperless[#]

The easy application process allows you to apply online in a matter of minutes. No need to print forms or post documents. For most applications, the account will be opened within 1 business day (subject to satisfying identification requirements).

However, if you prefer, you can print and complete the account application documents that are available at www.ruralbankone.com.au and return the forms in an envelope to Rural Bank, Reply Paid 84135, Rundle Mall SA 5000 together with photocopies of your identification documents (if required) and your opening deposit cheque.

[#]For applicants who satisfy the requirements for online identity verification. Certain business applications will require supporting documentation.

Want to know more?

To apply online or for more details, please visit www.ruralbankone.com.au or call our Customer Service Centre on 1300 660 115.

An individual can own more than one farm management deposit, and can own farm management deposits with different FMD providers, but the sum of the balances of all the farm management deposits of an owner claimed as a deduction must not be more than \$800,000.

*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 <http://www.apra.gov.au> and the APRA Hotline on 1300 558 849.

Individual circumstances may vary and special legislative requirements must be adhered to. Before making any investment decision you should consider your situation and consult your taxation adviser to ensure you meet legislative requirements. Terms, conditions, fees and charges may apply. Full details are available on application, by phoning our Customer Service Centre on 1300 660 115 or online at www.ruralbankone.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.