



# AGRIBUSINESS

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AS DEDICATED  
AS YOU ARE



**NO MATTER THE VISION FOR YOUR  
AGRIBUSINESS, IT'S IMPORTANT TO FIND  
PEOPLE WHO ARE WILLING TO ROLL UP  
THEIR SLEEVES AND WORK WITH YOU.**

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Someone who's dedicated to your business, understands your industry and gives you the support, advice and access to the tools you need.



# ANZ AGRIBUSINESS



## THE RIGHT PEOPLE

We have over 200 Agribusiness Managers who are dedicated to your business. They understand your industry and can provide support, guidance and access to tools that you need.

Here are some of the ways we can assist:

- Helping you achieve both short and long term goals
- Helping you identify key business challenges and opportunities for you, your family and your business
- Assisting generational transfer and succession planning
- Providing strategic options for effective use of capital.



## INDUSTRY INSIGHTS

We share market-leading agribusiness insights that can help you identify key business challenges and opportunities.



## COMMUNITY SUPPORT

Numerous grants and programs to support regional Australia, including funding for more than 800 projects under the Seeds of Renewal program since 2003.

## **A CHOICE OF FLEXIBLE SOLUTIONS**

Every season brings new opportunities. Making sure you have the financial flexibility you need to manage the inevitable cycles of prices and seasons is key. From everyday banking to financing machinery for the farm, our solutions can provide you with the versatility you need to help manage your business.



# EVERYDAY BANKING FOR YOUR AGRIBUSINESS



## BUSINESS TRANSACTION ACCOUNTS

Our everyday business accounts allow you to take and make payments and manage your cash flow with an ANZ Business Visa Debit card, 24/7 access and more. Choose from a simple pay-as-you-go account with no monthly fee, or accounts with unlimited ANZ transactions for a small monthly fee.<sup>1</sup>



## BUSINESS CREDIT CARDS

Grow your business potential with one of our business credit cards. Choose from a range of options, from rewards to interest free days.<sup>2</sup>

# FINANCING FOR GROWTH



## ANZ BUSINESS LOAN

A loan that can be easily tailored to help you manage your business.



## ANZ TAILORED COMMERCIAL FACILITY

Get greater flexibility with a facility that helps you manage interest rate movements to protect your business.



## ANZ BUSINESS OVERDRAFT

A flexible cash flow solution that allows you to stay on top of the ups and downs of business.



## ANZ VEHICLE AND EQUIPMENT FINANCE

Preserve your working capital with our flexible asset finance options for farm equipment or vehicles.

## INVESTING NOW FOR LATER



### FARM MANAGEMENT DEPOSIT ACCOUNT

A tax efficient investment account for primary producers that can help you manage uneven cashflow.



### ANZ BUSINESS NOTICE TERM DEPOSIT

Grow your cash reserves with the security of guaranteed returns.



### ANZ BUSINESS ONLINE SAVER

Earn interest on your savings and access your money whenever you need it with the convenience of an online account.



### Help manage your risk

Our Agribusiness Managers can work with you to assess the key risks to your business and provide guidance on how to minimise these.

 For more information about ANZ Agribusiness insights and products visit [www.anz.com.au/agribusiness](http://www.anz.com.au/agribusiness)



## THE CONVENIENCE OF ONLINE BANKING



We have a range of options which could help you run your business with greater ease and efficiency.

- ✔ Monitor and manage your cash flow with easy 24/7<sup>3</sup> access to your accounts
- ✔ Select the daily payment limit that meets your business payment needs
- ✔ Save time by linking your accounting software and selecting an option that allows you to make file uploads<sup>4</sup>
- ✔ Spread your workload with options to provide others with access to view and create transactions



## IMPORTANT THINGS YOU NEED TO KNOW

This material does not take into account your personal needs and financial circumstances and is not a substitute for professional advice. You should consider whether the products mentioned are appropriate for you. ANZ recommends you read the terms and conditions and fees and charges or product disclosure statement for any relevant financial product before considering whether you will acquire or hold the product. These are available on [anz.com](http://anz.com). ANZ recommends that you seek independent tax or financial advice where appropriate. Consult your accountant or tax advisor for further information about possible tax benefits. All applications for credit facilities are subject to ANZ's normal credit approval criteria. All ANZ credit products are available subject to meeting our normal credit assessment criteria. Fees and charges apply to our credit products. Full details of relevant terms and conditions and fees and charges are available on application.

1. Unlimited ANZ transactions available using ANZ Internet Banking, ANZ Phone Banking, ANZ ATMs, ANZ Business Visa Debit and EFTPOS. Also includes any deposit, withdrawal or transfer at ANZ branches, cheques drawn by you and any cheque or manual merchant slip deposited to your account. Additional fees and charges apply to certain services, such as periodical payments, overseas ATM fees and international transactions.
2. Interest free days (where applicable) do not apply if you do not pay your Closing Balance in full by the due date each month. See the ANZ Commercial Card (ANZ Business One) Terms and Conditions for details.
3. Temporary service interruptions may occur. Technical requirements apply.
4. Compatible with accounting software that allows you to create files in an .aba file format.

## Find out more



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