



# Elders Finance Solutions



MAKES MORE POSSIBLE.



ELDERS FINANCE UNDERSTANDS THE  
UNIQUE NEEDS OF RURAL CLIENTS  
AND CAN MATCH THESE AGAINST  
PRODUCTS TAILORED SPECIFICALLY  
TO MEET THE NEEDS OF RURAL AND  
REGIONAL CLIENTS

# Elders Finance Solutions

Elders is one of Australia's leading agribusinesses with branch locations across Australia. Through our national network, we offer services tailored to the needs of primary producers, including cropping, livestock, wool, dairy, horticulture and a range of product solutions to support agribusiness such as banking, insurance, financial planning and real estate. Our international connections also help link Australian farmers with global markets, reinforcing our value as a business partner through people, expertise and relationships.

Elders brings together agribusiness knowledge and technical expertise, with specialised products from a leading, specialist agribusiness bank, Rural Bank. In addition to understanding clients' finance needs, Elders District Banking Managers are able to link clients with agribusiness experts who can work with clients to plan for the future.

Elders strength is the ability to bring together an understanding of clients current and future farming needs, and match these with finance products and services tailored to rural and regional clients.

Our finance staff are based locally and able to meet clients at their property to provide maximum flexibility and convenience.





ELDERS FINANCE STAFF HAVE ACCESS TO AGRIBUSINESS SPECIALISTS ACROSS THE BROAD ELDERS NETWORK. OUR FINANCE TEAM CAN LINK CLIENTS WITH SPECIALISTS IN AREAS INCLUDING FARM SUPPLIES, LIVESTOCK, AGRONOMY, INSURANCE, FINANCIAL PLANNING AND REAL ESTATE

## Why Elders?



## Elders Service Commitment

### Elders will provide:

- ▶ Access to specialised agribusiness banking products through our relationship with Rural Bank.
- ▶ Expertise in linking the needs of rural clients, with finance solutions which are tailored to their specific requirements
- ▶ Finance product knowledge which also takes into account seasonal and local conditions which can impact upon the success of rural clients
- ▶ On-farm/premise visits by finance experts who can review clients existing and future needs
- ▶ Access and referrals to other agribusiness experts across the extensive Elders network who can assist clients achieve their business goals

The Elders team are based locally to ensure the advice they provide takes into account seasonal and local impacts which can affect clients success. Our local presence also allows Elders District Banking Managers to regularly visit clients properties to better understand their financing and investment needs.



# Transactional Accounts



## Seasonal Account

Agribusiness Banking Solution	Key Features
<p>Tailored to meet your day-to-day transactional needs, whilst paying an attractive interest rate on credit balances. To assist in managing periods of tight cash flow, you can apply for the convenience of an overdraft limit for your Seasonal Account at any time.</p>	<ul style="list-style-type: none"><li>▶ No minimum opening or ongoing balance requirement</li><li>▶ A Visa Debit card to give you convenient access to your account</li><li>▶ Access to Internet and Phone Banking 24 hours per day, 7 days a week</li><li>▶ Attractive interest rate on credit balances with interest calculated daily and paid either monthly, quarterly or bi-annually</li><li>▶ Choose from bi-annual, quarterly or monthly statements</li><li>▶ Optional business cheque book</li><li>▶ Optional Seasonal Overdraft facility</li></ul>



# Savings & Investments



## Farm Management Deposit

Agribusiness Banking Solution	Key Features
<p>A highly effective risk management tool that earns interest on pre-tax income during profitable years, which you can then use to manage income streams during seasonal and economic fluctuations. Rural Bank offers both fixed and variable Farm Management Deposits, giving you the flexibility you need to manage your tax position and maintain your income.</p>	<ul style="list-style-type: none"> <li>▶ An FMD is a tax effective risk management tool for primary producers</li> <li>▶ It allows primary producers to use income from profitable years in other years when it is needed more</li> <li>▶ Very competitive fixed and variable FMD rates</li> <li>▶ No monthly account service fees or transaction fees</li> </ul>
<p>Ideal for anyone requiring a guaranteed income stream or if you do not need immediate access to your funds.</p> <p>Terms range from 1 month through to 5 years, with your interest fixed at highly attractive rates for your chosen term. Depending on the term you select, you can also nominate the frequency of your interest payments.</p>	<ul style="list-style-type: none"> <li>▶ Interest is fixed at highly attractive interest rates</li> <li>▶ Terms from 1 month to 5 years</li> <li>▶ A minimum deposit of just \$500</li> <li>▶ No monthly account keeping fees</li> <li>▶ Monthly, quarterly, annually or at maturity interest payment options depending on the term selected</li> <li>▶ Access to Internet and Phone Banking 24 hours a day, 7 days a week</li> </ul>
<p>A transactional account with savings account benefits. For a minimum deposit of \$5,000 you can combine competitive interest rates and low cost services, while enjoying convenient, at call access to your funds.</p>	<ul style="list-style-type: none"> <li>▶ Tiered interest rates, offering a higher rate of interest the greater your balance</li> <li>▶ Interest calculated daily and paid monthly</li> <li>▶ Monthly service fee is waived if minimum balance of \$5,000 is maintained</li> <li>▶ Access to Internet and Phone Banking 24 hours a day, 7 days a week</li> </ul>

## Term Deposit

## Gold Cash Management Account



# Agribusiness Loans



	Agribusiness Banking Solution	Key Features
Seasonal Overdraft	This daily working capital facility enables primary producers to finance short-term production costs and cover cash flow short falls. It's flexible and can be structured to meet your business needs as either a trading or cash flow limit.	<ul style="list-style-type: none"> <li>▶ Choose to use your land, stock, crop or wool as security</li> <li>▶ Elect to only make payments to stay within your facility limit</li> <li>▶ Access your funds using a range of methods including card, cheque book, ATM, ETFPOS, Internet and Phone Banking</li> <li>▶ Minimum overdraft \$20,000</li> </ul>
Term Loan	Confidently make plans for growing your business, undertake off-farm investments, and make capital improvements or property purchases. After all, you have ready access to the financial products and services needed to make all this possible.	<ul style="list-style-type: none"> <li>▶ Interest and repayment cycles tailored to your farm cash flow</li> <li>▶ Your choice of fixed or variable interest rates (or a combination of both), for loan periods up to 15 years</li> <li>▶ Redraw and progressive draw down options for variable interest rate loans</li> <li>▶ Unlimited additional repayments for variable rate loans</li> <li>▶ Convenient access to account balances, account history, etc. 24 hours a day, 7 days per week via Internet and Phone Banking</li> <li>▶ Minimum loan amount \$50,000</li> </ul>
StockBuilder	Designed specifically for an agribusiness that's built around livestock, StockBuilder helps you manage your stock numbers, with flexible repayment options that meet your business' cash flow over 3 years.	<ul style="list-style-type: none"> <li>▶ Use your livestock as security</li> <li>▶ Choose between variable and fixed interest rates</li> <li>▶ Benefit from interest-only repayments for the first 12 months of your loan (please note that your loan must be repaid in full after 3 years)</li> <li>▶ Minimum loan amount \$50,000</li> </ul>
Livestock Trader	Short-term seasonal overdraft facility designed specifically for you if your agribusiness is built around beef cattle or sheep. Livestock Trader provides finance for the purchase and sale of beef cattle or sheep within a six-month period.	<ul style="list-style-type: none"> <li>▶ Use the livestock you purchase as security</li> <li>▶ Competitive variable interest rate</li> <li>▶ Short 6-month term designed to allow you to buy and sell the stock for quick return</li> <li>▶ Minimum loan amount \$50,000 for sheep and \$75,000 for beef cattle</li> </ul>
AgriManager	Use this line of credit to manage all your farm-related income and expenditure streams. Access funds easily by using your equity in your land of farm, to undertake capital purchases as well as run your business from day to day.	<ul style="list-style-type: none"> <li>▶ A convenient, all in one account that covers term, seasonal borrowings and transactional banking</li> <li>▶ Competitive interest rates for credit funds</li> <li>▶ Your choice of monthly, quarterly or six monthly variable interest rate charges to suit your farm's cash flow</li> <li>▶ Repayments only required to remain within your account limit</li> <li>▶ The ability to make voluntary repayments at any time without penalty</li> <li>▶ Access to funds for seasonal inputs as needed</li> <li>▶ Flexibility to access funds via a range of methods including card, cheque book, ATM, EFTPOS, Internet and Phone Banking</li> <li>▶ Minimum loan amount \$150,000</li> </ul>
Equipment Finance	Competitive and potentially tax effective equipment finance options to assist you in purchasing, upgrading or replacing your farming and business equipment, while preserving your working capital.	<ul style="list-style-type: none"> <li>▶ Choice of products including finance lease, asset purchase and equipment loans</li> <li>▶ Rentals/repayment are fixed for the facility term and can be tailored to suit your cash flow</li> <li>▶ Depreciation on equipment, interest payable or rental payments may be tax deductible</li> <li>▶ Ability to obtain pre-approval as part of your annual review</li> <li>▶ Minimum loan amount \$20,000</li> <li>▶ Choice of terms from 2 to 5 years</li> </ul>



## Supporting farmers is our business

Elders offer services tailored to the needs of primary producers, including cropping, livestock, wool, dairy and horticulture. We also have a range of product solutions to support agribusiness such as finance, insurance, real estate and financial planning. And when you become an Elders client, you can benefit from this mix of expertise, product support and tailored solutions to help maximise the performance of your farming business.

We frequently use the market intelligence gathered through our national and international network to update our advice and forecasts and to ensure our clients have the latest information available to plan their production. We also track changing market trends and can help you understand what impact these may have on your farming business. Our international connections help link Australian farmers with global markets and drive international demand for Australian produce. Becoming an Elders client means you can enjoy all this benefit.

Our network of technical production advisers is also national which means you can be sure you have access to a product expert whatever your needs. So, if you need help and advice with animal nutrition and health, pasture management, preparing your paddock for the season ahead, reviewing your crop or general productivity, there are many ways that we can help.

So next time you are thinking about a partner for your farming business, think Elders. We know the market and understand what clients like you need. Our aim is to help farmers make the most of their farming business by making more possible. That's why Elders is the right choice if you need expert help with the business of farming.

[elders.com.au](http://elders.com.au)





ELDERS FINANCE PROVIDES ACCESS TO PRODUCTS FROM A LEADING, SPECIALIST AGRIBUSINESS BANK, RURAL BANK. RURAL BANK PRODUCTS ARE DESIGNED SPECIFICALLY FOR RURAL CUSTOMERS AND EVERY DOLLAR INVESTED THROUGH RURAL BANK IS REINVESTED BACK INTO AUSTRALIA



This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Special legislative requirements must be adhered to. You should consult your taxation advisor. Terms, conditions, fees, charges and lending criteria apply and are available by phoning the Rural Bank Customer Service Centre on 1300 660 115, online at [www.ruralbank.com.au](http://www.ruralbank.com.au), or by visiting your local branch. All information is subject to change. Products are issued by Rural Bank Limited and distributed by Elders Rural Services Australia Limited. Rural Bank Limited ABN 74 083 938 416 AFSL 238042. Registered office: Level 1, 27 Currie Street, Adelaide SA 5000.



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