

Next Steps.

If you would like more information:

- › Speak to your local ANZ Rural Manager
- › Visit your local ANZ Branch
- › Visit our website at www.anz.com/rural

Award
Winning
Solutions

Gold Medal Winner – Business Lender of the Year 2003.
Gold Seal Winner – Agribusiness 2003.
Personal Investor Magazine Award for Excellence in Financial Services 2003.

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ANZ

Australia and New Zealand Banking Group Limited ABN 11 005 357 522. Item No. 79726 - 12/2003



*ANZ Dairy
Industry Finance*

Take a fresh look.

ANZ

Consider ANZ.

ANZ is committed to servicing and supporting the dairy industry. We see things from a dairy farmer's point of view, with an in-depth understanding of your industry. 'Consider ANZ' means we are confident we can provide you and your family with the best deal on a full range of financial services and solutions. We will continue to grow our local presence, local knowledge and keep supporting our local communities, now and in the years ahead.

ANZ has local representatives in major dairy districts. You will establish an ongoing relationship with our ANZ Rural Managers and industry specialists, get advice when you need it and choose the financial solutions that best suit your needs.

ANZ recognises that your livelihood may be impacted by varying conditions. We have learnt how to adapt our operations to ensure that our financial services can meet your needs during such times. ANZ's approach to the dairy industry is to take a long-term view of financial viability. Consider ANZ, we are here for the long haul.



Benefits at a Glance.

Your Need	Benefits You'll Enjoy
Advice From an Industry Specialist	ANZ has an agribusiness specialist dedicated to the dairy industry. They will liaise closely with your ANZ Rural Manager to ensure you receive a premium agribusiness financial solution. In essence, ANZ is confident that you will have a great team working for you, available to discuss financial solutions relevant to you and your family.
Access to Local Managers Who Can Make Local Decisions	ANZ Rural Managers have a sound understanding of the dairy industry and are ready to discuss finance options that suit your business.
A Bank That Understands My Industry	ANZ understands the physical and financial factors that affect the performance and profitability of dairy producers. ANZ recognises farming as a long-term business that needs financial flexibility to manage the inevitable cycles of prices, seasons and farm development.
Support as a Share Farmer	ANZ can provide Young Farmer loans using dairy cows as security. ANZ is committed to helping young people enter the dairy industry, and build a long term career.
Financial Solutions That Suit My Business and Personal Needs	<ul style="list-style-type: none"> › In certain circumstances we recognise the extra value of your dairy cattle in providing a competitive financial package › Flexible loan terms up to 30 years › Revolving credit lines and overdrafts › Interest rate management options › Transaction accounts › Farm Management Deposit accounts › Wealth creation solutions › ANZ winner of the 2003 Agribusiness Gold Seal Award – Personal Investor Magazine.
Convenience of a Branch In My Area	ANZ branches are conveniently located in dairy regions so local managers can respond quickly to your needs.
Support of a Full Service Bank and Advice When I Need It	<ul style="list-style-type: none"> › ANZ is a full service bank that provides financial solutions to suit your business and personal needs › ANZ provides you with access to people and products in wealth creation, superannuation, risk management, insurance, leasing and other financial areas › ANZ offers convenient access to your finances via Phone, Internet and ATM banking.

Consider ANZ, we are supportive of farm expansion, diversification, financial consolidation and refinance requests.

This brochure contains general information about ANZ Dairy Industry Finance. It does not form part of the terms and conditions.

Australia and New Zealand Banking Group Limited ABN 11 005 357 522. ANZ recommends you read the *Product Disclosure Statement* or terms and conditions, which are available by calling 13 13 14 or visiting www.anz.com, before acquiring a product.