



# Tailored banking for Farmlands shareholders

**Is your business banking future fit? Find out with a free business assessment from your local ASB team.**

We'll look at your current and future banking needs, and help you find ways to make the most of our tailored Farmlands shareholder offers.

# ASB and Farmlands are bringing you more value from your banking.

We've partnered with Farmlands to bring you more value from your banking relationship. Our local Business banking team have the expertise to understand your financial needs and may be able to tailor an offer that could help you save time, money and provide insights into your business. This future fit assessment may also include introductions to both ASB specialist teams and our partners such as Xero who can provide you with further solutions to help meet your needs.

These offers are available to all current Farmlands Shareholders that hold or open transactional accounts with ASB.

## Lending

- **Business lending**  
Lending packages with no application fee for any new lending.

## Transactional banking

- **Your main bank account**  
Tailored solutions and pricing for your transactional bank accounts.
- **Get paid**  
Tailored Merchant Service Fee to accompany our ASB Accept card acceptance solution. [Find a solution.](#)
- **FastNet Business internet banking**  
Get the efficiencies of our high-volume, multi-user banking package with MYOB and Xero integration for just \$9.50 per month, normally \$30 per month.
- **Business credit cards**  
No account fee for the first 12 months on new ASB Visa Business Rewards and ASB Visa Business credit cards.

## Switching

- **Free bank switching**  
Shift some or all of your banking to ASB and we'll work with your current bank to arrange a smooth transition, and take care of all of the details for you.

## Let's talk

Speak to one of our Business banking experts today.

**Visit us:** Find your [local Business expert](#) or search 'find an expert' on [asb.co.nz](#)

**Call us:** 0800 272 526

**Email us:** [Farmlands@asb.co.nz](mailto:Farmlands@asb.co.nz)

## Investments

- **ASB KiwiSaver Scheme**  
Make the ASB KiwiSaver Scheme your employer chosen scheme, and we'll provide free training and support for you and your employees around KiwiSaver.

## Financial management

- **50% off Xero**  
50% discount for the first 6 months subscription of Xero Standard Business Edition.
- **Global Markets**  
Our Global Markets team can provide tailored financial advice on suitable products to assist with meeting your foreign exchange risk management needs.
- **Economic Reporting**  
Stay up to date with the latest in economic news with our [range of reports](#) from our ASB Economists.

## Terms and Conditions

ASB's lending criteria and terms apply. Fees are subject to change. Refer to [asb.co.nz](#) for fees and charges. This offer is subject to change and/or ASB may discontinue the offer at any time.

- **ASB accept**  
ASB accept criteria and terms apply.
- **Global Markets**  
ASB terms apply. A product disclosure statement (if applicable) and QFE disclosure statement is available on request from your Global Markets dealer.
- **Farmlands**  
**Proof of Farmlands shareholding is required.** These offers are based on ASB's agreement with Farmlands and are available to shareholders upon the condition they remain shareholders of Farmlands and hold ASB transactional accounts.
- **ASB KiwiSaver Scheme**  
Interests in the ASB KiwiSaver Scheme ('the Scheme') are issued by ASB

Group Investments Limited, a wholly owned subsidiary of ASB Bank Limited (ASB). ASB provides administration and distribution services for the Scheme. No person guarantees interests in the Scheme. Interests in the Scheme are not deposits or other liabilities of ASB. They are subject to investment risk, including possible loss of income and principal invested. For more information see the ASB KiwiSaver Scheme Product Disclosure Statement available from [asb.co.nz](#) and the register of offers of financial products at [disclose-register.companiesoffice.govt.nz](#) (search for ASB KiwiSaver Scheme).

- **Xero**  
Offer is only available to new Xero customers.
- **Credit Card**  
After 12 months, ASB's standard credit card account fee will apply. Our standard fees are available at [asb.co.nz](#) and are subject to change at anytime.