

Rural Bank and Australia Post

Convenient, competitive banking for all Australians

Rural Bank and Australia Post are proposing to join forces to distribute Rural Bank products and services through selected post offices in rural and regional locations across Australia. Here is some more detail about this proposed agreement and the benefits it offers to you.

Who is Rural Bank?

Rural Bank Limited is a wholly owned subsidiary of Bendigo and Adelaide Bank. Rural Bank is committed to providing a leading, specialised banking service to individuals, primary producers and businesses. As part of the Bendigo and Adelaide Bank Group, our customers also benefit from the broader capabilities offered by Bendigo and Adelaide Bank.

Rural Bank customers are predominantly based in rural and regional Australia, although many of our deposit customers are from metropolitan areas. For more information about Rural Bank and their locations please visit www.ruralbank.com.au

How safe is Rural Bank?

Since its inception in June 2000, Rural Bank has been providing specialised banking services and products to rural Australia and has maintained its conservative approach to financial management.

Rural Bank Limited, like all Australian banks, is a licensed Authorised Deposit taking Institution (ADI). The Bank is regulated by the Australian Prudential Regulation Authority which sets and enforces stringent prudential standards designed to ensure ADIs meet their obligations to depositors.

When you choose Rural Bank, you can be confident you are investing with a safe, Australian financial institution committed to the financial well-being of its customers.

What Rural Bank products will be available through Australia Post?

Rural Bank and Australia Post intend to provide a range of competitive products and services. These will include:

- Everyday transaction accounts
- Savings and investment accounts
- Agribusiness lending (by referral only)
- Seasonal accounts and Farm Management Deposits

When will Rural Bank products be available through Australia Post branches?

It is intended that Rural Bank products and services will be begin to be available through selected Australia Post outlets from the end of the year, starting in NSW. Additional details will be provided on the Rural Bank website www.ruralbank.com.au when more information is available.

What services will be available in Australia Post branches?

Once operational, Australia Post branches will offer a range of services to both personal and business customers:

- take new account applications;
- process over the counter transactions (deposits and withdrawals);
- manage account maintenance requests.

Customers requiring agribusiness lending facilities will be referred to a Rural Bank Business Development Manager. They will work personally with each customer to assess their lending requirements and develop a lending solution that meets the unique needs of the customer's agribusiness.

Who benefits from this?

Australians looking for an alternative provider for their personal banking will benefit from Rural Bank's competitively priced transaction and deposit products, as well as the convenience of the Australia Post network nationally.

Primary producers will also benefit from access to lending products specifically designed for their unique needs.

Existing Rural Bank customers will be able to continue to use Australia Post's Bank@Post service to access their transaction and cheque accounts.

How will Australia Post customers open a Rural Bank account?

Australia Post staff will be able to assist customers with account opening and transactions for Rural Bank savings and investment products.

Enquiries regarding Rural Bank agribusiness lending will be referred to a local team of dedicated Rural Bank lending specialists.

If you are looking to open an account now with Rural Bank please visit www.ruralbank.com.au for more information. Or call Rural Bank on 1300 660 115

Need more information?

If you would like to know more, please call the Rural Bank Customer Service Centre on 1300 660 115 or visit the Rural Bank website www.ruralbank.com.au