



# *Savings that'll make you smile*

Put your savings to work with a Rabobank Online Savings account.







Save with Rabobank and you're not only earning a great return, but also helping to produce delicious food for us all. That's because every dollar of your deposits help fund New Zealand farmers and growers.

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, the Rabobank Group has approximately 9.1 million clients with a presence in 37 countries.

Here in New Zealand, we stay true to our cooperative roots, which is why growing and strengthening rural communities is at the heart of what we do. For the past 26 years, we've been growing a better New Zealand together in a network of 27 offices around the country.

#### As the name suggests, Rabobank Online Savings specialises in savings

Keep your existing bank for everyday banking services like eftpos, loans, and mortgages and use Rabobank Online Savings for savings, without the hassle of switching banks. With Rabobank Online Savings you get competitive rates, zero account fees, and simple savings account options to suit you.

#### Available online only

Rabobank Online Savings is an online banking service and you can access your savings 24/7 via our website and app. If you need help, our call centre is a phone call away.



#### Regional offices

Our staff located in our regional Rabobank offices can assist with Identity document verification to support the account opening process but are unable to assist with any other day-to-day account enquires for our Online Savings service.

#### Account Security

The security of your bank account and transactions is our top priority. Therefore, to access your accounts via our website or mobile app requires multi-factor authentication, so you can bank with peace of mind, safely and securely.

#### Choose from our range of flexible savings options:

##### RaboSaver

RaboSaver makes it easy to move money around your accounts while still receiving a competitive rate.\*

- Interest calculated daily, paid monthly
- No account fees or minimum balance
- Unlimited deposits and withdrawals

##### PremiumSaver

Be rewarded with premium interest when you are actively saving every month.\*

- Increase your balance by \$50 per month, not including interest, to earn the premium interest rate
- Premium rate available on balances up to \$100,000, balances above this up to \$5 million will earn the RaboSaver rate
- No account fees

##### NoticeSaver

Earn a variable rate for savings that you don't need immediate access to and that you can top up at any time.\*

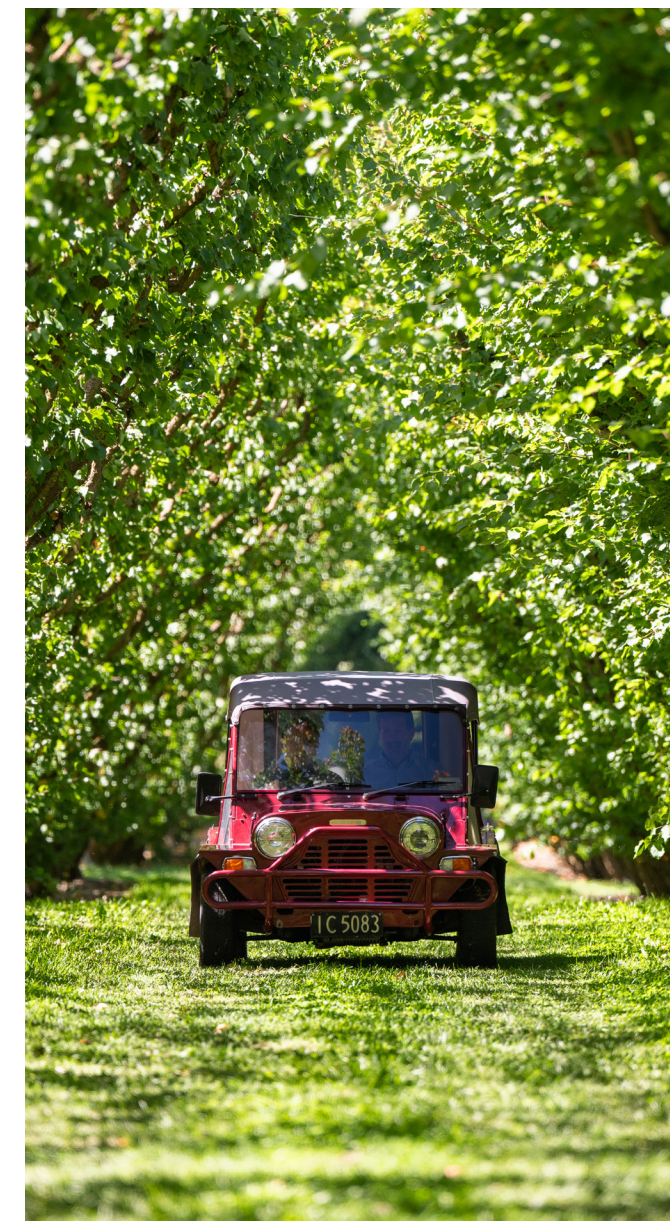
- Add to your balance and make withdrawals at any time (60 days' notice required)
- Available for all account type

##### Term Deposit

Start with as little as \$1,000 and choose a term that suits you from 1 month up to 5 years.\*

- Fixed interest rate and term
- Minimum Term Deposit is only \$1,000
- Option for regular interest payments on terms over 1 year

\*Terms and conditions apply see [rabobank.co.nz](https://www.rabobank.co.nz)



#### How to apply

To open an account with us, visit our website [rabobank.co.nz](https://www.rabobank.co.nz), hover over the 'Apply for Savings Accounts' button and click 'New Application' to complete the online application form.

#### After completing the online application

Submit any required supporting documentation and make your initial deposit to activate you account. Any deposits you make will earn on-call interest straight away.

To view our interest rates,  
visit [rabobank.co.nz/online-savings-rates](https://www.rabobank.co.nz/online-savings-rates)  
To view our FAQs,  
visit [rabobank.co.nz/help-and-support](https://www.rabobank.co.nz/help-and-support)  
To speak to our customer service team,  
visit [rabobank.co.nz/contact-us](https://www.rabobank.co.nz/contact-us)