

Simple, Quick and Cheap Farm Finance.

ANZ's Farm Finance Loan is ideal for small scale primary producers, and offers low business interest rates.

It provides for a range of repayment options to meet cash flow requirements, and the term of the loan can be matched to the life of the asset being financed. You also have greater repayment flexibility with the ability to make full or partial payment of the variable rate loan at any time.

At a Glance.

Loan Amount	Minimum \$10,000 to a maximum of \$250,000.
Loan Term	Minimum three months to a maximum of 15 years.
Interest Only Loan	Maximum five years.
Interest Type	Variable rate only.
Interest Frequency	Monthly.
Repayment Terms	Interest in Arrears – Weekly, Fortnightly, Seasonally, Monthly, Quarterly, Half-Yearly, Yearly. Interest in Advance – Monthly, Quarterly, Half-Yearly, Yearly.
Repayment Options	Interest only, principal reducing, principal and interest. A balloon repayment option is available for loans with principal and interest payments. The maximum balloon amount is 80% of loan amount. This does not apply for fixed rate interest in advance business loans.
Security Required	First mortgage over residential, commercial or rural property. Livestock can also be used as top-up security.
Lifestyle Farmer	Gross income derived off farm >75%.
Pricing	Eligible Existing Customers to \$250,000 – Business Mortgage Index (BMI) rate only. Fees and charges apply.
Notes:	Progressive drawdown is available. Maximum progressive drawdown period is 12 months.

It's Easy to Get More Details.

If you'd like to apply for an ANZ Farm Finance or if you'd just like to find out more, there are three easy ways to reach us:

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

This fact sheet contains general information about the ANZ Farm Finance. It does not form part of the terms and conditions which are available on application. All applications are subject to ANZ's normal credit approval criteria.