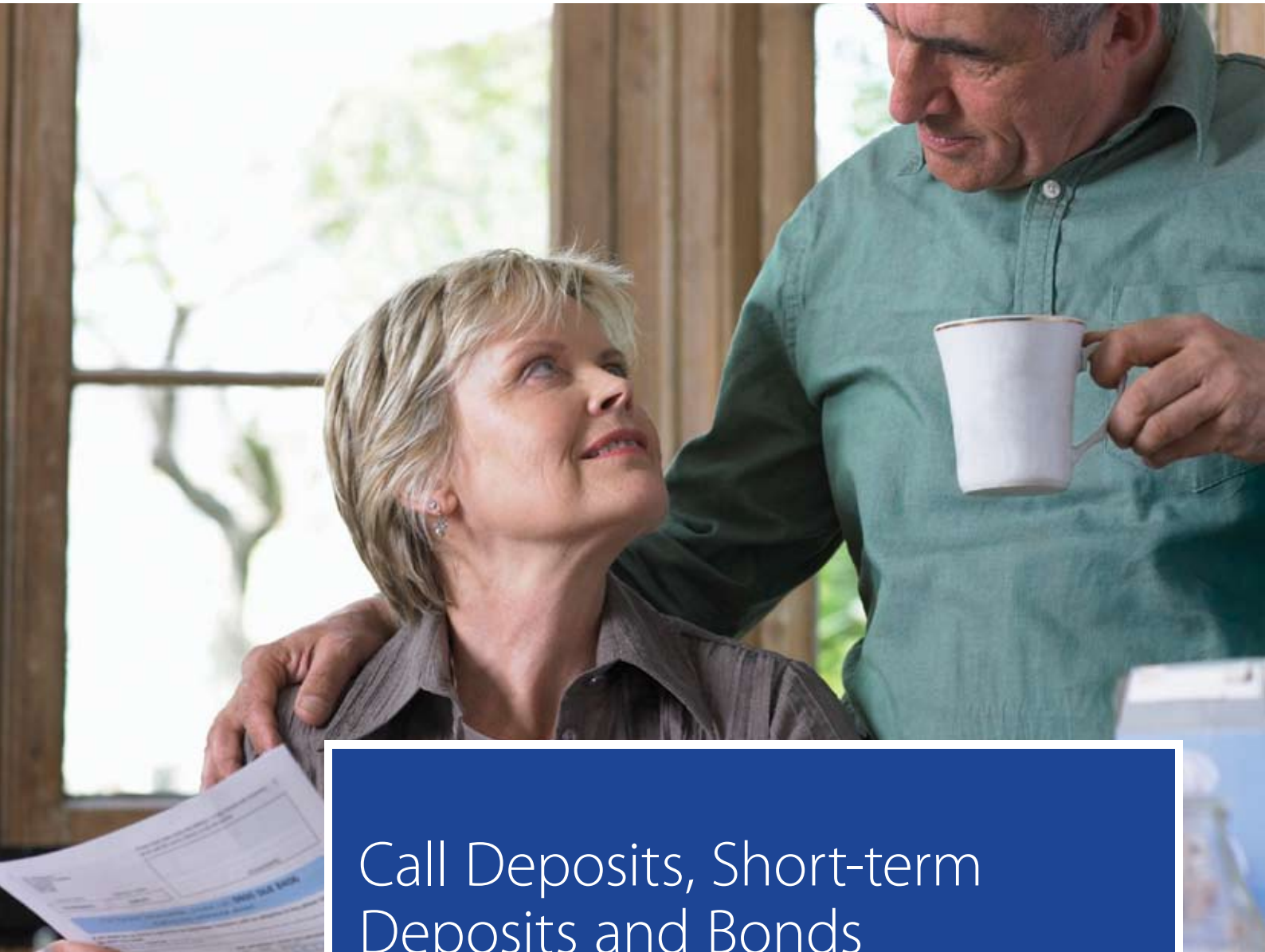




Rabobank



Call Deposits, Short-term Deposits and Bonds

Backed by the world's leading food and agribusiness bank



Rabobank Deposits

Rabobank Deposits are issued by Rabobank Australia Limited and offer a wide range of options to suit individual investment strategies.

Each deposit option is backed by Rabobank's AAA* credit rating, giving you peace of mind.

Rabobank reinvests your deposit into the Australian agricultural industry through loans to farmers. By investing with Rabobank you're demonstrating your commitment to the growth of Australia's rural economy.

Why invest in Rabobank Deposits?

Rabobank Deposits can be an ideal option for investing funds of \$5,000 or more at a competitive rate of interest. Choose from Call Deposits, Short-term Deposits and Bonds, according to your investment requirements, with no account or service charges (government charges may apply).

Call Deposits

- Competitive interest rates to build daily returns
- Same-day access to your funds
- Interest calculated daily, credited monthly and compounded for maximum investment growth

- A tiered interest rate structure to provide maximum return on your funds
- Monthly statements, highlighting transactions and your account balance
- Negotiable interest rates on deposits over \$500,000

Short-term Deposits

- A fixed interest rate for the term of your investment; select 30 to 364 days
- Nominate to repay or reinvest your investment returns in total or partial amounts at maturity
- A tiered interest rate structure to provide maximum return on your funds
- Negotiable interest rates on deposits over \$250,000

Bonds

- A fixed interest rate for the term of your investment; select one to five years
- Interest paid quarterly, half-yearly or yearly to suit your cash flow requirements
- Nominate to repay or reinvest your investment returns in total or partial amounts at maturity
- A tiered interest rate structure to provide maximum return on your funds
- Negotiable interest rates on deposits over \$250,000

*Rabobank Australia Limited ABN 5000 162 1129 AFSL 234 700 has a AAA rating by Standard & Poors. Ratings are subject to change. For the latest ratings information please visit www.standardandpoors.com. Ratings issued by Standard & Poor's (Australia) Pty Ltd are solely statements of opinion and not statements of fact or recommendations to make any investment decisions.



Competitive investment options from Rabobank – AAA credit rating

Invest with Australia's safest bank**

To find out more

- Contact your nearest Rabobank branch on 1300 30 30 33
- Freecall the retail deposits team on 1800 632 113 for our latest rates
- Visit our website: www.rabobank.com.au

Begin investing

You should consider the terms and conditions in this brochure along with your personal objectives, financial situation and needs before making any financial decisions.

To invest in Rabobank Deposits, complete the application form in this brochure and mail it post-free to: Reply Paid 4577, Rabobank Client Services, Sydney NSW 2001.

You should make your cheque payable to "Rabobank Australia Limited" and cross it "not negotiable". Please note: we do not accept cash deposits. Alternatively, you can take your application to any Rabobank branch.

When your application is processed Rabobank will send you a confirmation acknowledging the commencement date, amount, interest rate, interest payment frequency and the maturity date (as applicable) of your investment.

Rabobank Group's other products and services

All In One account – a market-leading loan with internet banking, phone banking, VISA Debit Card, ATM, BPAY** and cheque book access

Equipment Finance – up to 100% finance for plant, equipment and business vehicles to maximise cash flow

Harvest Advantage – upfront access to grain harvest equity for maximum flexibility

Farm Management Deposits – a tax effective product to spread assessable income over more than one tax year

Risk Management Services – helping rural producers manage future income streams

Business Management Programs – created for farm owners and managers to develop and enhance business skills

Food & Agribusiness Research – combining local knowledge with global research in agriculture and related industries

Financial Planning[^] – investment strategies, advice and research to manage future wealth

Succession Planning Facilitation[^] – assisting rural family businesses to plan for each generation

RaboPlus.com.au – online savings and investment products

[^] Not available in all states.

* Registered to BPAY Pty Ltd ABN 69 079 137 518.

** Deposits with Rabobank Australia Limited are guaranteed by its ultimate parent, ranked world's safest non-government owned bank (Global Finance Magazine 2007).

The issuer of RaboPlus and its related deposit products is Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700. Consider the IDPS Guide and full Terms and Conditions relating to RaboPlus products available at www.raboplus.com.au before making any financial decisions.

About the Rabobank Group

With over 110 years of banking experience, Rabobank* is the world's leading specialist in food and agribusiness banking. Founded in the Netherlands in 1898, by farmers for farmers, Rabobank retains its cooperative structure and founding principles while operating in 43 countries around the world.

Rabobank has a AAA credit rating and is ranked as one of the world's safest banks by *Global Finance* magazine – a reflection of Rabobank's financial security. Based on tier one capital Rabobank is among the 20 largest financial institutions in the world, with a continuing and growing presence in Australia and New Zealand.

Rabobank Australia and New Zealand is part of the international Rabobank Group. Rabobank Australia Limited is a leading rural lender and in 2008 was rated as Australia's best agribusiness bank, ahead of five major Australian banks, in *Merrill Lynch's* independent *Business Banking Franchise Review*.

Australia's primary producers are widely recognised for their outstanding achievement of best practice, particularly in terms of management, productivity and quality of produce. Rabobank understands the cyclical nature of agribusiness and takes a long-term view of the industry, using its established network of 50 strategically located branches across the nation to service rural clients.

As well as global knowledge and local market expertise, Rabobank rural managers have a genuine understanding of their clients' businesses. This unique approach provides a real value adding resource to help clients achieve their short and long-term business goals.

The Rabobank Group is the world's leading specialist in food and agribusiness banking, with 110 years of experience providing customised banking and finance products and services to businesses involved in all aspects of food and agribusiness.



Retail Deposit account opening checklist and helpful hints

Are you opening the deposit under your existing Rabobank Client or Account number and name?
If yes please review step 1, if no go to step 2.

Step 1

If account will be opened as per **current account** details, have you completed:

- **Section A** – Provide your existing client number (7 digits).
- **Section D** – Deposit amount, product and term if required.
- **Section F** – Provide your preferred Nominated Account for payment of interest and future repayments.
- **Section G** – Please elect whether you wish to quote your tax file number / ABN or exemption certificate.
- **Section J** – Provide signatories for the account. (Please review prior to signing.)

Optional only

- **Section E** – Reinvestment of deposit option. (Please complete if you wish to nominate a fixed term account to be automatically reinvested for the same term.)
- **Section H** – Authorised Signatories option. (Please complete if you wish to nominate an authorised signatory to your account.)

Step 2

If you are you opening a new deposit account, have you completed:

- **Section B** – Provide details of each account owner and advise any client number if any account owners has been previously identified (7 digits).
- **Section C** – Provide full details of new account name.
- **Section D** – Deposit amount, product and term if required.
- **Section F** – Provide your preferred Nominated Account for payment of interest and future repayments.
- **Section G** – Please elect whether you wish to quote your tax file number / ABN or exemption certificate.
- **Section J** – Provide signatories for the account. (Please review prior to signing.)

Optional only

- **Section E** – Reinvestment of deposit option. (Please complete if you wish to nominate a fixed term account to be automatically reinvested for the same term.)
- **Section H** – Authorised Signatories option. (Please complete if you wish to nominate an authorised signatory to your account.)

Please complete section (A, B or C) and if an Authorised Signatory or Account Owner has not been previously identified by Rabobank, you must complete the Client Verification Checklist.

Contact Details

All questions relating to the account opening application or process should be directed to our Client Services staff on Toll Free 1800 632 113 between the hours of 8.30am – 5.00pm Sydney time.

Address / Postal details

Reply Paid 4577
Rabobank Client Services
Sydney NSW 2001

Terms and Conditions for Rabobank Call Deposits, Short-term Deposits and Bonds September 2008

These terms and conditions apply to Rabobank Call Deposits, Short-term Deposits and Bonds ('Terms'). We advise that you read all of the Terms when deciding whether to acquire or hold Rabobank Call Deposits, Short-term Deposits and Bonds.

Records

- 1.1 The Account Owner(s) (herein referred to as the 'Depositor(s)' or 'you') must promptly notify Rabobank of a change to any information held about the Depositor(s) in relation to any Call Deposit, Short-term Deposit or Bond ("Deposit").
- 1.2 Account statements, other notices and correspondence will be sent to the postal address nominated in writing.

Investment Range

- 2.1 The minimum opening investment is \$5,000.
- 2.2 Investments must be in Australian currency but not in cash.

Confirmation of Deposits

- 3 Rabobank will confirm in writing its acceptance of an application and will include details of the date of acceptance, amount invested, interest rate, interest payment frequency and maturity date as applicable.

Joint Depositors

- 4.1 Each joint Deposit is held jointly by all joint Depositors. This means that each Depositor has the right to all of the balance, jointly with the other joint Depositors and each Depositor is individually and jointly liable to Rabobank in relation to a Deposit. Each joint Depositor may operate a Deposit individually.
- 4.2 Joint Depositors must tell Rabobank how operations on the joint Deposit are allowed, including instructions about persons allowed to deal with Rabobank in respect of the Deposit, and how funds may be withdrawn from the joint Deposit. Depositors can change these instructions by giving Rabobank notice in writing.
- 4.3 Where a joint Depositor dies, the survivor(s) will own the Deposit.
- 4.4 Joint Depositors are jointly and severally liable for all amounts and obligations owing to Rabobank.
- 4.5 If Rabobank is aware of any dispute on a joint Deposit, it may decide to permit operations on the joint Account only if all joint Depositors authorise such operations.

Authority to Operate

- 5.1 An Authorised Signatory is nominated by, and ceases on receipt of, written instructions signed by (all) the Depositor(s). This authority also ceases on death of the Authorised Signatory. However, on receipt of written instructions signed by (all) the Depositor(s), the Depositor or broker/intermediary may supply to Rabobank a list of persons from time to time, along with their specimen signatures, who will be Authorised Signatories.
- 5.2 An Authorised Signatory may give instructions individually in connection with the Deposit as if they were a Depositor, including:
 - (a) making withdrawals;
 - (b) in relation to how matured funds should be dealt with; and
 - (c) in relation to reinvested funds (except that they may not nominate another Authorised Signatory).
- 5.3 The Depositor(s) will be responsible for the Authorised Signatory(ies)' receipt of and compliance with the terms and conditions of the Deposit, including the Privacy Information.

Cleared Funds

- 6 Proceeds of cheques are not available until cleared. Clearance usually takes three Business Days.

Instructions

- 7.1 Rabobank may act on telephone instructions but only in relation to TFN/ Exemption/ABN quotation, withdrawals of Call Deposits to a Nominated Account maturity of Short-term Deposits and Bonds and to open a new Call Deposit or Short-term Deposit or Bond with new funds or funds in an existing Call Deposit.
- 7.2 Rabobank may monitor or record telephone conversations for verification purposes.
- 7.3 Rabobank may act on telephone instructions from an individual, personal Depositor to open a new Deposit (including a new Term Deposit or Bond) with new funds or funds in an existing Call Deposit, at the interest rate applicable at the date of the relevant new Deposit. Information on interest rates can be obtained by contacting Rabobank. The new Deposit will be subject to the same terms and conditions except to the extent determined by Rabobank, and will have the same manner of operation.
- 7.4 Rabobank may act on facsimile instructions in relation to transactions on a Deposit.
- 7.5 Rabobank may refuse to act on any instructions which it considers may be invalid or if there is a dispute between Depositors.
- 7.6 Rabobank will not accept direct debit instructions to debit your Deposit.

Interest

- 8.1 Interest on a Call Deposit is calculated on the basis of the number of days from and including the date of acceptance or interest payment up to but excluding the date of withdrawal or next interest payment. The interest rates for Call Deposits are variable and are based on the prevailing bank bill swap rates. Interest rates are tiered which means that a different rate may apply to your Call Deposit, depending on the balance of the deposit. The interest rate applicable to your Call Deposit is the variable rate and is set out in the statement of account. The daily variable rate is the annual variable rate divided by 365. Interest on Call Deposits is paid on the first day of each calendar month in arrears and credited to the same Deposit. Interest is calculated by applying the daily variable rate to the daily closing principal balance. Interest calculated

from the last interest payment date before final withdrawal will be paid on final withdrawal.

- 8.2 Interest on Short-term Deposits is calculated on the basis of the number of days from and including the date of acceptance or interest payment up to but excluding the date of maturity or withdrawal. The interest rates offered for Short-term Deposits can vary and are based on the prevailing bank bill swap rates. Interest rates are tiered, which means that a different rate may apply to your Short-term Deposit depending on the balance of the deposit, however for each term, the interest rate remains fixed for that term to maturity. The interest rate that applies to a Short-term Deposit is the rate specified in a confirmation and the daily interest rate is the rate specified divided by 365. Interest on Short-term Deposits is calculated by applying the daily variable rate to the daily closing principal balance. Interest on Short-term Deposits is not compounded and is paid on withdrawal or maturity to a Nominated Account.
- 8.4 Interest on Bonds is calculated on the basis of the number of days from and including the date of acceptance up to but excluding the date of maturity or withdrawal. The interest rates offered for Bonds can vary and are based on the prevailing bank bill swap rates. Interest rates are tiered, which means that a different rate may apply to your Bond depending on the balance of the deposit, and the interest frequency selected, however for each term, the interest rate remains fixed for that term to maturity. The interest rate that applies to a Bond is the rate specified in a confirmation. Interest on Bonds is paid in arrears quarterly, half-yearly or yearly as chosen by the Depositor(s) from the date of acceptance. It is paid in equal instalments over the chosen term to a Nominated Account.
- 8.5 Information on current interest rates, or past rates and ranges of rates, is available from any Rabobank branch or by calling 1800 632 113 or visit our website www.rabobank.com.au
- 8.6 Worked Dollar Example (for illustration only) Call Deposit of \$10,000 held for 1 year with interest at 5%p.a. will earn \$511.62 interest. Note: This example assumes a constant interest rate, however the rate may vary daily. Bond of \$10,000 held for 1 year with interest at 5%p.a. will earn \$500 interest.

Withdrawals – Call Deposits

- 9.1 A withdrawal will be dated the same day as the request if the request is received by Rabobank prior to 3 pm Sydney time on a Business Day. The funds will be transferred from Rabobank prior to the next business day to a Nominated Account. Otherwise, the withdrawal may not occur until the next Business Day.
- 9.2 No more than 20 withdrawals from a Call Deposit may be made in any one calendar month.

Maturity – Short-term Deposits and Bonds

- 10.1 Prior to maturity, Rabobank will send a written notice requesting instructions as to whether the Depositor(s) seeks reinvestment in another Deposit or repayment of the maturing funds (and interest where a Short-term Deposit is involved).
- 10.2 After receiving an instruction for repayment, the funds will be repaid to a Nominated Account.
- 10.3 If no such instructions are received prior to maturity and there is an existing Call Deposit in the same name(s), the funds will be deposited in that Call Deposit. Otherwise, they will be invested in a new Call Deposit, at the then current rate applicable to Call Deposits, on the same terms and conditions except to the extent determined by Rabobank and will have the same manner of operation.
- 10.4 If a Depositor wishes to break part or all of a Deposit prior to maturity, it must be requested in writing. If Rabobank agrees to the early termination, a break cost on the part terminated may be deducted from the Deposit and/or interest and the early withdrawal value will be paid to a Nominated Account. Break costs represent the future cashflow losses incurred by Rabobank as a result of interest rate differentials that exist between wholesale market rates applicable to the existing term deposit and current wholesale market rates applicable for the remaining period of the term deposit, adjusted to reflect a net present value. Break costs increase in line with increases in the following: interest rates, the amount withdrawn and the market margin, and Rabobank's costs of meeting the early withdrawal. Further information is available on request.
- 10.5 Worked Dollar Example (for illustration only) Two year Bond of \$10,000 with interest at 5%p.a., payable annually, broken after 1 year when interest on a 1 year term deposit, with interest payable annually, is 6%p.a. Break cost payable by the Depositor is \$103.68.

Statements of Account

- 11.1 Rabobank will issue monthly account statements for Call Deposits. Rabobank will issue confirmations of interest payments for Bonds. It is important that the Depositor(s) check these documents and notify Rabobank immediately of any errors or unauthorised transactions appearing on them.
- 11.2 You agree that statements of account are not provided for Term Deposits and that they need not be provided.

Transfers – Bonds

- 12 A transfer of a Bond will be effected on production of the required forms duly signed and on payment of stamp duty as necessary.

Fees and Charges

- 13.1 Rabobank does not levy account service fees on Deposits. Information on Rabobank's standard fees and charges relating to a Deposit can be obtained on request, including by contacting Rabobank freecall on 1800 632 113.

13.2 Rabobank reserves the right to pass on, deduct or debit any government charges applicable from time to time. As at the date of this document there are no government charges. For further details of current government charges, contact Rabobank freecall on 1800 632 113.

13.3 Withholding tax on interest may be payable by non-residents at the time it is paid.

Commission/Brokerage

14.1 Commission/brokerage may be paid, and details disclosed regarding the investment, to an intermediary. The rate of commission/brokerage payable is the rate charged by the intermediary. If the intermediary does not specify a rate, then the applicable rate is 0.2%p.a. on the Deposit. Commission is deducted from the interest paid by Rabobank on the Deposit. Contact your intermediary or Rabobank for details.

14.2 Worked Dollar Example (for illustration only) Bond of \$10,000 held for 1 year with interest at 5%p.a. will earn \$500 interest, \$20 (0.2% x \$10,000) of which is paid to the intermediary as commission and \$480 to the Depositor(s).

General Information

15.1 General descriptive information about Rabobank's banking services is available on request. This general descriptive information contains details about banking with Rabobank such as account opening procedures, dispute resolution, Rabobank's duty to keep customer information confidential, the advisability of the Depositor informing Rabobank when the Depositor is in financial difficulty and Rabobank's right to combine accounts.

15.2 The Code of Banking Practice as published by the Australian Bankers' Association in August 2003 and modified in May 2004 applies to your Deposit if you are an individual or a small business (as defined in the Code of Banking Practice).

Variation of Terms and Conditions

16.1 Rabobank can change the terms and conditions of Deposits at any time by giving notice to the affected Depositor(s). Rabobank will give the Depositor(s) written notice 30 days before introducing or varying a fee or charge (other than a government charge) or changing the method of calculating interest or changing the frequency with which interest is credited or varying the balance ranges within which interest rates apply to a deposit account.

16.2 Rabobank will write to you or advertise in the media to notify you of the introduction or variation to a government fee and charge payable directly or indirectly under these terms and conditions unless the introduction or variation to the government charge is advertised by a government, government agency or representative body.

16.3 Rabobank will advertise in the media, or give written notice to the affected Depositor(s), of any other changes to the terms and conditions or to interest rates no later than the day on which the change takes effect.

16.4 Rabobank will advertise in the media, or give written notice to the affected Depositor(s) any changes to minimum balance requirements or restriction on depositing money in, or withdrawing from, an account.

Processing of Transactions

17.1 Where a transaction date is not a Business Day, the transaction may be processed on the preceding or next Business Day.

Indemnity

18.1 The Depositor(s) is responsible to Rabobank for all liabilities incurred in relation to a Deposit and releases and indemnifies Rabobank from and against all liabilities, expenses, actions, proceedings and claims howsoever arising, including but not limited to those in relation to telephone and facsimile instructions or purported telephone and facsimile instructions, except to the extent the liability arises directly from Rabobank's negligence, wilful default or fraud.

Dispute Resolution

19.1 If the Depositor has a query or complaint, they should contact Rabobank either by calling 1300 30 30 33 or by visiting one of Rabobank's branches. If Rabobank fails to resolve the query or complaint, the Depositor will be directed to the

Financial Ombudsman Service who can be contacted by telephoning 1300 780 808.

General Conditions

20.1 Rabobank may require you and any Authorised Signatories to satisfy Rabobank as to your and their identity.

20.2 You agree that Rabobank will not be liable to you or anyone else for any loss or damage that you or anyone else suffer as a result of our refusal to authorise any transaction, where Rabobank has the right to so refuse.

20.3 Rabobank is not liable to you for any loss, cost or damage you suffer arising from:

- (a) the conduct or failure of any party Rabobank may use to provide or help to provide any of the services in connection with the Deposit; or
- (b) any act, event or circumstance which is beyond Rabobank's reasonable control, or which does not involve negligence or fraud on its part.

Anti Money Laundering

21 You acknowledge that Rabobank may delay, intercept, block or refuse to make a payment if Rabobank believes on reasonable grounds that making a payment may breach any law in Australia or any other country, and Rabobank will not incur any liability if it does so. You agree to provide all information to Rabobank which Rabobank reasonably requires to comply with any laws in Australia or other country. You declare and undertake to Rabobank that the payment of monies in accordance with your instructions by us will not breach any laws in Australia or any other country.

Account Combination

22 Rabobank may combine some or all accounts (including Deposits opened under these Terms) owned by you and held with us or our related entities, at any time and without prior notice to you. Rabobank will, however, inform you promptly after doing so. If Rabobank combines accounts, it will apply some or all credit funds against some or all debt you owe Rabobank. If Rabobank combines all of your accounts, there will be only a single amount either Rabobank will owe you or you owe Rabobank. Combining accounts may result in a cost being debited to an account, such as a break cost if a term deposit is combined. Rabobank has no obligation to combine your accounts.

Closure of the Deposit

23.1 Rabobank will, at your request in writing, close a Deposit that is credit. If the Deposit is a joint Deposit, Rabobank will need instructions from all Depositors before closing the Deposit. You must pay amounts you owe us under the Deposit including any break costs if they apply.

23.2 Rabobank will pay the proceeds of the Deposit to the Nominated Account or in accordance with the Depositor's written instructions.

23.3 Rabobank may close an account of yours that is in credit after giving you notice which is reasonable in the circumstances and paying you the amount of the credit balance to the Nominated Account.

23.4 Rabobank may charge you an amount that is our reasonable estimate of the costs of closure.

Definitions

"Bond" is a deposit with Rabobank that is opened for any term between 1 year and 5 years and the interest rate is fixed for the term of the deposit if held to maturity.

"Business Day" means a day which is not a Saturday or Sunday, or a public or bank holiday in New South Wales.

"Call Deposit" is a deposit with Rabobank that has no fixed term and a variable interest rate.

"Nominated Account" means the account you have specified in writing to be the account to which interest on a Short-term Deposit or Bond is to be paid.

"Rabobank" means Rabobank Australia Limited ABN 50 001 621 129 AFSL 234 700.

"Short-term Deposit" is a deposit with Rabobank that is opened for any term between 30 and 364 days and the interest rate is fixed for the term of the deposit if held to maturity.

For your nearest Rabobank branch call 1300 30 30 33

New South Wales

Armidale	(02) 6771 3644
Dubbo	(02) 5804 5600
Forbes	(02) 6851 2844
Goulburn	(02) 4855 1100
Griffith	(02) 6964 5388
Moree	(02) 6752 5880
Orange	(02) 6362 5311
Sydney	(02) 8115 4000
Tamworth	(02) 5711 1022
Wagga Wagga	(02) 6931 7088

Northern Territory

Darwin	(08) 8981 7355
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Queensland

Atherton	(07) 4091 6811
Ayr	(07) 4783 6555
Brisbane	(07) 3115 1810
Cloncurry	(07) 4742 2831
Dalby	(07) 4669 6488
Emerald	(07) 4982 0392
Goondiwindi	(07) 4671 4607
Ingham	(07) 4776 0143
Longreach	(07) 4658 2800
Mackay	(07) 4957 5847
Rockhampton	(07) 4922 2455
Roma	(07) 4622 8977
Toowoomba	(07) 4637 8250
Townsville	(07) 4771 4549

South Australia

Adelaide	(08) 8124 2300
Berri	(08) 8582 5314
Clare	(08) 8841 3300
Kadina	(08) 8821 4911
Mount Gambier	(08) 8726 2500
Port Lincoln	(08) 8682 5200

Tasmania

Hobart	(03) 6270 2230
Launceston	(03) 6334 2381

Victoria

Horsham	(03) 5382 7333
Leongatha	(03) 5662 6900
Melbourne	(03) 9940 8400

Sale	(03) 5144 4937
Shepparton	(03) 5821 5711
Swan Hill	(03) 5032 2944
Warrnambool	(03) 5562 5747

Western Australia

Albany	(08) 9841 6977
Bunbury	(08) 9721 7344
Dalwallinu	(08) 9661 2495
Esperance	(08) 9071 4965
Geraldton	(08) 9923 0288
Merredin	(08) 9041 4999
Moora	(08) 9653 1300
Narrogin	(08) 9881 4544
Perth	(08) 9325 5566

Rabobank Australia Group Head Office

Darling Park Tower 3
Level 16
201 Sussex Street
Sydney NSW 2000
Phone 02 8115 4000





Rabobank

September 2008

Call Deposits, Short-term Deposits and Bonds

Rabobank Australia Limited
 ABN 50 001 621 129 AFSL 234 700

To contact your nearest branch
 please call 1300 30 30 33

www.rabobank.com.au

Backed by the world's leading food and agribusiness bank

Please note the following:

- A separate form must be used for each Deposit application
- All deposits – minimum investment of \$5,000
- All Account Owner(s) and Authorised Signatories must be identified by Rabobank
- All sections must be completed unless otherwise indicated

- Original form and any identification documents must be forwarded to Rabobank:
 Reply Paid 4577
 Rabobank Client Services
 Sydney NSW 2001

Section A Rabobank Client Number

Provide only if you wish to open this account in the same name as your existing Client number. (If so, do not complete Sections B and C.)

Section B Details of Account Owner(s)

1. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation
 / /

Company name/Trustee and Trust name (if applicable) ACN/ABN (if applicable)

Entity type Individual Company Trust Body Corp (other than a company) Unincorp Assoc

Has this Account Owner's identity been verified by Rabobank?

Yes Please quote Rabobank Client or Account number. -

No Please provide Rabobank with the appropriate documents to verify identity.

2. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation
 / /

Company name/Trustee and Trust name (if applicable) ACN/ABN (if applicable)

Entity type Individual Company Trust Body Corp (other than a company) Unincorp Assoc

Has this Account Owner's identity been verified by Rabobank?

Yes Please quote Rabobank Client or Account number. -

No Please provide Rabobank with the appropriate documents to verify identity.

3. Mr/Mrs/Miss/Ms Given names Surname Date of birth/incorporation
 / /

Company name/Trustee and Trust name (if applicable) ACN/ABN (if applicable)

Entity type Individual Company Trust Body Corp (other than a company) Unincorp Assoc

Has this Account Owner's identity been verified by Rabobank?

Yes Please quote Rabobank Client or Account number. -

No Please provide Rabobank with the appropriate documents to verify identity.

Important: If any of the Account Owners are a Body Corporate (please provide a certified copy of the Certificate of Incorporation) and/or operating under a Business Name (please provide a certified copy of the Certificate of Registration of that name for each state or territory).

If any of the Account Owners are operating as a Company please provide details of Company Directors and Company Secretaries.

Full name	Designation/Position	Company name
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Important: If any of the Account Owners are a Trust please provide a certified copy of the extract of Trust Deed.

If any of the Account Owners are operating as a Trustee, please list each primary beneficiary.

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Type of trust Discretionary Unit Other

Section C Name and Details of Account

Account name/Business name/Partnership name/Full name of trust (if applicable) ACN/ABN (if applicable)

Residential/Registered address State Postcode

Postal address State Postcode

Entity type Individual Company Trust Partnership Joint Body Corp Unincorp Assoc

Telephone (work) Telephone (home) Fax

Mobile E-mail

1st contact (name) Telephone 2nd contact (name) Telephone

Section D Deposit Details

The interest rate will be the applicable rate for the day your Deposit is accepted by Rabobank.

Call Deposit details Amount \$

Short-term Deposit details Amount \$

Term (min. 30 days, max. 364 days) days or Maturity date (day/month/year) / /

Bond details Amount \$ Term (min. 1 year, max. 5 years) years

Interest frequency Quarterly Half-yearly Yearly

Section E Reinvestment of Deposit (Optional)

Complete this section to automatically reinvest Short-term Deposits or Bonds only. Deposits will be reinvested for the same term as indicated in Section D. Interest will be deposited to the nominated account indicated in Section F.

Short-term Deposits At maturity, please reinvest Principal and interest Principal only

Bonds At maturity, please reinvest Principal and interest Principal only

Section F Nominated Account for Payment

The following Nominated Account will be the default account for all withdrawals, repayments and interest payments from your Deposit, unless otherwise indicated. All Nominated Accounts must be Australian accounts. Further Nominated Accounts may be specified in writing signed by the Account Owner(s).

Account name Account number

Bank/Financial institution name Bank/Financial institution address BSB number

Section G Account Owner(s) Tax File Number (TFN) and Australian Business Number (ABN) Options

Without a TFN (or Exemption) or ABN, tax may be deducted at the top marginal rate plus Medicare levy by Rabobank from interest paid on any credit balance, at the time it is paid. Quotation of your TFN/Exemption to Rabobank is authorised, and its use and disclosure are strictly regulated, by the tax laws and privacy legislation. You are not required by law to quote your TFN/Exemption/ABN if you do not wish to do so. For more information, contact the Australian Tax Office on 13 28 61. Quotation of your TFN/Exemption/ABN will automatically also apply to any present and future accounts under this client number unless you notify us otherwise.

I/We wish to quote a TFN/Exemption/ABN (complete below)

1. Name

2. Name

3. Name

I/We do not wish to quote a TFN/Exemption/ABN for this account

TFN/ABN/Exemption type

TFN/ABN/Exemption type

TFN/ABN/Exemption type

Section H Authorised Signator(ies) (to nominate an Authorised Signatory(ies) the Account Owner(s) must complete this section)

I/We the Account Owner(s) hereby authorise the person(s) listed below (see Part A) or notified in writing to Rabobank from time to time (see Part B or C) ["the Authorised Signatory(ies)"] to be able to deal with Rabobank with respect to the account resulting from this application. Authorised Signatories must be identified by Rabobank. Please indicate if the identity of each Authorised Signatory has been verified by stating their client number or account number below. If the identity of the Authorised Signatory(ies) has not been verified by Rabobank, please provide Rabobank with the appropriate documents to verify identity. (Delete Part A, B or C if not applicable.)

A The signature(s) and name(s) of the Authorised Signatory(ies) appear below. By so signing, they agree to comply with all the terms and conditions relating to the account and acknowledge the privacy information in Section I.

1. Signature

2. Signature

3. Signature

1. Name of Authorised Signatory

2. Name of Authorised Signatory

3. Name of Authorised Signatory

1. Identity verified Yes No

2. Identity verified Yes No

3. Identity verified Yes No

1. Rabobank Client/Account number

2. Rabobank Client/Account number

3. Rabobank Client/Account number

B Complete only if the Account Owner(s) wish to authorise persons nominated by the broker/intermediary.

I/We hereby authorise the persons nominated by my broker/intermediary

Name of Broker

ABN

to be Authorised Signatory(ies). (Each person nominated by broker/intermediary must have their identity, verified by Rabobank.)

Signature of broker/intermediary

Name of broker/intermediary

Verified

C Complete only if the Account Owner(s) wish to nominate Authorised Signatory(ies) by notifying Rabobank from time to time.

I/We authorise the persons notified to Rabobank in writing from time to time (e.g. by use of an Authorised Signatories list with specimen signatures) to be Authorised Signatory(ies). Each such Authorised Signatory must have their identity verified by Rabobank. (Please provide Rabobank with list of Authorised Signatories.)

Section I Privacy Consent

Each person signing this Account Operating Authority hereby consents to the personal information about them collected in relation to this Client Number being disclosed to entities related to Rabobank, Rabobank's contractors and relevant government authorities and used for the opening and operation of accounts with Rabobank and its related entities. Rabobank and its related entities may use the information for marketing purposes, (including marketing by electronic means) and each person signing this investment consents to being contacted on an ongoing basis by Rabobank and its related entities by telephone for marketing purposes. Each person can contact Rabobank on its Privacy Number on 1800 825 484 if they do not want this to occur and each person can gain access to their information by contacting any Rabobank branch on 1300 30 30 33. If all the information requested is not provided, Rabobank may not be able to provide the investment(s) in the manner requested or at all.

Section J Execution and Declaration (the Account Owner(s) must complete and sign this section)

I/We acknowledge the terms and conditions applying to this investment and consent to the collection and use of personal information as outlined in Section I. Under these terms and conditions, I/we request you to accept an investment for the above amount. If the application is signed pursuant to a power of attorney, I/we declare that I/we have not received notice of revocation of the power of attorney. I/We understand that it is an offence to open or operate an account in a false name and that all signatories to the investment must specify all the names by which they are commonly known. I/We declare that all the information contained in this application is true and complete. I/We authorise the Authorised Signatory(ies) nominated in Section H to operate the Account resulting from this application.

Signing of Application

Individuals: All applicants to sign personally. **Partnership:** All partners to sign personally. **Company:** Two directors, a director and a company secretary, or the sole director/sole company secretary to sign, Seal is optional. **Other Bodies Corporate (including Statutory Authorities, Superannuation Funds, Provident Funds, Trustee Funds etc):** Trustee(s) or Responsible Entity to sign personally, in accordance with relevant authority. Please note that the Application Form must be completed in the name(s) of the trustee(s) personally, but may include the name of the trust body, fund, estate or beneficiary. **Attorney(s):** Where the Application Form is signed by attorney(s), a certified copy of the original power of attorney must be attached.

Companies

Signature of Director <input type="text"/>	Signature of Director/Secretary <input type="text"/>	Affix Company Seal here (optional) <input type="text"/>
Name of Director <input type="text"/>	Name of Director/Secretary <input type="text"/>	Date <input type="text"/> / <input type="text"/> / <input type="text"/>

Individuals

1. Signature of Account Owner <input type="text"/>	2. Signature of Account Owner <input type="text"/>	3. Signature of Account Owner <input type="text"/>
1. Name of Account Owner <input type="text"/>	2. Name of Account Owner <input type="text"/>	3. Name of Account Owner <input type="text"/>
1. Date <input type="text"/> / <input type="text"/> / <input type="text"/>	2. Date <input type="text"/> / <input type="text"/> / <input type="text"/>	3. Date <input type="text"/> / <input type="text"/> / <input type="text"/>

Broker/Intermediary Use Only	
Company name <input type="text"/>	Broker/Intermediary stamp <input type="text"/>
Contact name <input type="text"/>	
Company phone <input type="text"/>	
Advisor number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Office Use Only						
Branch <input type="text"/>	Acct Mgr <input type="text"/>	APRA <input type="text"/>	Code <input type="text"/>	SIC <input type="text"/>	Code <input type="text"/>	Source <input type="text"/>
Source of funds	<input type="checkbox"/> Cheque	<input type="checkbox"/> Other Rabobank account	<input type="checkbox"/> Other – deposit slip number <input type="text"/>			
All ID's checked	<input type="checkbox"/> Certificate of Incorporation	<input type="checkbox"/> Business name registration	<input type="checkbox"/> Trust deeds			
Employee/employee related account	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Employee officer code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
Employee name <input type="text"/>	Account Owner(s) relationship to employee <input type="text"/>					
Bank officer	Name <input type="text"/>					Signature <input type="text"/>
Office use	FT <input type="text"/>	LD <input type="text"/>				