

## Seasonal Account

# Break free from your income cycle

Why be limited by your seasonal income cycle? With a Rural Bank Seasonal Account you can have easy access to finance all year round.

A Rural Bank Seasonal Account is an all-in-one account that lets you do all your banking, plus gives you the option of a working capital facility with a Seasonal Overdraft.

There's no minimum opening balance, or any minimum balance you need to maintain. You can use your Seasonal Account whenever you need – with perfect freedom.

### How do you access your Seasonal Account?

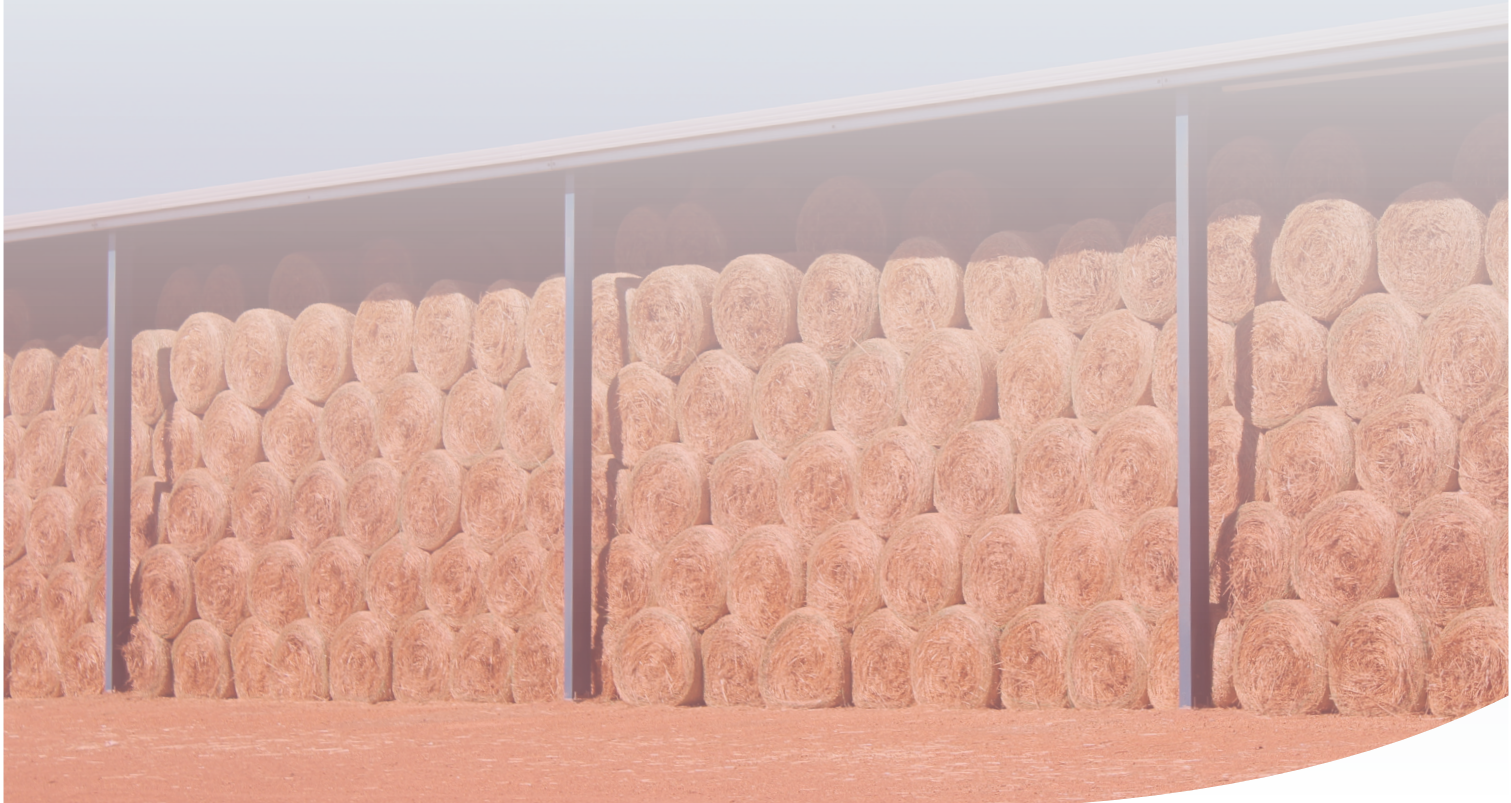
Easy access for all your day to day transactions through ATMs<sup>1</sup>, EFTPOS, Visa purchases, Bank@Post<sup>TM2</sup>, BPAY<sup>®3</sup>, Internet and Phone Banking. Or call our Customer Service team on 1300 660 115.

### What about interest?

You'll earn interest when you're in credit, and pay interest when you're in debit. Interest is calculated daily, and charged either monthly, quarterly or every 6 months.

### How often do statements come?

You can choose to get your statement monthly, quarterly or every 6 months.



## Access additional funds with a Seasonal Overdraft

A Seasonal Overdraft will give you access to daily working capital to cover those cash-flow shortfalls or finance short-term production costs.

There are no fixed or minimum repayments, so you can pay it off as quickly as you want.

### What's the overdraft limit?

From \$20,000, as approved.

### What's the term?

Approved for 1 year, then reviewed annually.

### What about interest?

You'll pay a variable interest rate.

### What about repayments?

There are no fixed or minimum repayments; simply stay within your approved limit.

### What security do you need?

Your Seasonal Overdraft can be secured using your land, crops, wool or livestock. Subject to approval, you may also be able to have an unsecured facility.

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

If you want access to funds of \$150,000 or over, talk to us about AgriManager®.

## 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/seasonal-account">ruralbank.com.au/seasonal-account</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™ 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® 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. The target market determination for the Seasonal Account is available at [www.ruralbank.com.au/target-market-determinations](http://www.ruralbank.com.au/target-market-determinations). AgriManager® is a registered trademark of Rural Bank. BEN50RBM014 (1913127-1917905) (01/24)