

## Term Loan

# Build up your farm's assets

If you're a primary producer with plans to grow and improve your farm business, we can back you with a Rural Bank Term Loan.

It's the right loan for farm business purposes, such as making capital improvements, and purchasing property, new farm buildings or production facilities. You can also use it for off-farm investments that are related to growing your farm business.

If you have other loans or finance arrangements, consider bringing them all into one Rural Bank Term Loan. One loan is easier to manage, and it may well save you money in interest payments.

You know your farm finances better than anyone, so you can choose the term and repayment timeframes, subject to approval, that fit.

We have terms of up to 15 years, and a choice of variable and fixed interest rates, depending on how much you borrow. You can split your loan between fixed and variable to get that balance of certainty and flexibility.

You can repay principal and interest at intervals that match your cash flow, with the option of interest-only for up to five years. Interest-only is a great way to delay capital outlay while your assets get up to speed producing income.

You can make additional repayments at any time to reduce your interest costs. You can also redraw a minimum of \$5,000 on variable rate loans – a redraw fee may apply.



### Who's eligible?

Primary producers anywhere in Australia.

### What can the loan be used for?

Purchases and investments that are predominantly for growing your farm business.

### How much can you borrow?

From \$50,000 up to an approved amount.

### What's the term?

Up to 15 years, with principal and interest repayments.

Up to 5 years, with interest-only repayments.

### What about interest?

Your choice of variable or fixed interest rates. Interest in advance is available on fixed rate term loans.

### What are the repayment options?

Repayment frequencies can be tailored to match your cash flow. You can choose to repay principal and interest, or interest only. You can make additional repayments at any time – break costs may apply to fixed rate term loans.

### Can you redraw?

If you have a variable rate loan, you can redraw a minimum of \$5,000.

### What security do you need?

You can use the equity in your livestock, crops, water or land.

### Want ongoing access to finance?

Talk to us about AgriManager® for amounts over \$150,000, or our Seasonal Overdraft for amounts from \$20,000.

## 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/term-loan">ruralbank.com.au/term-loan</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>2</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.

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