

# ANZ Structured Rural Finance

## ANZ Agribusiness

### Customising Finance Solutions to Individual Requirements.

ANZ Structured Rural Finance (SRF) offers the flexibility to structure finance solutions unique to each agribusiness. You can structure the loan in line with your interest rate risk management (hedging) plan and your repayment and cash flow needs. Its major features are:

Fixed Interest Rate	Maximum Interest Rate	Forward Start	Flexible Repayment Options
Protects your business from unfavourable interest rate fluctuations by locking in a rate for the term of the finance.	Combines the flexibility of a variable interest rate with the security of a 'cap' (ie. maximum rate), protecting you from increases in interest rates. If interest rates fall, your borrowing costs are reduced.	Allows you to lock in a fixed rate (or maximum rate) now, for funds to be used at a later date. The drawdown date can be up to two years or more in the future.	Repayments can be designed to complement the cash flow requirements of your business including: <ul style="list-style-type: none"><li>&gt; Seasonal or irregular repayments</li><li>&gt; Principal or interest only reductions</li><li>&gt; Balloon/lump sum repayments</li><li>&gt; Progressive drawdowns</li><li>&gt; Early repayment flexibility.</li></ul>

In short, many different structures are available, our local ANZ Rural Manager can show you a finance structure to match your business needs.

### At a Glance.

Minimum	Minimum \$100,000.
Interest Calculated	The interest rate is expressed as a yield rate. The rate applicable to an SRF is quoted by an ANZ Capital Markets dealer.
Fees and Charges	Fees and charges apply.
Rollover Term	Structured to meet your requirements.
Loan Term	Minimum six months to five years (extended terms available on approval).
Security	Can be secured or unsecured. Rural property, residential property, commercial property, business assets or a combination of these.
Repayment Frequency	Repayment schedule is determined prior to drawdown of facility, with flexibility built in to match your business needs.
Additional Repayments	As above.
Repayment Source	All payments are debited from a nominated ANZ account.
Other:	Forward Start – ability to lock in your interest rate now, for funds required in the future (up to 2 years).

### It's Easy to Get More Details.

If you'd like to apply for an ANZ Structured Rural 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](http://www.anz.com/rural)
- > Visit your local ANZ branch.

This fact sheet contains general information about the ANZ Structured Rural 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.