

Everyday Retirement Account

Reap the rewards

We know you'll make the most of your retirement, so we designed our Everyday Retirement Account to make the most of your money.

Our Everyday Retirement Account is a simple, low fee personal banking account designed for pensioners and retirees, who want the ability to earn more interest than with a traditional transaction account.

No matter where you are, you can bank with us easily and conveniently – with no monthly account keeping fees.

Your Everyday Account comes with a Rural Bank Visa Debit card, so you can:

- Access your money through ATMs¹ across Australia and around the world that display the Visa symbol (a fee may apply)
- Use EFTPOS nationwide
- Shop online.

At any Australia Post outlet that shows the Bank@Post^{TM2} symbol, you can make over the counter deposits and withdrawals.

And you can use Internet and Phone Banking, including BPAY^{®3}, 24 hours a day, 7 days a week.



Who's eligible?

Personal banking customers aged 55 and over, and Pensioner Concession Card holders.

How do you access your Everyday Retirement Account?

Easy, any-time access through ATM, EFTPOS, Bank@Post™, BPAY®, Internet and Phone Banking. Or call our Customer Service team on 1300 660 115.

What about interest?

Interest rate calculations are stepped, which means different interest rates apply to different portions of your balance.

Interest earned is calculated daily, and paid monthly.

How often do statements come?

You can choose to get your statement monthly, quarterly or every 6 months.

What's good to know about Rural Bank?

We are proudly part of the Bendigo and Adelaide Bank Group, who have set the standard for banking that gives financial power back to our communities.

We bring you seasoned rural expertise combined with the stability and resources of a successful, well-managed financial institution.

All deposits you make with Rural Bank are covered by the Australian Government Financial Claims Scheme².

The money you deposit with us we re-invest back into rural Australia.

Talk to us today

Online	ruralbank.com.au/everyday-retirementaccount
In Person	Find your nearest Rural Bank specialist at ruralbank.com.au/locate-us
Phone	Call our Customer Service team on 1300 660 115

¹ATM transactions at non-Rural Bank, non-Bendigo Bank or non-Suncorp ATMs may incur a fee.

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³BPAY® registered to BPAY Pty Limited ABN 69 079 137 518.

⁴The Financial Claims Scheme protects depositors through the provision of a guarantee on deposits (up to a cap) held in Authorised Deposit-taking Institutions (ADIs) in Australia and allows quick access to their deposits if an ADI becomes insolvent.

As such please note the following information:

- You may be entitled to a payment under the Financial Claims Scheme in the event of us becoming insolvent;
- Accessibility to the Financial Claims Scheme is subject to eligibility criteria; and
- Information about the Financial Claims Scheme can be found at the APRA website at <http://www.apra.gov.au> and the APRA Hotline on 1300 558 849.

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Terms, conditions, fees and charges apply and are available online at www.ruralbank.com.au, by phoning our Customer Service Team on 1300 660 115 or by talking to your local Rural Bank representative. Products are issued by Rural Bank – A Division of Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL 237879. Products are distributed by Bendigo and Adelaide Bank Limited. The target market determination for the Everyday Retirement Account is available at www.ruralbank.com.au/target-market-determinations. BEN50RBM010 (1913127–1917902) (01/24)