Appendix 5

Agribusiness finance

1. Residential Secured Business Overdrafts¹

Company		Odraft Residential Star rating	Ruce	Minimum loan amount	Unused Limit fee	Overdrawn Service Fee	No. of Free Transactions allowed	EFTPOS transaction fee	Internet transaction fee	BPAY transaction fee	Cheque Fee
	Revolving Agri Line		9.51 to 14.72	2000.00	Nil	37.70	28	Nil	Nil	Nil	0.80
IIBank NA	Agri Business Maximiser	Not rated	9.57	20000.00	Nil	9.00	15	N/A	Nil	Nil	0.50
	Agri Business OD	_	10.30 to 13.75	20000.00	Nil	9.00	15	N/A	Nil	Nil	0.50
	Agri Commercial LOC		10.27 to 12.47	20000.00	Nil	9.00	8	2.00	2.00	2.00	2.00

Data sourced from Canstar Cannex, http://www.canstar.com.au/ (viewed 11 April 2011).

Company	Product	Odraft Residential Star rating	Rate	Minimum loan amount	Unused Limit fee	Overdrawn Service Fee	No. of Free Transactions allowed	EFTPOS transaction fee	Internet transaction fee	BPAY transaction fee	Cheque Fee
	AgriOne Overdraft	Not rated	8.15 and higher	100000.00	Nil	38.00	N/A	Nil	Nil	Nil	Nil
Rank Agri	Agribusiness Line of Credit	Not rated	7.35 to 9.74	0.00	Nil	10.00	8	2.00	2.00	2.00	2.00
	Agribusiness Overdraft	Not rated	9.01 to 9.21	0.00	Nil	10.00	330	Nil	Nil	Nil	Nil
nab A gribusiness	Farm Management Overdrft		9.76 to 13.33	20000.00	N/A	N/A	Nil	0.10	0.10	0.10	0.40
	Farmers Choice OD	Not rated	8.76 and higher		N/A	N/A	Nil	0.10	0.10	0.10	0.40
	Rural Overdraft	Not rated	6.75 and higher	250000.00	0.25%	40.00	N/A	Nil	Nil	Nil	0.60
Suncorp Agri	Business	Not rated	10.84	10000.00	N/A	10.00	30	Nil	Nil	Nil	0.60

Company		Odraft Residential Star rating	Rate	Minimum loan amount	Unused Limit fee	Overdrawn Service Fee	No. of Free Transactions allowed	EFTPOS transaction fee	Internet transaction fee	BPAY transaction fee	Cheque Fee
	O/D (Res Sec)										
Westpac Agribusiness	Agribusiness One LOC	Not rated	6.83 to 9.33	100000.00	N/A	9.00	N/A	0.14	0.14	0.14	0.50
	Agribusiness Overdraft	Not rated	9.81 to 11.71	0.00	N/A	9.00	N/A	0.14	0.14	0.14	0.50

2. Residential Secured Variable Business Loans²

Company	Product	Term Residential Star rating	Rate	Minimum loan amount	Maximum loan amount	Maximum facility term (years)	Interest only maximum years	Payment frequencies allowed	PI, IO, Both or Revolving
	Bus Loan Var (Bus Asset)	Not rated	8.94	50000.00	99999999.99	30 yrs	10	w f m q s a	Both
Bananacoast	Bus Ln Var Base Rate	Not rated	8.55 to 9.30	500.00	7000000.00	25 yrs	5	w f m q s a	Both
Comm CU Agri	Business Flexi	Not rated	8.15 to	150000.00	249999.99	25 yrs	5	w f m	Both

Data sourced from Canstar Cannex, http://www.canstar.com.au/ (viewed 11 April 2011).

Company	Product	Term Residential Star rating	Rate	Minimum loan amount	Maximum loan amount	Maximum facility term (years)	Interest only maximum years	Payment frequencies allowed	PI, IO, Both or Revolving
	Rate		8.90						
	Business Premier Rate	Not rated	7.85 to 8.60	250000.00	7000000.00	25 yrs	5	w f m	Both
	Business Loan Base Rate		8.55 to 9.30	500.00	7000000.00	25 yrs	5	w f m	Both
	Agri Bus Loan Variable	Not rated	8.72	30000.00	99999999.99	15 yrs	5	m	Both
BankSA Agribusiness	Agri Commercial Loan Var	Not rated	9.75 to 13.70	20000.00	99999999.99	15 yrs	5	m	Both
Commonwealth Bank Agri	Agribusiness Variable Loan	Not rated	7.94 to 9.74	0.00	99999999.99	30 yrs	No max	m q s a	Both
noh A orihyoinaaa	Bus Opts Instal Var Std		7.76 and higher	20000.00	99999999.99	15 yrs	N/A	m q s a	P+I
nab Agribusiness	Bus Opts IO Var Standard		7.76 and higher	20000.00	99999999.99	15 yrs	15	m q s a	Ю
Rabobank Agribusiness	RuralPrime floating rate	Not rated	6.85 and higher	250000.00	99999999.99	15 yrs	15	m q s a	Revolving
Suncorp Agri	Business Ln Var (res)	Not rated	9.34	10000.00	99999999.99	25 yrs	15	m q s a	Both

3. Residential Secured 5 year Fixed Term Business Loans³

Company	Product	Term Residential Star rating	Rate	Minimum loan amount	Maximum loan amount	Maximum facility term (years)	Interest only maximum years	Payment frequencies allowed	PI, IO, Both or Revolving
	Agri Business Loan - Fixed	IIN of rated	8.17 to 10.09	10000.00	99999999.99	30 yrs	10	w f m q s a	Both
	Business Loan Fixed	IIN of rated	8.04 to 8.98	500.00	7000000.00	25 yrs	5	w f m q s a	Both
	Agri Business Loan - Fixed	IINot rated	7.89 to 8.54	30000.00	99999999.99	15 yrs	5	m	Both
	Agribusiness Fixed Loan	Not rated	6.60 and higher	0.00	1000000.00	30 yrs	7	m q s a	Both
	Fixed	Not rated	8.05 and higher	20000.00	99999999.99	15 yrs	15	m q s a	Ю
	Bus Opts Instal	Not rated	7.95 and higher	20000.00	99999999.99	15 yrs	N/A	m q s a	P+I
	Rural Loan - Fixed	Not rated	6.70 and higher	250000.00	99999999.99	15 yrs	15	m q s a	Revolving
Suncorp Agri	Business Loan (res sec) - Fixed	Not rated	7.60 to 9.25	10000.00	99999999.99	25 yrs	5	m	Both

3 Data sourced from Canstar Cannex, http://www.canstar.com.au/ (viewed 11 April 2011).

Company	Product	Term Residential Star rating	Rate	Minimum loan amount	Maximum loan amount	Maximum facility term (years)	Interest only maximum years	Payment frequencies allowed	PI, IO, Both or Revolving
-	Agri Finance Loan-Fixed	Not rated	7.82 to 9.73	250000.00	99999999.99	No max	No max	w f m q s a	Both

4. Commercial Secured Business Overdrafts⁴

Company	Product	Overdraft Commercial Star rating		inan i	Overdrawn Service Fee	I rangactions	EFTPOS transaction fee	OTC transaction fee	Internet transaction fee	BPAY transaction fee	Cheque Fee
	Revolving Agri Line	Not rated	9.51 to 14.72	2000.00	37.70	28	Nil	0.80	Nil	Nil	0.80
III Omm (I)	Bus O/Draft Secured	Not rated	9.75 to 15.05	500.00	25.00	40	Nil	Nil	Nil	Nil	Nil
	Agri Business OD	Not rated	10.30 to 13.75	20000.00	9.00	15	N/A	1.00	Nil	Nil	0.50
	Agri Commercial LOC	Not rated	10.27 to 12.47	20000.00	9.00	8	2.00	2.00	2.00	2.00	2.00
BankWest	AgriOne	Not rated	8.15	100000.00	38.00	N/A	Nil	Nil	Nil	Nil	Nil

Data sourced from Canstar Cannex, http://www.canstar.com.au/ (viewed 11 April 2011).

Company	Product	Overdraft Commercial Star rating	Rate	Minimum loan amount	Overdrawn Service Fee	No. of Free Transactions allowed	EFTPOS transaction fee	OTC transaction fee	Internet transaction fee	BPAY transaction fee	Cheque Fee
Agribusiness	Overdraft		and higher								
Commonwealth Bank Agri	Agribusiness Line of Credit	Not rated	7.35 to 9.74	0.00	10.00	8	2.00	2.00	2.00	2.00	2.00
nab	Farm Management Overdrft		9.76 to 13.33	20000.00	N/A	Nil	0.10	0.60	0.10	0.10	0.40
Agribusiness	Farmers Choice OD	Not rated	8.76 and higher	20000.00	N/A	Nil	0.10	0.60	0.10	0.10	0.40
	Rural Overdraft	Not rated	6.75 and higher	250000.00	40.00	N/A	Nil	Nil	Nil	Nil	0.60
Sun com A cui	Business O/D (Comm Sec)		10.99 and higher	10000.00	10.00	30	Nil	1.00	Nil	Nil	0.60
Suncorp Agri	Line of Credit (Com Sec)	Not rated	9.59 and higher	10000.00	10.00	10	0.20	0.70	Nil	0.20	0.60
Westpac	Agribusiness One LOC	Not rated	6.83 to 9.33	100000.00	9.00	N/A	0.14	1.00	0.14	0.14	0.50
Agribusiness	Agribusiness Overdraft	INot rated 1	9.81 to	0.00	9.00	N/A	0.14	1.00	0.14	0.14	0.50

Company	Product	Overdraft Commercial Star rating		loan	()verdrawn	Transactions	OTC transaction fee	Internet transaction fee	BPAY transaction fee	Cheque Fee
			11.71							

5. Commercial Secured Variable Business Loans⁵

Company	Product	Term Commercial Star rating	Rate	Minimum loan amount	Maximum loan amount	Maximum facility term (years)	Interest only maximum years	Payment frequencies allowed	PI, IO, Both or Revolving
ANZ Agribusiness	Bus Loan Var (Bus Asset)	Not rated	8.94	50000.00	99999999.99	30 yrs	10	w f m q s a	Both
	Bus Ln Var Base Rate	Not rated	8.55 to 9.30	500.00	7000000.00	25 yrs	5	w f m q s a	Both
Bananacoast Comm CU Agri	Business Flexi Rate	Not rated	8.15 to 8.90	150000.00	249999.99	25 yrs	5	w f m	Both
	Premier Rate	Not rated	7.85 to 8.60	250000.00	7000000.00	25 yrs	5	w f m	Both
	Business Flexi Rate	Not rated	8.15 to 8.90	150000.00	249999.99	25 yrs	5	w f m	Both
Bananacoast Community CU	Business Loan Base Rate	* * *	8.55 to 9.30	500.00	7000000.00	25 yrs	5	w f m	Both
	Business Premier Rate	Not rated	7.85 to 8.60	250000.00	7000000.00	25 yrs	5	w f m	Both

⁵ Data sourced from Canstar Cannex, http://www.canstar.com.au/ (viewed 11 April 2011).

Company	Product	Term Commercial Star rating	Rate	Minimum loan amount	Maximum loan amount	Maximum facility term (years)	Interest only maximum years	Payment frequencies allowed	PI, IO, Both or Revolving
BankSA Agribusiness	Agri Commercial Loan Var	Not rated	9.75 to 13.70	20000.00	99999999.99	15 yrs	5	m	Both
Commonwealth Bank Agri	Agribusiness Variable Loan	Not rated	7.94 to 9.74	0.00	99999999.99	30 yrs	No max	m q s a	Both
1	Bus Opts Instal Var Std	Not rated	7.76 and higher	20000.00	99999999.99	15 yrs	N/A	m q s a	P+I
nab Agribusiness	Bus Opts IO Var Standard	Not rated	7.76 and higher	20000.00	99999999.99	15 yrs	15	m q s a	Ю
Rabobank Agribusiness	RuralPrime floating rate	Not rated	6.85 and higher	250000.00	99999999.99	15 yrs	15	m q s a	Revolving
Suncorp Agri	Business Lns Var (com)	Not rated	9.49 and higher	10000.00	99999999.99	20 yrs	5	d w f m	Both
Westpac Agribusiness	Agribusiness One Loan	Not rated	6.83 to 9.33	100000.00	99999999.99	No max	No max	w f m q s a	Both

6. Commercial Secured 5 year Fixed Term Business Loans⁶

6 Data sourced from Canstar Cannex, http://www.canstar.com.au/ (viewed 11 April 2011).

Company	Product	Term Commercial Star rating	Rate	Minimum loan amount	Maximum loan amount	Maximum facility term (years)	Interest only maximum years	Payment frequencies allowed	PI, IO, Both or Revolving
ANZ Agribusiness	Agri Business Loan - Fixed	Not rated	8.17 to 10.09	10000.00	99999999.99	30 yrs	10	w f m q s a	Both
Bananacoast Comm CU Agri	Business Loan Fixed	Not rated	8.04 to 8.98	500.00	7000000.00	25 yrs	5	w f m q s a	Both
Commonwealth Bank Agri	Agribusiness Fixed Loan	Not rated	6.60 and higher	0.00	1000000.00	30 yrs	7	m q s a	Both
nab Agribusiness	Fixed	Not rated	8.05 and higher	20000.00	99999999.99	15 yrs	15	m q s a	Ю
	Bus Opts Instal	Not rated	7.95 and higher	20000.00	99999999.99	15 yrs	N/A	m q s a	P+I
Rabobank Agribusiness	Rural Loan - Fixed	Not rated	6.70 and higher	250000.00	99999999.99	15 yrs	15	m q s a	Revolving
Suncorp Agri	Business Ln(com/oth sec) - Fixed	linor rated	7.75 and higher	10000.00	99999999.99	15 yrs	5	m q s a	Both
Westpac Agribusiness	Agri Finance Loan-Fixed	Not rated	7.82 to 9.73	250000.00	99999999.99	No max	No max	w f m q s a	Both