

SCHEDULE OF FEES AND CHARGES

The dates on which the fees and charges included within this booklet become effective are:

- **Everyday Accounts sold on or after 21 November 2011 – Effective date 21 November 2011**
- **Everyday Accounts sold prior to 21 November 2011 – Effective date 1 January 2012**
- **All other Accounts – Effective date 21 November 2011**

Contents

This booklet forms part of the Banking Accounts Terms and Conditions for the following products:

- Everyday Account
- Gold Cash Management Account
- Term Deposit Accounts
- Farm Management Deposit Accounts
- Seasonal Account
- AgriManager®
- Business Cheque Account
- Business Manager

This booklet also applies if you:

- hold any of the following Rural Bank Limited loan products:
 - Harvest Loan
 - Grain Loan
 - StockBuilder
 - Term Loan
 - Business Term Loan
- use any of the following Rural Bank Limited payment products:
 - Cheques
 - Automatic payments
 - Staff-assisted transfers
 - Visa Debit card
 - Internet Banking and Phone Banking (including Pay Anyone and Bulk Payments)
 - BPAY®

You can obtain a copy of the Banking Account Terms and Conditions, or your loan terms and conditions by contacting our Customer Service Centre on 1300 660 115, online at www.ruralbank.com.au, visiting your local Elders branch or Rural Bank agent or representative.

ABN 74 083 938 416

AFSL 238042

About this schedule	1
Fees and charges payable	1
Changes to fees and charges	1
How to minimise fees and charges	1
Fees and charges for specific accounts	2
Everyday Account.....	2
Gold Cash Management Account.....	2
Term Deposit Account.....	3
Farm Management Deposit Accounts.....	3
Seasonal Account.....	3
AgriManager®.....	4
Business Cheque Account.....	4
Business Manager.....	5
Everyday Community Account.....	5
Additional fees and charges for all accounts	6
Business and Rural Lending fees and charges	8
Definitions	9
Product Comparison Tables	10

This booklet contains fees and charges that may apply to Rural Bank (RB) accounts, loans and the use of payment products. To the extent that financial product advice has been given in the document it does not take into consideration your objectives, financial situation or needs. Before acting on any advice in this document we recommend you consider if it is appropriate for your circumstances.

FEES AND CHARGES PAYABLE

You agree to pay us:

- all fees and charges described in this booklet including those which arise as a result of the actions of a person authorised to operate your account plus any new fees and charges we impose under the terms and conditions applicable to your account;
- government charges, including government stamp and other duties and charges payable on receipts or withdrawals under this agreement; and
- any expenses we incur in enforcing this agreement.

Fees and charges incurred will be debited from your account. Unless otherwise stated, they will be debited on or after the day the service or event to which the fee relates is requested by you or occurs, the date we pay them or the date they become due or payable by you or us (whichever is earlier). We can at any time choose not to collect a fee or charge from you. This does not prejudice our right to collect the fee or charge in the future. A failure by us to charge a fee or charge does not constitute a waiver of that fee or charge or the right to charge that fee or charge.

All fees and charges described in this booklet apply per transaction or per request unless otherwise stated.

CHANGES TO FEES AND CHARGES

The amount or frequency or time for payment of a fee or charge may change or a new fee or charge may be imposed under the terms and conditions applicable to your account.

Refer to the **Banking Account Terms and Conditions** for details on how you will be notified of changes to fees and charges, the introduction of new fees and charges and how we may change the fees and charges that apply to your account.

You can obtain a copy of the most recent version of the **Schedule of Fees and Charges**, or more information by contacting our Customer Service Centre on 1300 660 115, online at www.ruralbank.com.au, by visiting your local Elders branch or your Rural Bank agent or representative.

Free transactions

Try wherever possible to use transaction methods that are free of charge.

Use lower cost transaction methods

You can decrease transaction fees by conducting as many transactions as possible using methods that incur lower fees e.g. electronic transactions such as BPAY[®] or Pay Anyone. Try to use fewer transactions that incur higher fees.

Transaction fee rebate

Some accounts have a transaction fee rebate available on particular transactions. Any transactions that exceed the rebate allocation will be charged to your account.

You can maximise the benefit of the rebate by choosing transaction methods that are included in the rebate. You should also conduct as many transactions as possible using methods that incur lower fees and try to keep the number of transactions that incur higher fees to a minimum.

Use your Visa Debit card

By using a Visa Debit card (if available on your account) you can have unrestricted access to your funds 24 hours a day through an ATM¹ and via EFTPOS.²

If you select the "credit" option when making purchases (Visa purchase), your transaction will be free of charge.

Alternatively, withdraw cash from your account at the same time you are making a purchase³ by selecting the "savings" or "cheque" option. This way you are only conducting one transaction on your account not two.

Remember your Visa Debit card is not a credit account. Your purchase amount will be deducted from your account balance.

Account Balances

Remember to keep sufficient funds in your account to cover cheques you write out and any direct debits to your account to avoid dishonour fees and overdrawn account fees.

You can check your account balances at anytime using the Internet or Phone Banking.

¹ You may be charged a fee by another financial institution if you use their ATM. Withdrawals from Rural Bank, Bendigo Bank, or Suncorp ATMs are free.

² Subject to systems availability and maintenance. Daily ATM and EFTPOS withdrawal limits apply.

³ This service may not be available at all EFTPOS operators.

Fees and charges for specific accounts

EVERYDAY ACCOUNT

Service Charges

Monthly service fee	\$6.00
---------------------	--------

The monthly service fee is debited to your account monthly in arrears on the 1st of each month.

- The monthly account service fee is waived if a minimum account balance of \$2,000 per month is maintained
- The monthly service fee is debited to your account monthly in arrears on the 1st day of each month.

Transaction fees

Visa purchases	free
----------------	------

Transfers from one RB account to another conducted using:

- Internet Banking
- Phone Banking
- Periodical payments

Cash and cheque deposits at a Rural Bank branch	free
-------------------------------------------------	------

Direct credits	free
----------------	------

BPAY [®] bill payments	free
---------------------------------	------

Pay Anyone transfers	free
----------------------	------

Direct debit withdrawals	free
--------------------------	------

EFTPOS transactions	free
---------------------	------

ATM withdrawals*	free
------------------	------

ATM balance enquiries*	free
------------------------	------

Cheque withdrawals (not staff assisted)	free
-----------------------------------------	------

Bank@Post [™] total deposits and withdrawals	4 free per month
-------------------------------------------------------	------------------

– fees charged per deposit or withdrawal thereafter:	\$2.20
------------------------------------------------------	--------

Staff-assisted transfers from one RB account to another	\$1.50
---------------------------------------------------------	--------

Periodical payment to another financial institution	\$4.00
-----------------------------------------------------	--------

Staff-assisted transfer to another financial institution	\$5.00
----------------------------------------------------------	--------

* ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank or Suncorp ATMs are free, all other ATM transactions may incur a fee.

BPAY[®] registered to BPAY Pty Ltd ABN 69 079 137 518

Bank@Post[™] and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579. All rights reserved.

EXEMPTIONS AND CONCESSIONS

You can apply for us to waive the monthly account service fee if any of the following apply:

- You are under 18 years of age
- You are 60 years of age and over

Elders Ltd Customers

- Customers who have opened a Rural Bank Everyday Account through Elders Ltd may make unlimited cash or cheque deposits at their Elders branch free of charge.

GOLD CASH MANAGEMENT ACCOUNT

A monthly account service fee applies to this account if your account balance falls below \$5,000 during the month.

If a minimum balance of \$5,000 is maintained for the whole month, the monthly account service fee will be waived. It is debited to your account monthly in arrears on the 1st of each month.

Service Charges

Monthly service fee	\$5.00
---------------------	--------

Transaction fees

Gold Cash Management Account holders are entitled to a number of free transactions each month. Fees apply for transactions that exceed the transaction allowance and will be charged to your account monthly, on the first day of the following month.

Any unused free transactions do not carry over to the next month.

Transactions included in free fees

Visa purchases	free
----------------	------

EFTPOS transactions	free
---------------------	------

Periodical payments from one RB account to another	free
----------------------------------------------------	------

Cash and cheque deposits at a Rural Bank branch**	free
---------------------------------------------------	------

Direct credits	free
----------------	------

Direct debit withdrawals	free
--------------------------	------

ATM withdrawals*	free
------------------	------

ATM balance enquiries*	free
------------------------	------

4 free then fee per transaction

Transfers from one RB account to another conducted using

- Internet Banking
- Phone Banking

BPAY [®] bill payments	\$0.30
---------------------------------	--------

Pay Anyone transfers	\$0.30
----------------------	--------

2 free then fee per transaction

Cheque withdrawals	\$1.50
--------------------	--------

Staff-assisted transfers from one RB account to another	\$1.50
---------------------------------------------------------	--------

Transactions not included in free fees

Bank@Post [™] deposit	\$2.00
--------------------------------	--------

Bank@Post [™] withdrawal	\$2.50
-----------------------------------	--------

Periodical payment transfer to another financial institution	\$4.00
--------------------------------------------------------------	--------

Staff-assisted transfer to another financial institution	\$5.00
----------------------------------------------------------	--------

* ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank or Suncorp ATMs are free, all other ATM transactions may incur a fee.

** Elders Ltd Customers. Customers who have opened a Rural Bank Everyday Account through Elders Ltd may make unlimited cash or cheque deposits at their Elders branch free of charge.

TERM DEPOSIT ACCOUNT

No monthly account service fee applies to Term Deposit Accounts.

Transactions fees

Term Deposit Account holders are entitled one free transaction at maturity. A fee applies for each transaction that exceeds the transaction allowance.

Transactions included in free fees 1 free then fee per transaction

Staff-assisted transfers from one RB account to another	Free
Staff-assisted transfer to another financial institution	\$5.00

FARM MANAGEMENT DEPOSIT ACCOUNTS (FMD)

No monthly account service fees or transaction fees apply to FMD accounts. Other fees and charges listed in the General Fees and Charges section of this booklet may apply and will be payable by you from another account.

Fees will not be debited from a FMD account.

SEASONAL ACCOUNT

Service Charges

Account service fees are payable on the Seasonal Account. They vary depending on whether you have an overdraft facility attached to the account*. A Seasonal Account with overdraft is only available to primary producers.

Seasonal Account

Monthly account service fee	\$17.00
-----------------------------	---------

Seasonal Account with Overdraft

Quarterly account service fee	\$80.00
-------------------------------	---------

Transaction fees

Visa purchases	free
Transfers from one RB account to another conducted using:	
– Internet Banking	
– Phone Banking	
– Periodical payments	free
Cash deposits at a branch	free
Direct credits	free
BPAY® bill payments	free
Pay Anyone transfers	free
Direct debit withdrawals	free
EFTPOS transactions	free
ATM withdrawals**	free
ATM balance enquiries**	free
Cheque withdrawals	\$0.60
Cheque deposits	free
Staff-assisted transfers from one RB account to another	\$1.50
Bank@Post™ deposit	\$2.00
Bank@Post™ withdrawal	\$2.50
Periodical payment to another financial institution	\$4.00
Staff-assisted transfer to another financial institution	\$5.00

Cheque withdrawal fees accrue per cheque withdrawn from your account and are charged monthly on the first day of the following month.

** ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Suncorp ATMs are free, all other ATM transactions or enquiries may incur a fee.

* Service Charges

Monthly Account Service Fee

If your Seasonal Account does not have an overdraft limit you will be charged a monthly account service fee. This fee is debited to your account monthly in arrears on the 1st of each month.

Quarterly Account Service Fee

If you have an overdraft facility attached to your Seasonal Account, you will be charged a Quarterly Account Service fee.

The quarterly account service fee is debited quarterly in arrears on 1 January, 1 April, 1 July and 1 October. If the overdraft facility is not attached to your account for the full quarter, or if you open or close your account part way through the quarter the fee will be charged on a pro rata basis as follows:

Less than 30 days	\$0.00
30 – 59 days	\$27.00
60 – 89 days	\$54.00
90 days or more	\$80.00

Fees and charges for specific accounts cont.

AGRIMANAGER®

Service Charges

Quarterly account service fee*	\$125.00
--------------------------------	----------

Transaction fees

Visa purchases	free
Transfers from one RB account to another conducted using:	
– Internet Banking	
– Phone Banking	
– Periodical payments	
– Staff-assisted transfer service	free
Cash deposits at a branch	free
Direct credit	free
BPAY® bill payments	free
Pay Anyone transfers	free
Direct debit withdrawals	free
EFTPOS transactions	free
ATM withdrawals**	free
ATM balance enquiries**	free
Cheque deposits (per item)	free
Cheque withdrawals	free
Staff-assisted transfer to an account external to RB	free
Periodical payment to an account external to RB	free
Bank@Post™ deposit	\$2.00
Bank@Post™ withdrawals	\$2.50

* Quarterly Account Service Fee

The quarterly account service fee is debited quarterly in arrears on 1 January, 1 April, 1 July and 1 October. If you open or close your AgriManager® part way through the quarter the fee will be charged on a pro rata basis as follows:

Less than 30 days	\$0.00
30 – 59 days	\$43.00
60 – 89 days	\$85.00
90 days or more	\$125.00

** ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Suncorp ATMs are free, all other ATM transactions or enquiries may incur a fee.

BUSINESS CHEQUE ACCOUNT

Service Charges

Monthly account service fee	\$25.00
-----------------------------	---------

The monthly service fee is debited to your account monthly in arrears on the 1st of each month.

Transaction fees

Business cheque accounts are allocated a monthly rebate for transaction fees incurred when using the transaction methods listed below. This means you can transact fee free up to the rebate amount provided you use these transaction methods.

Monthly rebate amount	\$20.00
-----------------------	---------

Transactions included in the rebate

Visa purchases	free
Periodical payments from one RB account to another	free
Cash deposits at a branch	free
Direct credits	free
ATM withdrawals*	free
ATM balance enquiries*	free
Internet and Phone Banking transfers from one RB account to another	\$0.20
BPAY® bill payments	\$0.20
Pay Anyone transfers	\$0.20
Direct debit withdrawals	\$0.20
EFTPOS transactions	\$0.25
Cheque deposits (per item)	\$0.60
Cheque withdrawals	\$0.60
Staff-assisted transfer to an account external to RB	\$4.00
Periodical payment to an account external to RB	\$4.00

Any transaction fees that exceed the rebate amount will be charged to your account monthly, on the first business day of the month. Any unused rebate does not carry over to the following month.

Transaction methods not included in the rebate

Bank@Post™ deposit	\$2.00
Bank@Post™ withdrawal	\$2.50

* ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Suncorp ATMs are free, all other ATM transactions or enquiries may incur a fee.

BUSINESS MANAGER

Service Charges

Quarterly account service fee*	\$200.00
--------------------------------	----------

Transaction fees

Visa purchases	free
Transfers from one RB account to another conducted using:	
– Internet Banking	
– Phone Banking	
– Periodical payments	
– Staff-assisted transfer service	free
Cash deposits at a branch	free
Direct credit	free
BPAY® bill payments	free
Pay Anyone transfers	free
Direct debit withdrawals	free
EFTPOS transactions	free
ATM withdrawals**	free
ATM balance enquiries**	free
Cheque deposits (per item)	free
Cheque withdrawals	free
Staff-assisted transfer to an account external to RB	free
Periodical payment to an account external to RB	free
Bank@Post™ deposit	\$2.00
Bank@Post™ withdrawals	\$2.50

* Quarterly Account Service Fee

The quarterly account service fee is debited quarterly in arrears on 1 January, 1 April, 1 July and 1 October. If you open or close your Business Manager part way through the quarter the fee will be charged on a pro rata basis as follows:

Less than 30 days	\$0.00
30 – 59 days	\$67.00
60 – 89 days	\$134.00
90 days or more	\$200.00

** ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Suncorp ATMs are free, all other ATM transactions or enquiries may incur a fee.

EVERYDAY COMMUNITY ACCOUNT

Service Charges

No monthly account service fee applies to Everyday Community Accounts	free
-----------------------------------------------------------------------	------

Transaction fees

Community Account holders are entitled to a number of free transactions each month. Fees apply for transactions that exceed the transaction allowance and will be charged to your account monthly, on the first day of the following month.

Any unused free transactions do not carry over to the next month.

Transaction fees

Visa purchases	free
Transfers from one RB account to another conducted using:	
– Internet Banking	
– Phone Banking	
– Periodical payments	free
Cash and cheque deposits at a branch	free
Direct credits	free
Direct debit withdrawals	free
Pay Anyone transfers	free
BPAY® bill payments	free
ATM withdrawals*	free
ATM balance enquiries*	free
Bank@Post™ deposit	free
Cheque deposits (per item)	free

15 free then fee per transaction

EFTPOS transactions	\$1.00
Cheque withdrawals	\$1.00
Staff-assisted transfers from one RB account to another	\$1.00
Bank@Post™ withdrawal	\$2.50

Transactions not included in free fees

Periodical payment transfer to another financial institution	\$4.00
Staff-assisted transfer to another financial institution	\$5.00

* ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Suncorp ATMs are free, all other ATM transactions or enquiries may incur a fee.

Additional fees and charges for all accounts

Additional fees may be incurred when particular goods and services are requested. Refer to the General Fees and Charges and Lending Fees and Charges sections for applicable fees.

GENERAL FEES AND CHARGES

ATM direct charging

You can perform the following transactions free of charge at any Rural Bank, Bendigo Bank or Suncorp ATM:

- ATM withdrawals
- ATM balance enquiries

Transactions performed at any other ATM may incur a fee from the owner of the ATM. This fee will be disclosed by the ATM owner at the time of your transaction.

Visa Debit card fees

Visa cash advance

Applies to each Visa Debit card withdrawal you make over the counter at any participating financial institution \$4.00

International Visa cash advance

Applies to each Visa Debit card withdrawal you make over the counter or at an ATM outside of Australia
Note: the Foreign currency conversion fee also applies \$4.00

Foreign currency conversion fee

Applies when a purchase or cash advance is performed in a foreign currency 2% of the Australian Dollar amount
Note: the International Visa Cash advance fee also applies for cards used overseas

Visa Debit card replacement fee

For each lost, stolen or damaged Visa Debit card we replace:

in Australia via Registered Post	\$10.00
in Australia via Express Post	\$15.00
outside Australia	\$150.00

SCHEDULE OF FEES AND CHARGES

Cheque fees

Corporate cheque fee

Applies per corporate cheque you request \$8.00

Bank cheque fee

Applies per bank cheque you request. Bank cheques are organised through the Commonwealth Bank of Australia (CBA) \$10.00

Corporate cheque repurchase or stop fee

Applies per corporate cheque you request to be repurchased or stopped \$15.00

Bank cheque repurchase or stop fee

Applies per bank cheque you request to be repurchased or stopped \$30.00

Cheque stop fee

Applies when you request a stop payment be placed on a cheque from your cheque book \$10.00

Fee applies per cheque written or per series of cheques if the cheque book is lost or stolen \$10.00

Special clearance of a cheque

Applies if you request fast clearance of a cheque drawn on an Australian bank deposited into your account \$15.00

Cheque book via Express Post

Applies per cheque book you request to be sent via Express Post \$15.00

Cheque encashment establishment fee

Applies when a cheque encashment arrangement is established with another financial institution
Arrangement is for a maximum of 2 years \$160.00

Single cheque encashment fee

Applies for each cheque you ask us to arrange to be cashed at a CBA branch \$15.00

Other payment service fees

Real time electronic or international funds transfer

Applies the same day you request a transfer to an account at another financial institution in Australia, or an international funds transfer \$30.00

Note:

- The overseas bank receiving the transfer may deduct a service fee from the amount sent
- Additional fees may be incurred if an incorrect or incomplete SWIFT Bank Identifier Code or International Bank Account number is provided or if either or both is missing
- The Bank may require additional information before processing your request. This may delay your request unless provided promptly

Default and dishonour fees

Outward cheque dishonour fee

Applies per cheque written on your account that is dishonoured due to insufficient funds \$35.00

Direct debit dishonour

Applies per unsuccessful direct debit attempt on your account due to insufficient funds \$35.00

Overdrawn account fee

Applies when your account is overdrawn or exceeds its credit limit without prior arrangement with us
You will be charged this fee each day you perform a transaction on your account and your account remains overdrawn at the end of the day \$30.00

Document and search fees

Copy of a cheque

Applies per cheque when you request a copy of a cheque deposited to your account \$20.00

Electronic or cheque trace

Applies per request to trace a BPAY®, Pay Anyone or other transaction sent electronically to another financial institution or a cheque written on your account
A copy of the cheque is provided with this request* \$20.00

Real time electronic or international funds trace

Applies per request*
Note: The receiving bank may also impose a fee \$30.00

Electronic recall

Applies per attempt to recall an electronic transaction
The fee is charged even if the recall is unsuccessful \$15.00

Audit request

Applies per audit requested on an account \$30.00

Transaction history record

Applies per request per statement period for a transaction history print out on an account \$5.00

Company search fee

Payable when a company search is required to establish an account \$30.00

Business name search fee

Payable when a business name search is required to establish an account \$20.00

Administration fee

Applies for the supply of information, retrieval of a voucher or other documentation, or other special services you request \$15.00
1/4 hour

Deposit books

Standard deposit book free
Pre-carbonated duplicate deposit book
Applies per book requested \$5.00

Dormant account

Charged annually to accounts that have not had a customer initiated deposit or withdrawal for 3 years or more.

Note: Fee is waived if customer (under the same customer number) has:

- an active credit facility or term deposit; or
- a combined balance greater than \$10,000 in other RB savings or transaction accounts \$20.00

Security token fees

Vasco One-Touch security token

Key-ring sized token that improves the security of Internet Banking. Applies per token ordered (includes GST) \$25.00

Vasco Professional security token

Multi-user PIN protected token that improves the security of Internet Banking. Applies per token ordered (includes GST) \$99.00

* Trace fee will be waived if the trace reveals an error by RB.

Business service fees

Bulk payments setup fee

Payable per account the service is established on and includes up to 2 Vasco One-Touch security tokens \$99.00

Bulk payments transaction fee

Cost per transaction. This fee consists of a processing component and GST, which are charged separately as follows: \$0.165

	CHARGED	COST
Processing component	On the day transaction is processed	\$0.150
GST	On the last working day of the month	\$0.015

Business and Rural Lending fees and charges

UPFRONT FEES

The following fees and charges are payable in relation to an application for a rural or business loan or overdraft facility. Our letter of offer will confirm the amount of the fees payable and how and when the fees are to be paid.

Upfront fees

Loan establishment fee

This fee is based on the amount of the lending facility approved by RB at the time the application is made

Available on application

Bank guarantee establishment fee

Payable in advance for the establishment of a Bank Guarantee

\$100.00

Loan commitment fee

Payable if facilities are not drawn or rejected by the customer within 30 days of written approval advice

Fee is calculated daily on the approved amount

1.5% p.a.

Building loan fee

Charged per progress payment to cover the administration required to manage approval and drawdown. Progress Inspection fees will also be payable

\$60.00

Security documentation and legal fees

Customers are required to pay all costs associated with the preparation, certification, registration and settlement of security documents and/or bank guarantees and all costs related to preparation of facilities including Trusts and/or non-personal entities. Search fees, trust perusal fees, government stamp duty and registration fees may also apply

Varies based on the complexity of the facility and securities

Valuation fees

Customers are required to pay all costs associated with the valuation of assets offered as security

Varies based on the nature and value of the security

Trust Perusal fee

Charged per perusal to ensure trustee has all necessary powers to enter into the proposed transaction

\$275 per trust deed perused

ONGOING FEES

Service Fees

Bank Guarantee line fee

A non refundable line fee is payable annually in advance on the value of the Bank Guarantee

3% of the guaranteed amount

Other loan fees

Rate lock fee

Payable for us to lock in and hold a fixed rate more than 14 days prior to drawdown

0.5% of amount to be fixed

Facility increase fee

This fee is based on the amount of the increase approved by RB at the time the application is made

Minimum fee \$250.00

Temporary limit increase

Applies if you request a temporary increase in the limit on your Seasonal Account, AgriManager[®] account, Business Cheque Account or Business Manager

\$250.00

Loan variation fee

Applies if you request a change to a loan facility (such as if your change from one loan type to another, convert from a variable rate to a fixed rate, or ask us to review your interest rate)

\$250.00

Redraw fee

Applies if you ask and we agree to redraw additional funds paid to a Rural Term Loan or Business Term Loan

One free per month then \$50.00 for each subsequent redraw during the month

Review fee

This fee may be payable when we conduct a review on your account. The amount of the fee will be advised in the review letter

Varies based on the complexity of the facility

Security handling, perusal and consent fee

Applies each time we need to deal with a security after settlement such as production of title or if we peruse and approve a tenancy agreement, subdivision, strata plan and other document where we hold a mortgage over a security

Where an external solicitor is used by us to carry out the work, their fee will also be payable by you

\$250.00 per dealing

Security documentation and legal fees

Customers are required to pay all costs associated with the preparation, certification, registration and settlement of any additional or replacement security documents and/or bank guarantees	Varies based on the complexity of the facility and securities
Search fees, trust perusal fees, government stamp duty and registration fees may also apply	

Valuation fees

Customers are required to pay all costs associated with the valuation or revaluation of assets offered as security	Varies based on the nature and value of the security
--------------------------------------------------------------------------------------------------------------------	------------------------------------------------------

DISCHARGE FEES

Full/partial discharge

For the preparation and execution of discharge, and in the case of full discharges, calculation of payout figures, attendance to settlement and account closure

Government stamp duty and registration fees may also apply	\$150.00 per security up to a maximum of
Where an external solicitor is used by us to carry out the work, their fee will also be payable by you	\$600.00

Partial release of Deed of Charge

\$60.00 per security up to a maximum of \$180.00

Break cost administration fee

Payable if you repay all or part of your term loan during a fixed rate period. Applies to loans fixed after 1 July 2008. Break costs may also apply	\$50.00
-----------------------------------------------------------------------------------------------------------------------------------------------------	---------

ATM balance enquiry – a balance enquiry performed at any ATM offering the facility.

ATM withdrawal – a withdrawal using a Rural Bank Visa Debit card at any participating ATM within Australia.

Bank@Post™ deposit – a deposit made at any participating Australia Post retail outlet using a Rural Bank Visa Debit card.

Bank@Post™ withdrawal – a withdrawal made at any participating Australia Post retail outlet using a Rural Bank Visa Debit card.

BPAY® bill payments – a method of paying a bill to a registered biller who participates in the BPAY® scheme.

Branch – refers to either a Rural Bank Ltd or Elders Ltd branch able to perform banking transactions.

Direct debit withdrawal – a withdrawal you authorise a third party to debit from your Rural Bank account.

EFTPOS transaction – a transaction performed at point of sale using a Rural Bank Visa Debit card and an EFTPOS terminal.

Month – references to a month in this schedule mean a calendar month.

Pay Anyone transfer – a once off or regular transfer of funds to an account at another financial institution within Australia via Internet Banking.

Periodical payment – a regular payment of a fixed amount to another account established by a staff member at your request.

Rural Bank branch – a bank branch owned and operated by Rural Bank Ltd.

Staff-assisted transfer – a transfer assisted by a Rural Bank or Elders Ltd employee.

Visa purchases – a transaction performed to purchase goods or services online, over the phone, or in person using a Rural Bank Visa Debit card where the credit option is selected. Purchases in a foreign currency will incur a Foreign Currency Conversion fee. **Note:** cash cannot be withdrawn with this method.

The “Definitions and Interpretations” contained in the Banking Account Terms and Conditions document also apply to terms used throughout this document.

To register for Internet Banking or Phone Banking please call 1300 651 839 to obtain your Access ID and temporary PIN.

For more information or to open an account phone our Customer Service Centre on 1300 660 115, online at www.ruralbank.com.au, by visiting your local Elders branch or your Rural Bank agent or representative.

Product Comparison Tables – Features

The following tables provide a summary of RB's products and features. You should refer to the Banking Account Terms and Conditions for more details regarding specific accounts and other conditions that apply.

	SAVINGS AND TRANSACTIONAL ACCOUNTS			FARM MANAGEMENT DEPOSIT ACCOUNTS ⁽⁴⁾	
	Everyday Account	Gold Cash Management Account	Term Deposits	Variable Rate FMD	Fixed Rate FMD
Available to	Personal customers	Personal and Business customers	Personal and Business customers	Primary Producers only	Primary Producers only

INTEREST

Calculated daily	✓	✓	✓	✓	✓
Paid	Monthly	Monthly	Monthly, quarterly, annually or at maturity ⁽³⁾	Annually on 1 July	Monthly, quarterly, annually or at maturity ⁽³⁾
Fixed or variable	Variable	Variable	Fixed	Variable	Fixed
Tiered	✓	✓	✓	✓	✓
Payment method(s)	Compound to your account	Compound to your account or transfer to another account	Compound to your account or transfer to another account	Must be credited to another account in your name ⁽⁵⁾	Must be credited to another account in your name ⁽⁵⁾

ACCOUNT FEATURES

Term	At call	At call	From 1 month to 5 years	At call	3, 6, 12 or 24 months
Minimum opening balance ⁽¹⁾	\$1	\$5,000	\$500	\$1,000	\$5,000
Minimum operating balance ⁽¹⁾	\$1	\$1	\$500	\$1,000	\$5,000
Maximum operating balance	N/A	N/A	N/A	\$400,000 ⁽⁶⁾	\$400,000 ⁽⁶⁾
Statement frequency	6-monthly	6-monthly	Quarterly and/or at maturity	6-monthly	6-monthly and/or at maturity
Fees and charges apply ⁽²⁾	✓	✓	✓	✗ ⁽⁷⁾	✗ ⁽⁷⁾
For specific terms and conditions on this account please refer to section(s)	N/A	N/A	15.3 21.2 25	15.4 26	15.4 21.3 26

✓ = Available ✗ = Not available

Notes:

- (1) Interest may not be paid on all balances down to the minimum opening and operating balances. You may need to maintain a higher balance to take advantage of a higher interest rate such as a Term Deposit special. Refer to your current interest rate card for details.
- (2) Please refer to the current Schedule of Fees and Charges booklet for details.
- (3) Interest is paid at different frequencies depending on the type of Term Deposit you select. Please refer to our current interest rate card for details.
- (4) Eligibility criteria applies and account must be in the name of an individual.
- (5) Interest cannot be compounded directly to your FMD Account.
- (6) The combined value of your FMD Accounts must not exceed \$400,000. All FMD Accounts must be held with one financial institution.
- (7) General fees and charges may apply. These will not be charged to your FMD Account but will be payable by you.

	RURAL BUSINESS ACCOUNTS ⁽³⁾		BUSINESS ACCOUNTS ⁽³⁾		
	Seasonal Account	AgriManager [®]	Business Cheque Account	Business Manager	Everyday Community Account
Available to	Business customers	Business customers	Business customers	Business customers	Not-for-profit organisations

INTEREST

Calculated daily	✓	✓	✓	✓	✓
Paid	Monthly	Monthly, quarterly or annually	Monthly	Monthly, quarterly or annually	Monthly
Fixed or variable	Variable	Variable	Variable	Variable	Variable
Tiered	✓	✓	✓	✓	✓
Payment method(s)	Compound to your account	Compound to your account	Compound to your account	Compound to your account	Compound to your account

ACCOUNT FEATURES

Term	At call	At call	At call	At call	At call
Minimum opening balance ⁽¹⁾	\$1	\$1	\$1	\$1	\$1
Minimum operating balance ⁽¹⁾	\$1	\$1	\$1	\$1	\$1
Maximum operating balance	N/A	N/A	N/A	N/A	N/A
Statement frequency	Monthly	Monthly	Monthly	Monthly	6-monthly
Fees and charges apply ⁽²⁾	✓	✓	✓	✓	✓
For specific terms and conditions on this account please refer to section(s)	N/A	N/A	N/A	N/A	27

✓ = Available ✗ = Not available

Notes:

- (1) Interest may not be paid on all balances down to the minimum opening and operating balances. You may need to maintain a higher balance to take advantage of a higher interest rate such as a Term Deposit special. Refer to your current interest rate card for details.
- (2) Please refer to the current Schedule of Fees and Charges booklet for details.
- (3) Account must be used wholly or predominantly for business purposes. Additional eligibility criteria apply for credit facility applications. All applications are subject to Rural Bank's normal lending criteria.

Product Comparison Tables – Access Methods

The following tables provide a summary of how you can access your RB account. You should refer to the Banking Account Terms and Conditions for more detail regarding specific accounts and other conditions that apply.

SAVINGS AND TRANSACTIONAL ACCOUNTS			FARM MANAGEMENT DEPOSIT ACCOUNTS	
Everyday Account	Gold Cash Management Account	Term Deposits ⁽⁷⁾	Variable Rate FMD	Fixed Rate FMD

VISA DEBIT CARD

Withdraw cash ⁽¹⁾ and make balance enquiries at any ATM in Australia or Overseas displaying the Visa symbol ⁽²⁾	✓	✓	✗	✗	✗
Pay for purchases (and withdraw cash) using EFTPOS ⁽²⁾	✓	✓	✗	✗	✗
Deposit and withdraw cash using Bank@Post ^{TM(3)}	✓	✓	✗	✗	✗
Pay for purchases using Visa in person or over the phone or internet	✓	✓	✗	✗	✗

CHEQUES

Personalised cheque book	✓	✓	✗	✗	✗
Corporate and Bank Cheques	✓	✓	✓	✓	✓

ELECTRONIC ACCESS

Internet Banking including Pay Anyone ⁽⁴⁾	✓	✓	View only access	✓ ⁽⁵⁾	View only access
Phone Banking	✓	✓	View only access	✓ ⁽⁵⁾	View only access
Transfer funds automatically using direct debits and/or direct credits	✓	✓	✗	Direct credits only ⁽⁵⁾	✗
Pay bills using BPAY [®]	✓	✓	✗	✓ ⁽⁵⁾	✗
Make periodical payments	✓	✓	✗	✓ ⁽⁵⁾	✗
Make bulk payments ⁽⁶⁾	✗	✗	✗	✗	✗

OVER THE COUNTER

Transfer funds electronically to another RB account, to another financial institution or overseas	✓	✓	✓	✓	✓
Deposit cash and/or cheques to your account	✓	✓	✓	✓	✓

✓ = Available ✗ = Not available

Notes:

- ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank or Suncorp ATMs are free, all other ATM transactions may incur a fee.
- There is a \$1,000 cash limit per day per card for cash withdrawals made using a Visa Debit card and PIN.
- Bank@Post[™] is available at Australia Post's discretion and may not be offered for business and high volume transactions.
- Pay Anyone users require a security token to access this service.
- Minimum transaction is \$1,000.
- Bulk Payments is an online payment service available to eligible business customers. Refer to the Banking Accounts Terms and Conditions for further details.
- Transactions are usually only permitted at maturity.

RURAL BUSINESS ACCOUNTS		BUSINESS ACCOUNTS		
Seasonal Account	AgriManager®	Business Cheque Account	Business Manager	Everyday Community Account

VISA DEBIT CARD

Withdraw cash ⁽¹⁾ and make balance enquiries at any ATM in Australia or Overseas displaying the Visa symbol ⁽²⁾	✓	✓	✓	✓	✓
Pay for purchases (and withdraw cash) using EFTPOS ⁽²⁾	✓	✓	✓	✓	✓
Deposit and withdraw cash using Bank@Post ^{TM(3)}	✓	✓	✓	✓	✓
Pay for purchases using Visa in person or over the phone or internet	✓	✓	✓	✓	✓

CHEQUES

Personalised cheque book	✓	✓	✓	✓	✓
Corporate and Bank Cheques	✓	✓	✓	✓	✓

ELECTRONIC ACCESS

Internet Banking including Pay Anyone ⁽⁴⁾	✓	✓	✓	✓	✓
Phone Banking	✓	✓	✓	✓	✓
Transfer funds automatically using direct debits and/or direct credits	✓	✓	✓	✓	✓
Pay bills using BPAY®	✓	✓	✓	✓	✓
Make periodical payments	✓	✓	✓	✓	✓
Make bulk payments ⁽⁵⁾	✓	✓	✓	✓	✗

OVER THE COUNTER

Transfer funds electronically to another RB account, to another financial institution or overseas	✓	✓	✓	✓	✓
Deposit cash and/or cheques to your account	✓	✓	✓	✓	✓

✓ = Available ✗ = Not available

Notes:

- (1) ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank or Suncorp ATMs are free, all other ATM transactions may incur a fee.
- (2) There is a \$1,000 cash limit per day per card for cash withdrawals made using a Visa Debit card and PIN.
- (3) Bank@PostTM is available at Australia Post's discretion and may not be offered for business and high volume transactions.
- (4) Pay Anyone users require a security token to access this service.
- (5) Bulk Payments is an online payment service available to eligible business customers. Refer to the Banking Accounts Terms and Conditions for further details.



Rural Bank Limited
ABN 74 083 938 416
AFSL 238042

Postal Address:
GPO Box 551,
Adelaide SA 5001

Registered Office:
Level 1, 27 Currie Street,
Adelaide SA 5000

Telephone: 1300 660 115
Facsimile: 08 8121 0106
service@ruralbank.com.au
www.ruralbank.com.au

This document has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Terms, conditions, fees and charges and lending criteria may apply. Full details are available by phoning our Customer Service Centre on 1300 660 115, online at www.ruralbank.com.au, or by visiting your local branch or Rural Bank representative. Products are issued by Rural Bank Limited and distributed by Elders Rural Services Australia Limited and the Australian Postal Corporation ABN 28 864 970 579. Rural Bank Limited ABN 74 083 938 416 AFSL 238042. Registered office: Level 1, 27 Currie Street, Adelaide SA 5000.