

# All In One Account

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

All In One account features	The benefits to your business
Transaction, overdraft and loan facilities in a single account	Minimise fund transfers and reduce interest
Interest-only loan	Manage cash flow when most needed
A range of interest rates can be fixed online or by phone including forward bookings <sup>1</sup>	Flexibility to manage your interest rates seven days a week
Penalty-free early repayments (on variable rate borrowing only)	There's no penalty for repaying the variable rate portion of the loan
No minimum repayments on standard loans. Interest payable capitalised to your account balance	Flexible interest and principal repayment, as long as you stay within the limit of your loan, allowing you to manage your cash flow, interest and loan repayments at times that suit your business cycle
Flexibility to choose the frequency of interest payments to match peak income periods – monthly, quarterly or half-yearly in arrears	Easily manage your interest rate risk
No loan fees on drawn funds and simple transaction fees	Simple fee structures let you plan your repayment schedule
Internet banking, mobile banking and Debit MasterCard®	Convenient local and global access to funds the way that suits you
Deposits can be made electronically or by mail to Rabobank, or in person at any Westpac branch	Flexible and easy deposit options
Forward-book interest rates	The flexibility to forward book a rate, allowing you even greater control over your interest rate risk

The Rabobank All In One account is one of the most flexible finance solutions available to agribusinesses today.

The All In One account combines the functions of several accounts into one solution that gives you control over your finances and allows you to make those important financial decisions when it suits your business.



**Rabobank**



## Everything you need in one account

The All In One account provides a loan facility that is designed to provide for your long-term financing, but with the flexibility to take care of the day-to-day requirements of your business. And when compared to other products in the market, you will notice how refreshingly simple we make it for you to structure your business finances.

Reduce interest and minimise the hassle of transferring funds between accounts by combining your transaction, working capital and loan facilities in a single Rabobank account. Any funds credited to your account automatically reduce the principal – saving you interest, with these funds still available when needed.

No minimum payment is required as long as you remain within your loan limit. Interest payable will simply be debited from your account balance.

Interest rates can be fixed without a fee on part or all of your loan. Rates can be fixed online or by telephone with no rate booking, roll over fees or forms to complete.

Interest rate bookings can be made for future drawdown. Fixed interest rates can be booked 1 month in advance for periods of less than a year; or up to 6 months in advance for periods of more than a year. A variable interest rate applies to amounts not fixed.

## 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

### Equipment Finance<sup>2</sup>

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 deposits

### Rabobank Online Savings<sup>3</sup>

This is the bank's online savings division which provides a range of savings products with competitive interest rates

### Deposits<sup>4</sup>

Rabobank offers you a range of competitive options for investing your funds with 100% of money invested with Rabobank used to fund New Zealand food and agribusiness

### RaboResearch

Combining local knowledge with global research in agriculture and related industries

### Business Management Programs

Practical and strategic education for leaders in agriculture

### Farm Ownership Options

Assisting rural businesses with their growth ambitions

**For more information contact your local Rabobank office on 0800 500 933 or visit [www.rabobank.co.nz](http://www.rabobank.co.nz)**

