

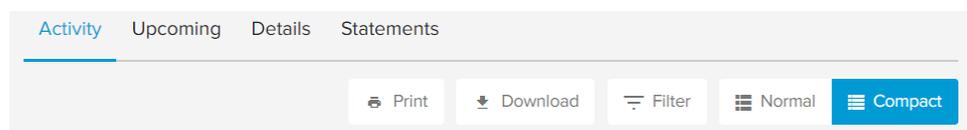
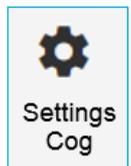
Classic Internet Banking will no longer be available from 28 November 2018.

Most customers previously using Classic have adopted the new Internet Banking service. Everything you can do in Classic, you can now do in the new Internet Banking – it just looks a little different.

Below are some of the most frequently asked questions about the new Internet Banking system, however, the best way to be ready is to try the new system. We're confident you will quickly become accustomed to using this newer version and will be happy to help if you need any assistance.

Your questions answered

Why is it changing?	The reason why we are making this change is that Classic was built on old technology. It is not geared to meet the ever-changing day to day banking needs of our customers. The new system is capable of supporting regular upgrades and modifications in line with industry and customer needs.
What's changing and how does it affect me?	Customers will no longer be able to access Classic Internet Banking as of 28 November 2018. You can perform all the tasks that you are currently performing in Classic Internet Banking, it will just look different.
What are the benefits of the new Internet Banking?	The new Internet Banking system has additional features that were not available in Classic Internet Banking, like emailing receipts. It also offers a consistent experience on your computer, tablet, and phone.
What if I don't like using the new system?	We've tried to make the system as intuitive as possible and we make regular changes based on feedback from customers. If there is any specific feedback, please pass this on to the local Rural Bank representative.
What if I don't like the graphs on the home screen?	Some customers prefer to hide the graphs, which is simple to do. <ol style="list-style-type: none"> 1. Simply choose the settings cog in the top right corner of the screen 2. Choose 'Hide/show' charts 3. Untick the accounts whose charts you want hidden 4. Choose 'Save' More information about this is available here .
In Classic Internet Banking, I could save PayAnyone payment references. Can I do this in the new Internet Banking?	When using the new Internet Banking, the reference is no longer stored in a separate reference screen. However, you do not need to retype your favourite references, as the last three transaction references that were used, now appear when making a payment to the Payee. Detailed instructions on how to use this feature can be found here .
In Classic Internet Banking, I could enter two references for my BPAY transactions. Can I do this in the new Internet Banking?	It is possible to include a different reference on your statement to the statement of your payee. Detailed instructions on how to use this feature can be found here .
In Classic Internet Banking, I could see more transaction information on the same line. Can the new system show more transaction information?	Yes, you can see additional transaction information all on one line, which will allow more transactions to be displayed on your screen in the same way as Classic. <ol style="list-style-type: none"> 1. Click on Accounts 2. Choose the account you would like to view the transactions for 3. Select <i>Compact</i> from below the list of activity. If you select <i>Normal</i>, this will show less information.



Can I make bulk payments in the new Internet Banking	Yes, you can make bulk payments in the new Internet Banking. Detailed instructions on how to use this feature can be found here .
Can I save the new internet banking page to my favourites?	Yes you can, however we advise against this as your security and data could be compromised. You should always access Internet Banking via the Rural Bank website – www.ruralbank.com.au
How do I find the financial year interest in the new Internet Banking?	You can view your interest for the financial year by clicking on the following links: <ol style="list-style-type: none">1. Activity2. Interest and charges
Can I share contacts in the new Internet Banking?	Yes, you can share contacts by following the steps below: <ol style="list-style-type: none">1. Click on Contacts2. Click on Download Contacts option at bottom of screen3. Select the contacts to share using the tick boxes to the right of the contact or Select all Contacts at top of screen4. Click the green <i>Download Contacts</i> button at bottom of screen5. You will download a CSV file to your computer6. These contacts can then be uploaded to Internet Banking by other customers.
How do I send a secure email in the new Internet Banking?	You can send a secure email by clicking on the following links: <ol style="list-style-type: none">1. Support2. Messages3. Write a message

Need more information?

For more information about Internet Banking, please contact your Rural Bank representative or call 1300 660 115.