

**EVERYDAY ACCOUNT FOR ACCOUNTS OPENED ON OR AFTER 21 NOVEMBER 2011**
**Product Description**

The Everyday Account is a simple, flexible transaction account that provides you with a range of access methods to meet your personal everyday banking needs.

**Product Benefits and Features**

Suitable for	Personal customers looking for a simple, flexible transaction account with a range of access options.
Eligibility criteria	<ul style="list-style-type: none"> <li>▪ Personal account only.</li> <li>▪ Must be 12 years of age or over to have a Visa Debit card or access to Internet and Phone Banking (excluding Pay Anyone).</li> <li>▪ Cheque book not permitted where account owner/signatory is less than 18 years of age.</li> </ul>
Minimum account balance	\$1 to open and maintain.
Maximum account balance	Not applicable.
Minimum withdrawal	No minimum specified.
Minimum deposit	No minimum specified.
Interest rate	Variable interest. A minimum balance of \$500 must be maintained to earn interest.
Interest payment methods	Credited to the account on a monthly basis.
Statements	Half yearly on anniversary however quarterly and monthly statements are available on request.

**Access Methods**

Corporate/Bank Cheque	Yes
Internet Banking	Yes
Phone banking	Yes
Over the counter	Yes
Other Electronic	Yes
Card Access ATM	Yes
EFTPOS	Yes
Bank@Post®	Yes
Cheque book	Yes

**Fees and Charges, Documentation**

Fees and Charges	Refer to the Schedule of Fees and Charges for a complete description of fees and charges. The information below is a summary of the main fees.	
	Monthly account service fee	\$6.00
	The monthly account service fee is waived when you:	
	<ul style="list-style-type: none"> <li>• are under 18 years of age; or</li> <li>• are 60 years of age or over; or</li> <li>• maintain a \$2,000 minimum monthly balance in your Everyday account.</li> </ul>	
	Transaction fees	
	<ul style="list-style-type: none"> <li>▪ Visa purchases</li> <li>▪ Transfers from one Rural Bank account to another conducted using                             <ul style="list-style-type: none"> <li>- Internet Banking</li> <li>- Phone Banking</li> <li>- Periodical payments</li> </ul> </li> <li>▪ Cash and cheque deposits at a branch</li> <li>▪ Direct credits</li> <li>▪ BPAY® bill payments</li> <li>▪ Pay Anyone transfers</li> <li>▪ Direct debit withdrawals</li> <li>▪ EFTPOS transactions</li> <li>▪ ATM withdrawals*</li> <li>▪ ATM balance enquiries*</li> <li>▪ Cheque withdrawals</li> </ul>	Free
	▪ Staff assisted transfer from one Rural Bank account to another	\$1.50
	▪ Bank@Post™ deposit or withdrawal	4 free per month then \$2.20 each
	▪ Periodical payment transfer to another financial institution	\$4.00
	▪ Staff assisted transfer to another financial institution	\$5.00
▪		
* ATM transactions performed at non-Rural Bank, non-Bendigo Bank or non-Suncorp ATMs may incur a fee.		

**Find out more?**

To find out how Rural Bank can assist with your savings and investment needs call our Customer Service Centre on 1300 660 115.

Effective for Everyday accounts opened on or after 21 November 2011. This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. All applications for loans or credit are subject to lending criteria. Terms, conditions, fees and charges apply. Full details are available by phoning our Customer Service Centre on 1300 660 115, online at [www.ruralbank.com.au](http://www.ruralbank.com.au) or by visiting your local branch. All information is subject to change. 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