

Call and Term Deposits

Talk to the world's
leading food and
agribusiness bank

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.

Call Deposits

- **Competitive rates** to earn you daily interest
- **Same-day access** to funds if your withdrawal request is received before 4.30pm
- **Interest calculated daily**, credited monthly and, if you choose, compounded for maximum investment growth
- **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 1 month to 5 years
- Interest paid on the maturity date you set upfront for 1 month to 364 day terms, or at the intervals you choose for 1 to 5 year terms, to suit your cash flow requirements
- Ability to nominate **automatic reinvestment** of your funds at maturity, to aid in your forward planning
- **Tiered interest rate structure**
- Minimum deposit \$5,000

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 among the 30 largest financial institutions in the world based on Tier 1 Capital.

Equipment Finance is provided by Rabo Equipment Finance Limited ABN 37 072 771 147, a subsidiary of Rabo Australia Limited ABN 39 060 452 217 AFSL 241 232.

¹ Tax deductions depend on your individual circumstances. Please seek professional advice from your tax advisor or accountant.



Rabobank



To find out more

- Call 0800 722 622 (0800RABOBANK)
- Visit our website: www.rabobank.co.nz to make your initial Rabobank Deposit, complete the application form, detach and keep 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” and cross out “not transferable”.

Following your initial deposit, you may instruct us in relation to your deposits, including making term deposits, by calling us on 0800 722 622 (0800RABOBANK).

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

Who is Rabobank?

- Rabobank New Zealand is a part of the international Rabobank Group
- The world’s leading specialist food and agribusiness bank
- Founded 120 years ago as a cooperative structure, by farmers for farmers
- Globally, the Rabobank Group has approximately 8.4 million clients in 38 countries
- A network of 32 offices throughout New Zealand

Rabobank Group’s other products and services

All In One account

A market-leading loan with internet banking, mobile banking, personal phone banking service¹, Debit MasterCard® and ATM access

Equipment Finance

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

Market Risk Management Services

Helping farmers manage future income streams

Major Agribusiness Clients Group

Servicing ‘middle market’ clients operating beyond the farm gate

RaboDirect.co.nz²

Rabobank’s online saving specialist and offers clients access to a single platform combining on-call savings accounts, NoticeSaver and term deposits

RaboResearch

Combining local knowledge with global research in agriculture and related industries

Business Management Programs

Created to develop and enhance skills required to manage a successful farm business

Farm Ownership Options

Assisting rural businesses with their growth ambitions

For more information contact your local Rabobank office on 0800 722 622 or visit www.rabobank.co.nz



Rabobank New Zealand Limited’s Disclosure Statement and Terms and Conditions for Rabobank Deposits are available at www.rabobank.co.nz

¹ Interest rate bookings through the Client Services Team can be made up to 4.00pm on business days. ® MasterCard is the registered trade mark of MasterCard International Incorporated.

² RaboDirect is a division of Rabobank New Zealand Limited. RaboDirect’s disclosure statement is available at www.RaboDirect.co.nz