



Tailored banking for Farmlands shareholders

**Is your rural banking future fit? Find out
with a free on-farm assessment from your
local ASB Rural 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 Rural banking team have the expertise to understand your financial needs and may be able to tailor you 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 and Figured 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

- **Rural lending**
Lending packages with no application fee for any new lending.
- **Rural Environmental Compliance Loan**
Balancing costs and regulation is easier with a Rural Environmental Compliance Loan. Borrow up to \$200,000 for your next sustainable farming project with a low interest rate and pay it back over 5 years.

Everyday banking

- **Your main bank account**
Get a Rural transaction account with unlimited transactions for a flat fee of \$20 per month per account.
- **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 the details for you.

Let's talk

Speak to one of our Rural banking experts today.

Visit us: Find your local Rural expert or search 'find an expert' on asb.co.nz

Call us: 0800 272 526

Email us: 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.
- **\$200 Figured Subscription**
Figured is a cloud-based reporting, budgeting and forecasting tool. It plugs into Xero and gives you and your team live farm financials for faster decisions. You will only pay \$200 for your first 12 month subscription.
- **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 Rural 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.

- **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).

- **Figured**
Please note that to use Figured, you must use Xero for your online accounting which requires a monthly subscription fee. Find out more at figured.com. Figured license is not redeemable for cash and your year's subscription begins when your account is active.
- **Xero**
Offer is only available to new Xero customers.
- **Global Markets**
ASB terms apply. A product disclosure statement (if applicable) and QFE disclosure statement is available on request from your Global Markets dealer.
- **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.