

# ANZ Western Australian Rock Lobster Finance

## ANZ Agribusiness

### Western Australian Rock Lobster Licences Represent a Highly Valuable Asset and Are Suitable For Loan Security Purposes.

ANZ can deliver enhanced finance terms to eligible participants in the Western Australian Rock Lobster fishing industry. ANZ allows you to leverage borrowings against your fishing licence and access finance from ANZ on cheaper terms.

#### At a Glance.

Your Need	Benefits You Will Enjoy
Access to Local Managers Who Can Make/Approve Financial Decisions	ANZ Rural Managers are locally based and have a strong understanding of the Western Australian Rock Lobster Industry and can provide specialised finance terms for your business.
A Bank That Understands My Industry	A strong understanding and focus on the industry has led ANZ to offer financing terms leveraging the security of your fishing licence. The enhanced security position provides access to cheaper financing terms.
Financial Solutions That Suit My Business and Personal Needs	<ul style="list-style-type: none"><li>&gt; Flexible loan terms up to 15 years</li><li>&gt; Credit lines and overdrafts</li><li>&gt; Interest rate management options</li><li>&gt; Transaction accounts</li><li>&gt; Farm management deposits</li><li>&gt; Wealth creation products and strategies.</li></ul>
Loan Consolidation	In recognition of your valuable Rock Lobster licence as loan security ANZ is able to consolidate your finance and leasing arrangements into one term loan.
Convenience of a Branch in My Area	ANZ has branches in Geraldton, Fremantle, Busselton, Bunbury, East Victoria Park, Albany, Mandurah, Moora, and Osborne Park, so our local ANZ Rural Managers are able to respond quickly to your needs.
Support of a Full Service Bank and Advice When I Need It	ANZ is a full service bank that not only provides all your financing, transactions and day-to-day banking needs, but also access to people and products in wealth creation and superannuation, risk management, insurance, leasing and other financial areas.

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

If you'd like to apply for ANZ WA Rock Lobster 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 WA Rock Lobster 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.