BNZ Bank

<https://www.bnz.co.nz/business-banking>

1. Use the link above to answer this question. In the area of business banking there are three main types of businesses the BNZ focuses on, what are they?

<https://www.bnz.co.nz/business-banking/agribusiness>

Use the link above for the following questions.

2. How do the Agribusiness specialists support growth?

Scroll down the page to …. Banking Fit for Farmers. Farm First Overdraft click on find out more.

3. What makes the overdraft a convenient, cost effective option?

Scroll down and under overdraft rates and fees click on Farm First Transact

4. How does the overdraft help with cash flow fluctuations?

5. What is the base rate for the overdraft?

6. What is the meaning of margin when referring to the overdraft?

Go back to here <https://www.bnz.co.nz/business-banking/agribusiness> Farm First Term Loan click on find out more.

7. What is the advantage of locking in an interest rate 60 days in advance?

BNZ term loans offer flexibility through structure and security. Repayment periods are part of the structure.

8. How do the repayment periods provide flexibility?

9. What does it mean to secure your loan? What can you use as security? How does this affect the interest rate?

Click on this link <https://www.bnz.co.nz/business-banking/partners/dairy-goat-co-operative>

10. Why is converting to Goat farming an example of strategic capital expenditure?

11. How did the surviving 22 farms rebuild the industry?

12. How has the BNZ contributed to the success of dairy goat industry?