

# Savings that'll make you smile

Put your savings to work with a Rabobank Online Savings account



# About Rabobank Group

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.

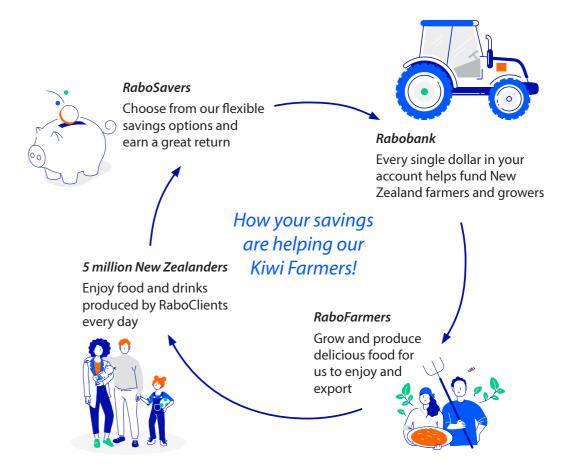
Here in New Zealand, we stay true to our cooperative roots, which is why growing and strengthening rural communities is at the heart of what we do. For almost 30 years, we've been growing a better New Zealand together, supported by our network of 27 offices nationwide.

# When you save with Rabobank, it's good for you and good for New Zealand.

That's because you're not only earning a great return, but your savings are used to help fund Kiwi farmers and growers who produce food for us all. Plus, there is no need to switch from your current bank, as the name suggests, a Rabobank Online Savings account is just for savings.

Open an account online and if you need help, our friendly Contact Centre team are just a phone call away.

With 125 years of global strength, Rabobank New Zealand, part of the international Rabobank Group, offers you the peace of mind that your savings are in trusted hands.



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



#### RaboSaver

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

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



#### **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 types



### **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



# **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 of \$1,000
- Option for regular interest payments on terms over 1 year



# Start saving your way today!

# Applying for an account

To be eligible to open an account, you will need to be:

- A New Zealand tax resident and reside in New Zealand
- 12 years or older to be eligible to open a personal account

#### You will need to have:

- A New Zealand bank account in your name with another financial institution
- A valid driver license or passport
- · Your mobile phone by your side
- Your IRD Number if you have it handy (you can provide this later)
- A smart device (mobile or tablet) is required to download our mobile app to access and operate your account

# The application process

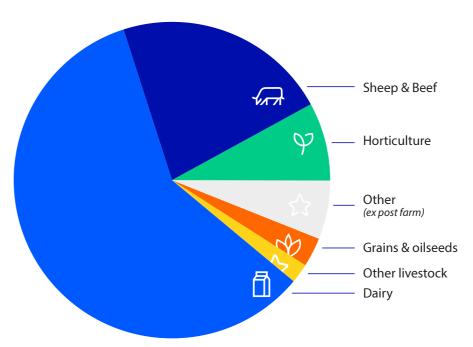
To open an account with us, visit our website rabobank.co.nz, hover over the 'Apply for Savings Accounts' button and click 'New Application' to complete the online application form.

- Your application will be reviewed to make sure we have everything we need
- We will be in contact within 2 business days about your application and let you know if we require any additional information
- Once your account is opened we will send you a welcome email with information on how to access your account

To access and operate your account you need to download the Rabobank Online Savings NZ mobile app on your smart device (mobile or tablet). For further information visit our Secure Code webpage: rabobank.co.nz/online-savings-secure-code



# **100%** of savings help fund kiwi farmers and growers



# Where does your money go?

Your savings are used to help grow New Zealand's agrisector to produce food for us all.



# Frequently asked questions



# Where to get help?

Based in New Zealand and Australia, our Contact Centre team can assist you anytime Monday to Friday from 8am - 6pm (New Zealand time).

Give them a call on 0800 22 44 33 or +64 9 975 2512 if you're travelling overseas.



## Where do I find the latest interest rates?

- Visit our website www.rabobank.co.nz
- Under the 'Online Savings' tab, click 'Interest Rates'.
- View all the current interest rates for all Rabobank Online Savings products.



# Can I open an account at a Rabobank regional office?

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.



#### What is a nominated account?

A nominated account is an external bank account held in the same name as your Rabobank Online Savings account. You need to provide details of this account on your application form. It is used for transferring money to and from your Rabobank Online Savings account.



## How is my account protected?

The security of your bank account and transactions is our top priority. To ensure safe and secure access, our website and mobile app require multi-factor authentication. This added layer of protection helps you bank with confidence and peace of mind.



# Can I add new savings products to my account?

When logged in to your Internet Banking or mobile app you can open new savings accounts and term deposits in the 'Accounts' tab. Please note; this is to add new products along with your existing account not for a new account holder.



### What is Secure Code?

The Secure Code generator on the Rabobank Online Savings NZ app provides strong security and added convenience for our customers when accessing Internet Banking and authorising transactions.







