



Rabobank All In One account

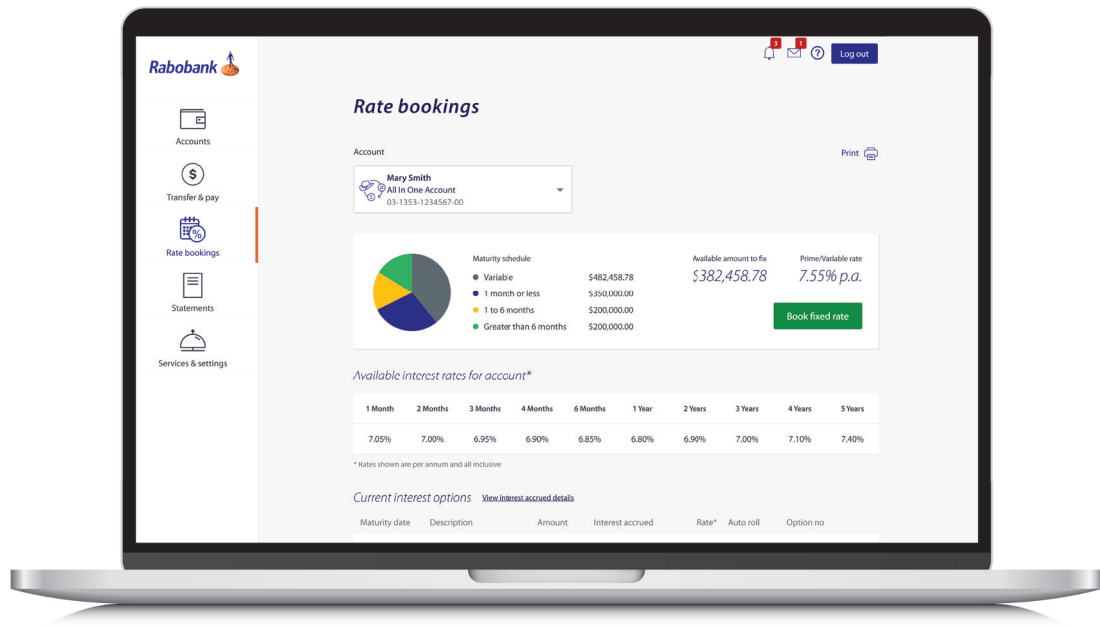
The farmer's ultimate bank account



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to find out more

rabobank.co.nz





Forget multiple loans. Replace overdrafts, term loans, equipment finance or other bespoke lending with the Rabobank All In One loan account. Built for farmers, it gives you greater control over your funds with loan terms of up to 15 years.

All in One account features	The benefits to your business
Transaction, working capital and loan facilities in a single account.	Less admin, one account to minimise fund transfers and reduce interest.
Interest rates can be fixed online or by phone from 30 days to 5 years including forward bookings. ¹	More control. It's self-managed, essentially acting like a revolving line of credit.
Penalty-free early repayments (on variable rate borrowing only).	Any income deposited into your account automatically reduces your variable loan balance and the interest you pay.
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.	Manage your cash flow, interest and loan repayments at times that suit your business cycle.
No loan fees on drawn funds and simple transaction fees.	Easy to understand fee structures for transparent pricing.
Online and mobile banking, phone and Debit Mastercard®.	Convenient to manage your finances and the flexibility to run your business at a time that suits you.
One loan to help fund anything for your farm's future.	Ability to plan long term with an interest only loan period of up to 15 years.

Terms, conditions and lending criteria apply.

¹MasterCard is the registered trade mark of MasterCard International Incorporated. Fees from ATM network owners may be applicable. ²Interest rate bookings through the Call Centre team can be made up to 6pm on business days. ³Rabobank Online Savings is a part of Rabobank New Zealand Limited. ⁴Rabobank New Zealand Limited's Disclosure Statement and Terms and Conditions for Rabobank Deposits are available at Rabobank branches, www.rabobank.co.nz or by calling 0800 500 933. Consider the terms and conditions along with your personal objectives, financial situation and needs before making any financial decisions.



Who is Rabobank?

- Rabobank New Zealand is a part of the international Rabobank Group.
- The world's leading specialist food and agribusiness bank.

- Founded over 125 years ago as a cooperative structure, by farmers, for farmers.
- Globally, the Rabobank Group has approximately 9.1 million clients with presence in 35 countries.
- A network of offices throughout New Zealand.

All you need in one account

The All In One account provides a loan facility designed to provide for your long-term financing, with the flexibility to take care of the day-to-day requirements of your business.

Compare the All In One to other products in the market and see how refreshingly simple it is to structure your business finances.

Pay less interest and minimise the hassle of transferring funds between accounts by combining your transaction, working capital and loan facilities in a single flexible account. Every dollar paid in reduces your variable loan balance – saving you interest, plus you have the flexibility to redraw those funds 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 monthly or quarterly as chosen by you.

Interest rates can be fixed without a fee on part or all your loan. Rates can be fixed online or through your mobile banking app with no rate booking, roll over fees or additional paperwork 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.

Loan Periods available for up to 15 years

The All In One is available for up to 15 years, giving you certainty and control for your business requirements.

