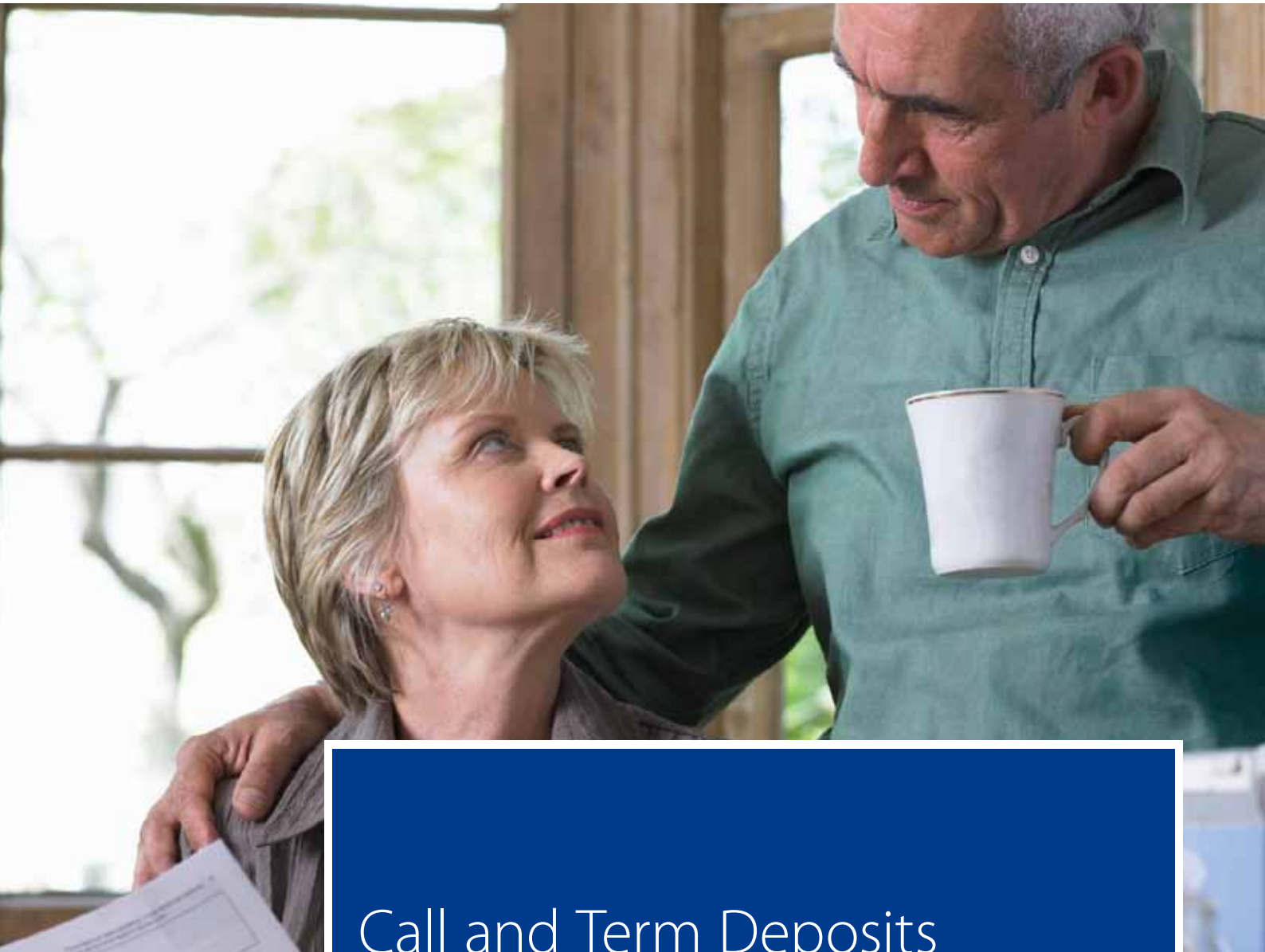




Rabobank



## Call and Term Deposits

*Invest with the world's leading food and agribusiness bank*



## Competitive investment options from New Zealand's safest bank

### Rabobank Group's other products and services

#### All In One account

A market-leading loan with internet banking, phone banking, EFTPOS card, ATM and cheque book access

#### Equipment Finance

Up to 100% finance for business vehicles, plant and equipment to maximise cash flow

#### Risk Management Services

Helping rural producers manage future income streams

#### RaboPlus.co.nz

Online savings and investment products

#### Food & Agribusiness Research

Combining local knowledge and global research in agriculture and related industries

#### Business Management Programs

Created for farm owners and managers to develop and enhance business skills

#### Succession Planning Facilitation

Assisting rural families to plan for their future

#### Equity Partnership Facilitation

Assisting rural businesses with their growth ambitions

Rabobank's range of call and term deposits includes options to suit a wide range of investment strategies. Each of these options comes with the added benefit of giving you the peace of mind of dealing with an organisation regarded as one of the world's safest banks<sup>1</sup>.

As a rural bank, Rabobank reinvests deposit funds back into New Zealand agriculture through loans to farmers – so investing with us means you are also effectively investing in the rural economy.

### Why choose Rabobank Deposits?

Rabobank Deposits are an ideal option if you have surplus funds to put to work growing a healthy rate of interest. You can choose a term to suit your investment requirements, with no transaction fees (Government taxes may apply).

Copies of the current disclosure statements for Rabobank New Zealand Limited and Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. (Rabobank New Zealand Branch) and Rabobank's term deposit investment statement are available at [www.rabobank.co.nz](http://www.rabobank.co.nz) For investment statements for products (including term deposits) available through the RaboPlus division of Rabobank New Zealand Limited, visit [www.raboplus.co.nz](http://www.raboplus.co.nz) <sup>1</sup> Deposits with Rabobank New Zealand Limited are guaranteed by our ultimate parent Rabobank, which has been ranked the world's safest non-government owned bank by Global Finance magazine every year since 1999. The guarantee is unsecured and unlimited in amount.



## Call Deposits

- Competitive rates to earn you daily interest
- Same-day access to your funds if withdrawal request received before 2pm
- Interest calculated on the daily closing principal balance, credited monthly and, if you choose, compounded for maximum investment growth
- Up to 5 withdrawals per month direct credited to your nominated bank account
- Tiered interest rate structure
- A monthly statement of your account balance and transactions

## Term Deposits

- A fixed interest rate for a fixed term of your choice from 30 days to 5 years
- Interest paid on the maturity date you set upfront for 30 to 364 day terms, or at the intervals you choose for one to five year terms, to suit your cash flow requirements
- Ability to nominate in advance to automatically reinvest your funds at maturity, to aid in your forward planning
- Tiered interest rate structure
- Minimum deposit \$5,000

**No transaction fees**

**Save with an organisation regarded as one of the world's safest banks**

## To find out more

- Call 0800 722 622 (0800RABOBANK)
- Visit our website: [www.rabobank.co.nz](http://www.rabobank.co.nz)

To make a Rabobank Deposit, complete the application form, detach and keep the Investment Statement and the Terms and Conditions, and post your application to:

Rabobank Client Services  
Freepost 340  
PO Box 38396, Wellington Mail Centre  
Lower Hutt 5045.

You should make your cheque payable to "Rabobank New Zealand Limited"<sup>2</sup> and cross it "not transferable".

Once we've processed your deposit cheque and application, we'll send you a confirmation acknowledging the commencement date, amount, interest rate, interest payment frequency and the maturity date (as applicable) of your investment.

<sup>2</sup> Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A., incorporated in the Netherlands, has given an unsecured guarantee for payment of any liability incurred by Rabobank New Zealand Limited on or after 18 February 1998.

# Investing in New Zealand agriculture

With over 110 years of banking experience, Rabobank<sup>3</sup> is the world's leading specialist in food and agribusiness banking. Founded in the Netherlands in 1898, by farmers for farmers, Rabobank retains its cooperative structure and founding principles while operating in 46 countries around the world.

Rabobank has been ranked as the safest non-government owned bank by *Global Finance* magazine every year since 1999. Based on Tier 1 Capital, Rabobank is among the 25 largest financial institutions in the world with a continuing and growing presence in New Zealand and Australia.

Rabobank New Zealand and Australia is part of the international Rabobank Group. In New Zealand, Rabobank customers rate their bank more highly in meeting their business needs than customers of all other major banks within the agribusiness sector. Research reported by *TNS Conversa Market Research* shows that Rabobank holds the leading position in the performance attribute 'Understands the needs of my business and advises me accordingly'<sup>4</sup>.

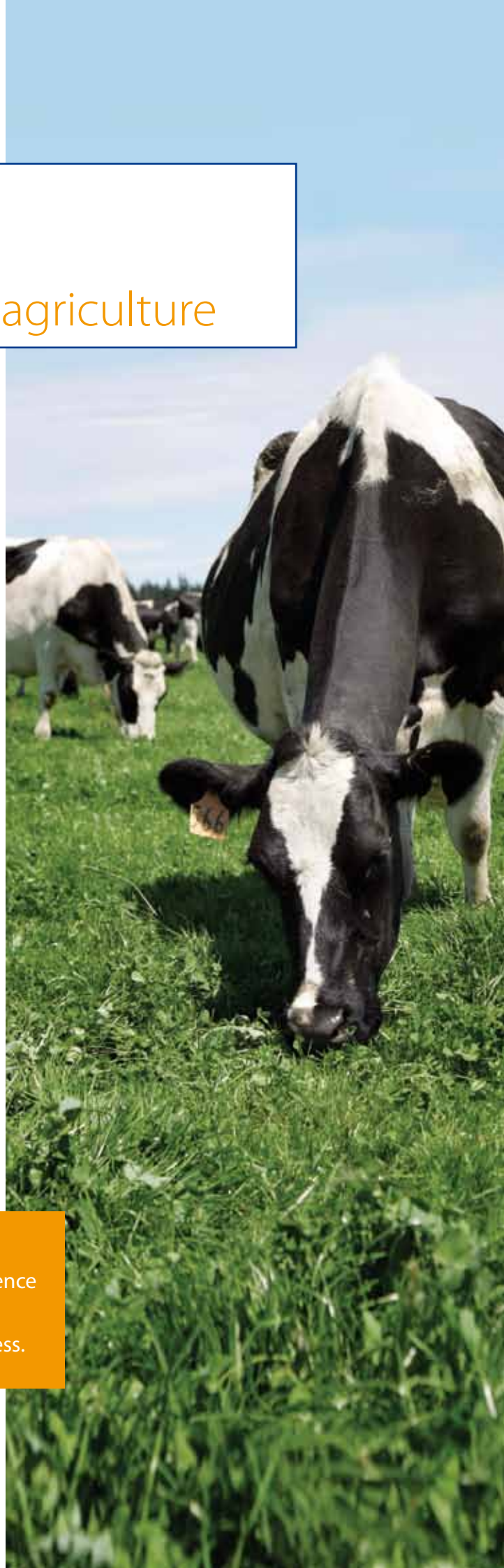
New Zealand's primary producers are widely recognised for their outstanding achievement of best practice, particularly in terms of management, productivity and quality of produce. Rabobank understands the cyclical nature of agribusiness and takes a long-term view of the industry, using its established network of 30 strategically located branches across the nation to service rural clients.

As well as global knowledge and local market expertise Rabobank rural managers have a genuine understanding of their clients' businesses. This unique approach provides a real value adding resource to help clients achieve their short and long-term business goals.

The Rabobank Group is the world's leading specialist in food and agribusiness banking, with 110 years of experience providing customised banking and finance solutions to businesses involved in all aspects of food and agribusiness.

<sup>3</sup> Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.

<sup>4</sup> Based on data collected from agri-businesses by TNS Conversa for the period October 2007 to September 2009 for the Business Finance Monitor surveying customers of major banking institutions in New Zealand.



# Term Deposits Investment Statement for the purposes of the Securities Act 1978. Prepared as at 30 June 2010.

## IMPORTANT INFORMATION

(The information in this section is required under the Securities Act 1978)

Investment decisions are very important. They often have long-term consequences. Read all documents carefully. Ask questions. Seek advice before committing yourself.

### Engaging an investment adviser

An investment adviser must give you a written statement that contains information about the adviser and his or her ability to give advice.

Tell the adviser what the purpose of your investment is. This is important because different investments are suitable for different purposes, and carry different levels of risk.

The written statement should contain important information about the adviser, including:

- relevant experience and qualifications, and whether dispute resolution facilities are available to you; and
- what types of investments the adviser gives advice about; and
- whether the advice is limited to investments offered by one or more particular financial institutions; and
- information that may be relevant to the adviser's character, including certain criminal convictions, bankruptcy, any adverse findings by a court against the adviser in a professional capacity, and whether the adviser has been expelled from, or prohibited from joining, a professional body; and
- any relationships likely to give rise to a conflict of interest.

The adviser must also tell you about fees and remuneration before giving you advice about an investment. The information about fees and remuneration must include:

- the nature and level of the fees you will be charged for receiving the advice; and
- whether the adviser will or may receive a commission or other benefit from advising you.

An investment adviser commits an offence if he or she does not provide you with the information required.

### What sort of investment is this?

This investment statement invites you to make deposits in New Zealand dollars with Rabobank New Zealand Limited ("Rabobank") for such fixed terms and at such fixed interest rates as it offers from time to time.

### Who is involved in providing it for me?

The issuer, Rabobank, is a registered bank under the Reserve Bank of New Zealand Act 1989 and has its address at Level 12, 80 The Terrace, Wellington.

Rabobank's directors at the date at which this investment statement is prepared are:

- FRAUNTSCHIEL, Erich
- GIESKES, Theodorus Henny Lambertus Johannes Maria
- GURRY, William Patrick
- PALMER, John Leonard
- SMITHERS, David Welsford

Rabobank carries on the business of providing seasonal and term loans to farmers and deposit products to rural and urban investors. It has carried out these activities since its incorporation on 7 February 1935.

### How much do I pay?

You may select the amount you wish to deposit with Rabobank, which may not be less than \$5,000. The amount you select is the only amount that you are required to pay to Rabobank. The amount you wish to deposit is payable to Rabobank at any of its offices in New Zealand or at such other places, or by such other means, as Rabobank may permit.

### What are the charges?

There are no charges except if you terminate your deposit (or part of your deposit) early, which you can only do if Rabobank agrees. In such an event, the fee for this will be 50% of the amount of interest earned on your deposit (or the part being terminated early) to the date of termination. This fee may be deducted from the principal of your deposit.

Rabobank can change or introduce a charge at any time by direct communication or by display in all branches and by notice in the media. Such notice will be given at least 14 days ahead.

Rabobank may pay commission/brokerage from its own funds to an intermediary.

### What returns will I get?

The returns to you will be interest on the amount deposited with Rabobank plus repayment of the amount deposited. No amount of returns, quantifiable as at the date of this investment statement and enforceable by you, is promised. Rabobank will seek instructions from you prior to maturity as to whether you want to reinvest the deposit or have it repaid. However, Rabobank can inform you of the interest that will be payable on your deposit at the time you make it.

The key factors that will determine your returns will be the interest rate at which you agree to deposit your money, the amount you deposit, the term of your deposit, the frequency of interest payments, any taxes or duties imposed, and whether your deposit (or part of your deposit) is terminated early. No reserves or retentions apply to deposits.

The amount you deposit will be payable to you on the date your deposit matures. Interest will be payable on the maturity date and also, if the deposit is for one year or more, in arrears as agreed with Rabobank. Rabobank will seek instructions from you prior to maturity as to whether you want to reinvest the deposit or have it repaid. Where Rabobank has not received instructions before the maturity date on how to deal with the principal (and any interest on a deposit of less than one year), Rabobank will reinvest the amount in an existing call deposit in your name or a new call deposit if there is no existing one.

Rabobank will deduct from the returns payable to you all tax and other duties that apply to the deposit. Rabobank is legally liable to pay the returns on deposits.

Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A., incorporated in the Netherlands and Rabobank's ultimate parent company, has guaranteed payment of any liability incurred by Rabobank on or after 18 February 1998, including any liability in respect of any deposit made on or after 18 February 1998. The guarantee is not secured and its amount is not limited.

### What are my risks?

The main risks of you not recovering the amount you deposit in full, or of you not receiving the returns referred to above, are:

- the insolvency or statutory management of Rabobank in circumstances where the assets of Rabobank are insufficient to meet claims ranking ahead of, and equally with, your claim, and the guarantee referred to above does not apply to your claim or the assets of Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. (the guarantor) are insufficient to meet your claim under the guarantee;
- Rabobank receiving an order from the Inland Revenue Department requiring it to deduct from the amount of your deposit a sum which you may owe as a taxpayer;
- Rabobank exercising any right it has to combine your accounts or to set-off debts you owe to it against the amount of your deposit.

Rabobank is a registered New Zealand bank. The principal risks that may lead to its insolvency are those affecting the banking sector in New Zealand, in particular those risks associated with the rural banking sector, and also the worldwide operations of the Rabobank banking group.

On a liquidation of Rabobank you may be liable to pay money to the liquidator in limited circumstances if, in general terms, a payment of returns to you other than in the ordinary course of Rabobank's business enabled you to receive more than you would otherwise have received in the liquidation.

If Rabobank is put into liquidation or wound up, the claims of any secured creditors, those claims set out in the Seventh Schedule to the Companies Act 1993 and

any other claims preferred by law will or may rank ahead of your claim as the holder of a deposit. After payment of claims preferred by law, your claim as the holder of a deposit will rank equally with all other unsecured and unsubordinated claims.

### Can the investment be altered?

Rabobank can change the terms and conditions of a deposit including fees, other than the interest rate or term once it has been accepted, at any time by direct communication or by display in all branches and by notice in the media. Such notice will be given at least 14 days ahead.

### How do I cash in my investment?

On maturity, your deposit will be repaid or reinvested as described under 'What returns will I get?'

You can only have your deposit repaid before its maturity date if the law confers such a right or Rabobank agrees. In the latter event a fee may apply to your deposit, as described under 'What are the charges?'

You may not sell your deposit. You may mortgage or charge your deposit with Rabobank's prior written consent.

### Who do I contact with enquiries about my investment?

You can make enquiries about deposits to any employee or officer of Rabobank at your local branch or at Rabobank's address at Level 12, 80 The Terrace, Wellington, or phone 0800 100 015.

### Is there anyone to whom I can complain if I have problems with the investment?

You can make complaints about deposits to any employee or officer of Rabobank at your local branch or at Rabobank's address at Level 12, 80 The Terrace, Wellington, or phone 0800 500 933.

If you are not satisfied with how Rabobank has dealt with any complaint that you have made, you may refer the complaint to the Banking Ombudsman whose address and telephone number are 109 Featherston Street, Wellington, 0800 805 950.

### What other information can I obtain about this investment?

Other information about Rabobank and deposits with Rabobank is contained or referred to in Rabobank's most recent disclosure statement and in its financial statements. These documents can be obtained, free of charge, from your local branch or at Rabobank's address at Level 12, 80 The Terrace, Wellington, or phone 0800 500 933.

The financial statements and other documents of or relating to Rabobank are filed on a public register at the Companies Office of the Ministry of Economic Development and are available for public inspection.

The only type of information that is required to be, or otherwise will be, given annually to you by Rabobank is, if applicable, a certificate stating the amount of resident or non-resident withholding tax deducted from interest paid to you in respect of your deposit.

The type of information that is required to be, or otherwise will be, available free of charge on request from Rabobank is:

- a copy of Rabobank's most recent financial statements required to be registered under the Financial Reporting Act 1993, together with all documents that are required to be registered with those financial statements;
- a copy of the current investment statement published by Rabobank;
- a copy of the most recent disclosure statement;
- terms and conditions applicable to deposits; and
- certain information concerning each of your deposits (such as its principal amount, maturity date and the next date on which interest is payable).

A request for any of this information may be made at your local branch or at Rabobank's address at Level 12, 80 The Terrace, Wellington, or phone 0800 500 933.

# Terms and Conditions for Rabobank Call and Term Deposits

## Records

- 1.1 The Depositor(s) must promptly notify Rabobank of a change to any information held about the Depositor(s) in relation to any Call or Term Deposit ("Deposit").
- 1.2 Account statements, other notices and correspondence will be sent to the postal address nominated in writing.

## Investment Range

- 2.1 The minimum opening investment for a Term Deposit is \$5,000.
- 2.2 Investments must be in New Zealand currency but not in cash.

## Confirmation of Deposits

- 3 Rabobank will confirm in writing its acceptance of an application and will include details of the date of acceptance, amount invested, interest rate, interest payment frequency and maturity date as applicable.

## Joint Depositors

- 4.1 Where a joint Depositor dies, the survivor(s) will own the Deposit.
- 4.2 Joint Depositors are jointly and severally liable for all amounts and obligations owing to Rabobank.

## Cleared Funds

- 5 Proceeds of cheques are not available until cleared. Clearance usually takes three banking business days ("Business Days").

## Instructions

- 6.1 A Depositor or Authorised Signatory may give instructions by means of telephone, facsimile or original writing, but amendments to the Nominated Account, an account nominated for interest payments, addresses or the signing rule must be in original writing. E-mail instructions are not accepted.
- 6.2 Rabobank may monitor or record telephone conversations for verification purposes.
- 6.3 Rabobank may refuse to act on any instructions which it considers may be invalid or if there is a dispute between Depositors and/or Authorised Signatories, or it may require (original) written instructions.

## Interest

- 7.1 Interest on Call Deposits and Term Deposits of less than one year is calculated on the basis of the number of days from, and including the date of, acceptance or interest payment up to but excluding the date of maturity, withdrawal or next interest payment. Information on current interest rates for Deposits is available from any Rabobank branch. Different rates may apply depending on the account balance and the interest payment frequency.
- 7.2 Rabobank may, at any time, increase or decrease the interest rate on Call Deposits. Interest is payable on the first day of each calendar month in arrears and on the date of final withdrawal, and credited to the same Deposit unless instructed otherwise. Interest is calculated on the daily closing principal balance.
- 7.3 Interest on Term Deposits of less than one year is payable on maturity.
- 7.4 Interest on Term Deposits of one year or more is payable in arrears monthly, quarterly, half-yearly or yearly as chosen, calculated from the date of acceptance, and interest is also payable on maturity. It is payable in equal instalments over the chosen term to the account nominated.

## Withdrawals – Call Deposits

- 8.1 Withdrawals from a Call Deposit are paid to the Nominated Account.
- 8.2 A withdrawal will be dated the same day as the request if the request is received by Rabobank prior to 2pm on a Business Day. The funds will be transferred from Rabobank prior to the next Business Day. Otherwise, the withdrawal may not occur until the next Business Day.
- 8.3 No more than five withdrawals may be made in any one calendar month. All withdrawals must be for at least \$1,000, except the final withdrawal.

## Maturity – Term Deposits

- 9.1 Prior to maturity, Rabobank will send a written notice requesting instructions as to whether the Depositor(s) seeks reinvestment in another Deposit or repayment of the maturing funds (and, where a Term Deposit of less than one year is involved, interest).
- 9.2 Reinvested funds, including any additional funds, will be subject to these Terms and Conditions.
- 9.3 After receiving an instruction for repayment, the funds will be repaid to the Nominated Account.
- 9.4 If no instructions are received prior to maturity, the funds will be reinvested in an existing Call Deposit held by the same account owner(s) or a new Call Deposit if there is no existing one.
- 9.5 If a Depositor wishes to break part or all of a Deposit prior to maturity it must be requested in writing. If Rabobank agrees to the early termination, the funds will be repaid to the Nominated Account. The fee for this will be 50% of the amount of interest earned on the Deposit (or the part being terminated early) to the date of termination. This fee may be deducted from the principal of the Deposit.

## Statements of Account

- 10 Rabobank will issue monthly account statements for Call Deposits. It is important that the Depositor(s) checks these statements and notifies Rabobank immediately of any errors or unauthorised transactions appearing on them, by phoning 0800 100 015.

## Charges

- 11.1 Rabobank does not levy transaction charges on Deposits which are conducted in accordance with these Terms and Conditions.
- 11.2 Rabobank reserves the right to pass on or deduct any Government charges applicable from time to time. For further details of current Government charges contact Rabobank on 0800 100 015.
- 11.3 Rabobank may pay commission/brokerage from its own funds to an intermediary.

## General Information

- 12.1 General descriptive information about Rabobank's banking services is available on request. This general descriptive information contains details about banking with Rabobank such as account opening procedures, dispute resolution, Rabobank's duty to keep customer information confidential and Rabobank's right to combine accounts.
- 12.2 Copies of Rabobank's current disclosure statement are available, free of charge, from any branch.

## Variation of Terms and Conditions

- 13 Rabobank can change the terms and conditions of Deposits including fees, other than the

interest rate or term of a Term Deposit once it has been accepted, at any time by direct communication or by display in all branches and by notice in the media. Such notice will be given at least 14 days ahead, except for variations to interest rates.

## Processing of Transactions

- 14 Where a transaction date is not a Business Day, the transaction may be processed on the preceding or next Business Day.

## Indemnity

- 15 The Depositor(s) is responsible to Rabobank for all liabilities incurred in relation to a Deposit and releases and indemnifies Rabobank from and against all liabilities, expenses, actions, proceedings and claims howsoever arising, including but not limited to those in relation to telephone and facsimile instructions or purported telephone and facsimile instructions, except to the extent the liability arises directly from Rabobank's negligence, wilful default or fraud.

## Dispute Resolution

- 16 Complaints about Deposits can be made to any employee or officer of Rabobank at a branch or at Level 12, 80 The Terrace, Wellington, or by phoning 0800 500 933.

If the Depositor is not satisfied with how Rabobank has dealt with any complaint, the complaint may be referred to the Banking Ombudsman, whose address and telephone number are 109 Featherston Street, Wellington, 0800 805 950.

## Non Resident Depositor Declaration

- 17 If the Depositor(s) has selected "Non resident" as their tax status, the Depositor(s) declares that any person beneficially entitled to the Deposit (and any interest) held by Rabobank in the Depositor(s) name is not a tax resident of New Zealand at the time the Deposit is placed with Rabobank. The Depositor(s) irrevocably and unconditionally agrees that if the person beneficially entitled to the Deposit (and any interest) becomes a tax resident of New Zealand, the Depositor(s) will notify Rabobank immediately. The Depositor(s) irrevocably and unconditionally agrees to indemnify Rabobank for any losses, costs, penalties and other expenses which Rabobank might incur or suffer arising directly or indirectly out of the Depositor(s) failure to comply with the terms of this clause.

## Privacy

- 18 Each Depositor and Authorised Signatory consents to the information given in relation to this investment being held by Rabobank of Level 12, 80 The Terrace, Wellington, and being disclosed to companies related to Rabobank, and intermediaries and contractors, and used for the operation of accounts held with Rabobank. Rabobank and its related companies may use the information for marketing purposes, including marketing by electronic means. Access to, including for correction of, personal information may be gained by contacting Rabobank on 0800 500 933. If all the information requested is not provided, Rabobank may not be able to provide the investment in the manner requested or at all.

**For more information call 0800 722 622 (0800RABOBANK)**

Alexandra (03) 440 2215  
Ashburton (03) 307 8128  
Auckland (09) 375 3701  
Blenheim (03) 577 1758  
Christchurch (03) 341 4200  
Dannevirke (06) 374 4030  
Dunedin (03) 471 9139  
Feilding (06) 323 0788  
Gisborne (06) 868 1499  
Gore (03) 203 9069

Hamilton (07) 834 7755  
Hastings (06) 870 8646  
Hawera (06) 278 0400  
Invercargill (03) 218 1955  
Masterton (06) 377 0326  
Matamata (07) 888 9600  
Nelson (03) 543 8263  
New Plymouth (06) 759 9210  
Oamaru (03) 433 1133  
Otorohanga (07) 873 6860

Pukekohe (09) 237 1291  
Rotorua (07) 348 0969  
Taumarunui (07) 895 7077  
Te Puke (07) 573 0105  
Thames (07) 867 9099  
Timaru (03) 684 8480  
Waipukurau (06) 858 6039  
Wellington (04) 819 2700  
Whakatane (07) 307 2540  
Whangarei (09) 430 2501

**Business Banking**

Auckland (09) 375 3701  
Christchurch (03) 341 4219  
Hamilton (07) 834 7755  
Wellington (04) 819 2700

**Corporate Banking**

Wellington (04) 819 2700

## Rabobank New Zealand Limited

Level 12  
80 The Terrace  
Wellington  
New Zealand  
Phone 04 819 2700  
Fax 04 819 2706

Also Incorporating  
The New Zealand Branch of  
Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.  
(incorporated in the Netherlands)

*Copies of the current disclosure statements for Rabobank New Zealand Limited and Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. (Rabobank New Zealand Branch) and Rabobank's term deposit investment statement are available at [www.rabobank.co.nz](http://www.rabobank.co.nz)*

*For investment statements for products (including term deposits) available through the RaboPlus division of Rabobank New Zealand Limited, visit [www.raboplus.co.nz](http://www.raboplus.co.nz)*

*Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A. has guaranteed payment of any liability incurred by Rabobank New Zealand Limited on or after 18 February 1998. The guarantee is not secured and its amount is not limited.*

*We have considered the environment when producing this document.*





Rabobank

# Call and Term Deposits

## Application Form

**Rabobank New Zealand Limited**

Company number 2874

For more information please call  
0800 722 622 (0800RABOBANK)

[www.rabobank.co.nz](http://www.rabobank.co.nz)

**Please note the following:**

- A separate form must be used for each Deposit application
- All deposits – minimum investment of \$5,000
- All Account Owner(s) and Signatories must be identified by Rabobank
- All sections must be completed unless otherwise indicated

- Original form and any identification documents must be forwarded to Rabobank:  
Freepost 340  
Rabobank Client Services  
PO Box 38396  
Wellington Mail Centre, Lower Hutt 5045

### Section A Rabobank Client Number

If you are an existing Rabobank client, please provide your Client number.  
(If so, do not complete Section B or C.)

### Section B Name and Details of Account

Account name

Company number

Residential/Registered address (mandatory)

Postcode

Postal address

Postcode

Account type  Individual  Company  Trust  Partnership  Joint  Body Corp (other than a company)  Unincorp Assoc

Telephone (work)

Telephone (home)

Fax

Mobile

E-mail

1st contact (name)

Telephone

2nd contact (name)

Telephone

### Section C Details of Account Owner(s)

1. Mr/Mrs/Miss/Ms

Given names

Surname

Date of birth/incorporation

Company name/Trustee and Trust name (if applicable)

Company number (if applicable)

Entity type  Individual  Company  Trustee  Body Corp (other than a company)  Unincorp Assoc

2. Mr/Mrs/Miss/Ms

Given names

Surname

Date of birth/incorporation

Company name/Trustee and Trust name (if applicable)

Company number (if applicable)

Entity type  Individual  Company  Trust  Body Corp (other than a company)  Unincorp Assoc

3. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation  
   / /

Company name/Trustee and Trust name (if applicable) Company number (if applicable)

Entity type  Individual  Company  Trust  Body Corp (other than a company)  Unincorp Assoc

If any of the Account Owners are a Company please provide details of Company Directors.

| Full name            | Designation/Position | Company name         |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

### Section D Deposit Details

The interest rate will be the applicable rate for the day your Deposit is accepted by Rabobank.

Call Deposit details Amount \$

Term Deposit details Amount \$

30 days  60 days  90 days  120 days  150 days  180 days  270 days  
 1 year  2 years  3 years  4 years  5 years

Interest payment frequency (for deposits over 12 months)  Monthly  Quarterly  Half-yearly  Yearly

Interest will be paid to your nominated account as detailed under Section F.

#### Source of funds

Cheque Drawer  Bank name  Branch name   
 Funds transfer from existing Rabobank account 03 - 1353 -

### Section E Reinvestment of Term Deposit (Optional)

Complete this section to automatically reinvest Term Deposits. Deposits will be reinvested for the same term as indicated in Section D. Interest will be deposited to the nominated account indicated in Section F.

Term Deposits At maturity, please reinvest  Principal and interest  Principal only

### Section F Nominated Account for Payment

The following Nominated Account will be the default account for all withdrawals, repayments and interest payments from your Deposit. All Nominated Accounts must be New Zealand accounts. Further Nominated Accounts may be specified in writing signed by the Account Owner(s).

Bank name  Branch name  Bank/Branch number   
 Account name  Account number

### Section G Account Owner(s) tax options

Without an Inland Revenue Department (IRD) number Rabobank may deduct tax at the maximum rate from interest paid on any credit balance, at the time the interest is paid. The IRD Number required is that of the Account Owner or one of the Account Owners if there is more than one. If tax exempt, please provide a copy of the Certificate of Exemption. Quotation of your IRD Number/Exemption will automatically apply to any present and future accounts under this Client Number unless you notify Rabobank otherwise.

If the Account Owner(s) has selected "Non Resident" as their tax status, the Account Owner(s) declares that any person beneficially entitled to the Account(s) (and any interest) held by Rabobank in the Account Owner(s) name is not a tax resident of New Zealand at the time the Account(s) is opened with Rabobank. The Account Owner(s) irrevocably and unconditionally agrees that if the person beneficially entitled to the Account(s) (and any interest) becomes a tax resident of New Zealand, the Account Owner(s) will notify Rabobank immediately. The Account Owner(s) irrevocably and unconditionally agrees to indemnify Rabobank for any losses, costs, penalties and other expenses, which Rabobank might incur or suffer arising directly or indirectly out of the Account Owner(s) failure to comply with the terms of this clause.

Name of Account Owner  IRD Number

Tax Rate  12.5%  21%  30%  33%  38%  Non Resident or  Tax Exempt (certificate attached)

**Section H Authorised Signatory(ies)** (to nominate an Authorised Signatory(ies) the Account Owner(s) must complete this section)

I/We the Account Owner(s) hereby authorise the person(s) listed below or notified in writing to Rabobank from time to time [“the Authorised Signatory(ies)”] to be able to deal with Rabobank with respect to the account resulting from this application.

The signature(s) and name(s) of the Authorised Signatory(ies) appear below. By so signing, they agree to comply with all the terms and conditions relating to the account and acknowledge the privacy information in Section J.

|   |   |   |
|---|---|---|
| 1. Signature<br><input type="text"/>                    | 2. Signature<br><input type="text"/>                    | 3. Signature<br><input type="text"/>                    |
| 1. Name of Authorised Signatory<br><input type="text"/> | 2. Name of Authorised Signatory<br><input type="text"/> | 3. Name of Authorised Signatory<br><input type="text"/> |

**Signing rule**

**Please note:** If you do not tick any box, we will assume that anyone can sign by themselves. Please tick ONE box only.

- Anyone can sign by themselves  
  All Signatories must sign together  
  At least two Signatories must sign together  
 Other (please specify) \_\_\_\_\_

**Section I Identification**

One of the following three options must be completed to identify each Account Owner and/or Authorised Signatory:

1. Provide one of the following documents (which must contain photo ID) to a Rabobank staff member: Passport, driver’s licence and/or a New Zealand bank credit/debit card.
2. Provide your Rabobank Client Number or related Account Number if you are an existing Account Owner or Authorised Signatory.
3. Officer Certification (as set out below).

|   |   |   |
|---|---|---|
| 1. Name of Account Owner/Authorised Signatory<br><input type="text"/> | 2. Name of Account Owner/Authorised Signatory<br><input type="text"/> | 3. Name of Account Owner/Authorised Signatory<br><input type="text"/> |
|---|---|---|

Identification sighted

ID type

ID ref. No.

ID expiry date

Existing Account Owner

Related Client/Account Number and/or Authorised Signatory

Officer certification

- I certify that
- I have known the Account Owner/Authorised Signatory for more than 12 months
  - I have established the Account Owner/ Authorised Signatory’s identity
  - The details of the Account Owner/ Authorised Signatory in this operating authority are correct

Officer name

Officer code

Officer signature

Identification sighted

ID type

ID ref. No.

ID expiry date

Existing Account Owner

Related Client/Account Number and/or Authorised Signatory

Officer certification

- I certify that
- I have known the Account Owner/Authorised Signatory for more than 12 months
  - I have established the Account Owner/ Authorised Signatory’s identity
  - The details of the Account Owner/ Authorised Signatory in this operating authority are correct

Officer name

Officer code

Officer signature

Identification sighted

ID type

ID ref. No.

ID expiry date

Existing Account Owner

Related Client/Account Number and/or Authorised Signatory

Officer certification

- I certify that
- I have known the Account Owner/Authorised Signatory for more than 12 months
  - I have established the Account Owner/ Authorised Signatory’s identity
  - The details of the Account Owner/ Authorised Signatory in this operating authority are correct

Officer name

Officer code

Officer signature

## Section J Privacy Consent

Each person signing this Application Form hereby consents to the personal information about them collected in relation to this Client Number being disclosed to entities related to Rabobank, Rabobank's contractors and relevant government authorities and used for the opening and operation of accounts with Rabobank and its related entities. Rabobank and its related entities may use the information for marketing purposes, (including marketing by electronic means) and each person signing this application form consents to being contacted on an ongoing basis by Rabobank and its related entities by telephone for marketing purposes. Each person can contact Rabobank on 0800 500 933 if they do not want this to occur and each person can gain access to their information by contacting any Rabobank branch on 0800 500 933. If all the information requested is not provided, Rabobank may not be able to provide the investment(s) in the manner requested or at all.

## Section K Execution and Declaration (the Account Owner(s) must complete and sign this section)

I/We acknowledge the terms and conditions applying to this investment and consent to the collection and use of personal information as outlined in Section J. Under these terms and conditions, I/we request you to accept an investment for the above amount. I/We understand that it is an offence to open or operate an account in a false name and that all signatories to the investment must specify all the names by which they are commonly known. I/We declare that all the information contained in this application is true and complete. I/We authorise the Authorised Signatory(ies) nominated in Section H to operate the Account resulting from this application.

### Signing of Application

Individuals: All applicants to sign personally. Partnership: All partners to sign personally. Company: Two directors or the sole director with a witness to sign. Other Bodies Corporate: In accordance with relevant authority. Please note that the Application Form must be completed in the name(s) of the trustee(s) personally, but may include the name of the trust. Attorney(s): Where the Application Form is signed by attorney(s), a certified copy of the original power of attorney and certificate of non-revocation must be attached.

### Companies

|  |  |
|--|--|
| 1. Signature of Director<br><input type="text"/> | 2. Signature of Director<br><input type="text"/> |
| 1. Name of Director<br><input type="text"/>      | 2. Name of Director<br><input type="text"/>      |
| 1. Date<br><input type="text" value="/ /"/>      | 2. Date<br><input type="text" value="/ /"/>      |

### Witness

|  |   |  |
|--|---|--|
| Signature of Witness<br><input type="text"/> | Name of Witness<br><input type="text"/> | Date<br><input type="text" value="/ /"/> |
|--|---|--|

### Individuals

|   |   |   |
|---|---|---|
| 1. Signature of Account Owner<br><input type="text"/> | 2. Signature of Account Owner<br><input type="text"/> | 3. Signature of Account Owner<br><input type="text"/> |
| 1. Name of Account Owner<br><input type="text"/>      | 2. Name of Account Owner<br><input type="text"/>      | 3. Name of Account Owner<br><input type="text"/>      |
| 1. Date<br><input type="text" value="/ /"/>           | 2. Date<br><input type="text" value="/ /"/>           | 3. Date<br><input type="text" value="/ /"/>           |

### Office Use Only

|   |  |   |   |
|---|--|---|---|
| Branch <input type="text"/>                       | Acct Mgr <input type="text"/>                                  | SIC <input type="text"/>                            | Category <input type="text"/>   |
| Source of funds                                   | <input type="checkbox"/> Cheque                                | <input type="checkbox"/> Other Rabobank account     | <input type="checkbox"/> Other – deposit slip number <input type="text"/>   |
| All ID's checked                                  | <input type="checkbox"/> Certificate of Incorporation          | <input type="checkbox"/> Business name registration | <input type="checkbox"/> Trust deeds  |
| <input type="checkbox"/> Hold as security deposit |  |   |   |
| Employee/employee related account                 | <input type="checkbox"/> Yes                                   | <input type="checkbox"/> No                         | Employee officer code <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> |
| Employee name <input type="text"/>                | Account Owner(s) relationship to employee <input type="text"/> |   |   |
| Bank officer                                      | Name <input type="text"/> Signature <input type="text"/>       |   |   |
| Office use  | FT <input type="text"/>  | LD <input type="text"/>                             |   |