

# Rabo Equipment Finance



*Talk to the world's  
leading food and  
agribusiness bank*

## Why choose Rabo Equipment Finance?

Rabo Equipment Finance covers major items including business vehicles, plant and equipment essential to agricultural production and management.

### The key benefits

- Personalised on-farm service from experienced rural lenders
- Up to 100% finance, to approved applicants, to conserve and retain capital
- Competitive fixed interest rates for the duration of the contract to protect against adverse interest rate movements and assist with cash flow management
- The ability to lock-in fixed interest rates for future purchases, up to 12 months in advance (refer to Lock-in Forward)
- Simple documentation providing a straight-forward solution to all your equipment finance needs
- An opportunity to claim against your total income for lease rentals and hiring agreement interest and depreciation<sup>1</sup>
- The ability to structure payments relative to the decrease in the equipment's value over its estimated useful life, to spread costs over the productive life of the equipment and minimise the impact on cash flow
- Ability to renew agreements at the end of the contract period, subject to approval from Rabobank

### Lock-in Forward Rate Agreement

A further benefit to each option provided by Rabo Equipment Finance is the ability to lock-in your interest rate, up to 12 months in advance of equipment delivery. This opportunity allows for future budget forecasting of major equipment purchases and greatly assists with business planning<sup>2</sup>.

Rabo Equipment Finance is a competitive, potentially tax-effective way of financing your business vehicles, plant and equipment. Up to 100% finance may be available for business vehicles, plant and equipment to help manage your cash flow.

With Rabo Equipment Finance all your ongoing equipment finance business requirements can be funded by way of a Hire Purchase or Lease Agreement.



**Rabobank**



### What can I purchase with Rabo Equipment Finance?

Equipment finance is available for business vehicles and a broad range of agricultural plant and equipment used predominantly in farming enterprises. This includes, but is not limited to:

- Tractors, harvesters, on-farm storage/silos, haymaking/silage, spreaders, feedout wagons, spraying, irrigation, seeding and tillage equipment
- Business vehicles, ATV's, 4WDs, trucks, trailers
- Earthmoving and materials handling equipment
- Milk vats, dairy equipment, automatic feed units and grain storage bins
- Fruit picking and grading equipment, spraying units and spreaders
- Grape harvesters, spraying equipment and processing equipment associated with viticulture

Finance is also available for quality used plant and equipment, subject to age limitations.

Finance terms range from 12 months to a maximum of 60 months.

Minimum transaction \$10k.

### 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

**For more information contact your local Rabobank office on 0800 722 622 or visit [www.rabobank.co.nz](http://www.rabobank.co.nz)**

### Rabobank Group's other products and services

#### All In One account

A market-leading loan with internet banking, mobile banking, personal phone banking service, Debit MasterCard<sup>3</sup> and ATM<sup>4</sup> access

#### 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.nz<sup>5</sup>

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

#### Deposits<sup>6</sup>

Offer you a range of competitive options for investing your funds, with deposits being reinvested in all areas of New Zealand agriculture, as part of our ongoing commitment to the industry

#### RaboResearch

Combining local knowledge with global research in agriculture and related industries

#### Business Management Programs

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

#### Farm Ownership Options

Assisting rural businesses with their growth ambitions

