



Rabobank All In One account

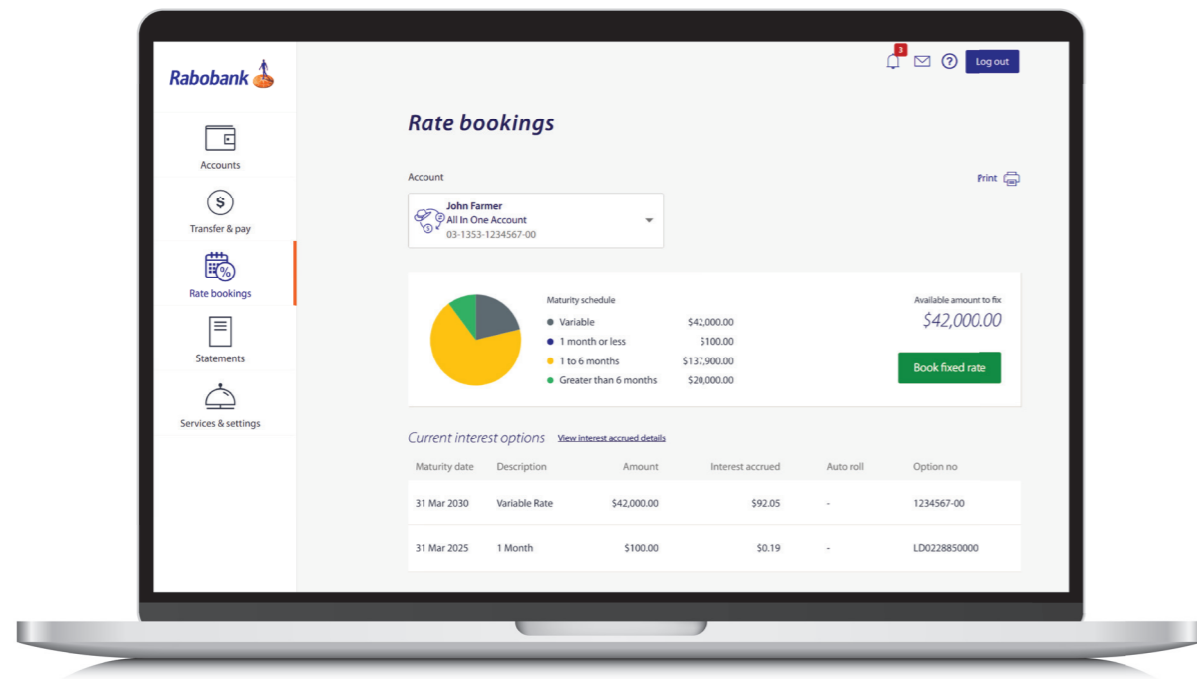
One of the most flexible finance solutions for today's agribusinesses



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rabobank.co.nz





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

All in One account features

Transaction, working capital and loan facilities in a single account

A range of interest rates can be fixed online or by phone including forward bookings¹

Penalty-free early repayments (on variable rate borrowing only)

No minimum repayments on standard loans

Flexible interest and principal repayment, as long as you stay within the limit of your loan

No loan fees on drawn funds and simple transaction fees

Internet banking, mobile banking and Debit MasterCard®

Deposits can be made electronically

The benefits to your business

Minimise fund transfers and reduce interest

Flexibility to manage your interest rates seven days a week

No penalty for repaying the variable rate portion of the loan which lets you plan your repayment schedules

Interest payable capitalised to your account balance

Manage your cash flow, interest and loan repayments at times that suit your business cycle

Easy to understand fee structures for transparent pricing

Convenient local and global access to funds the way that suits you

Flexible and easy deposit options

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.

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 monthly or quarterly as chosen by you.

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.

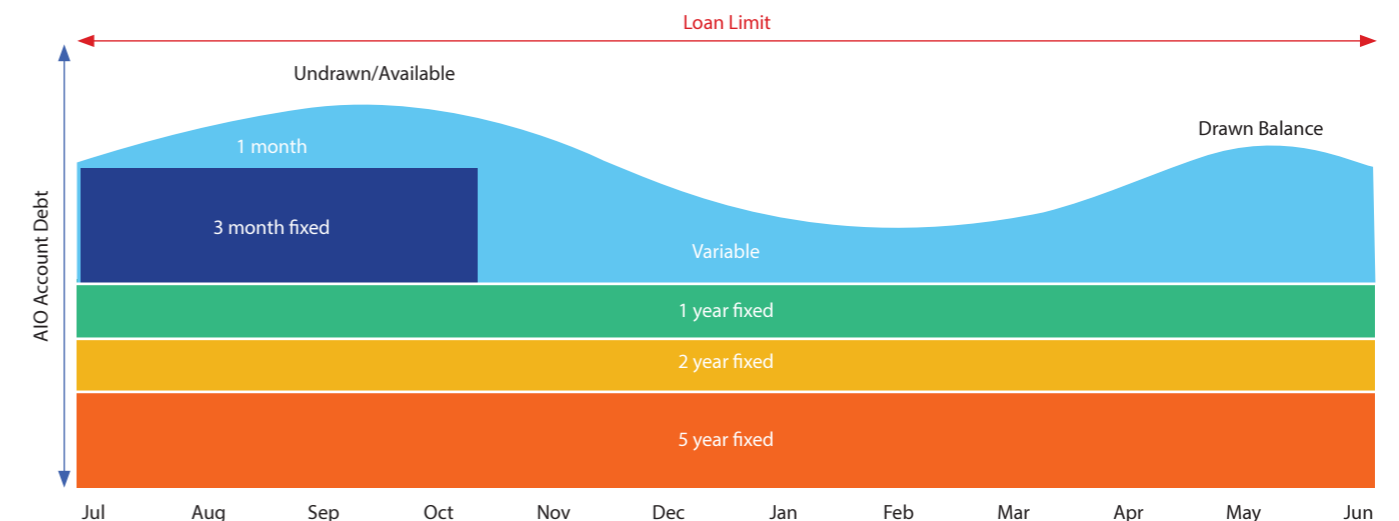
Interest rate bookings can be made for future drawdown. Fixed interest rates can be booked 1 month in advance for periods of less than a year; or up to 6 months in advance for periods of more than a year. A variable interest rate applies to amounts not fixed.

Loan Periods available for 2 to 15 years

The All In One loan is available for 2 to 15 years, giving you flexibility or certainty for your specific business requirements.

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 120 years ago as a cooperative structure, by farmers for farmers.
- Globally, the Rabobank Group has approximately 9.6 million clients with a presence in 38 countries.
- A network of offices throughout New Zealand.



Rabobank's other products and services

Market Risk Management Services
Helping farmers manage future income streams.

Major Agribusiness Clients Group
Servicing 'middle market' clients operating beyond the farm gate.

Rabobank Online Savings²
This is Rabobank's online savings division which provides a range of savings products with competitive interest rates.

Deposits³
Rabobank offers you a range of competitive options for investing your funds. 100% of your deposits are used to help 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.

Sustainable Food Production
Providing clients with knowledge and insights on sustainable farming/growing practices.

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 4pm 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.