

## DISASTER ASSISTANCE

Rural Bank has developed a range of assistance measures for our customers who are impacted by natural disasters, extreme weather or unexpected emergency events, such as flood or bushfire. Each of these measures will be implemented in consultation with your Rural Bank Relationship Manager, and taking into account your individual circumstances.

If you require or believe you will require assistance, please contact your local Rural Bank representative when you are able to discuss the range of assistance measures that you may be able to access.

The following information lists the measures available and addresses some of the questions you may have.

### Deposit accounts

Can I access my Rural Bank Term Deposit or Fixed Rate Farm Management Deposit?

You may apply to Rural Bank to waive break costs for early withdrawal of funds from your Term Deposit or Fixed Rate Farm Management Deposit (FMD) by completing a Financial Hardship Declaration Form. Please note: early withdrawal of fixed rate FMD funds may have taxation implications – you should consult your financial adviser.

Banking staff at your local branch can assist with this request or you can call Rural Bank direct on 1300 660 115 or email [service@ruralbank.com.au](mailto:service@ruralbank.com.au)

### Lending accounts

What support is available for Rural Bank lending customers?

You may apply for the following assistance from Rural Bank:

- defer principal payments of your agribusiness term loans for 3 months;
- waive the establishment fee for restructuring agribusiness loans;
- waive the application fee for overdraft temporary limits;
- defer annual or limit reviews by up to three months.

These measures will be assessed by Rural Bank on a case-by-case basis and made available where we believe you can meet changes to your financial arrangements without incurring further financial difficulty. Where applicable, any external costs, such as registration for new security, will continue to apply.

### Banking support

Who should I contact about my Rural Bank accounts?

Your local Rural Bank representative will be able to assist with your enquiries or contact call Rural Bank direct on 1300 660 115 or email [service@ruralbank.com.au](mailto:service@ruralbank.com.au)

What should I do if my property is isolated or cut off from town?

If you are unable to leave or access your property due to the emergency event, please call your local Rural Bank representative as most things can be arranged over the phone.

If you are unable to make contact, or you are unsure of who to call, please phone the Rural Bank Customer Service Centre on 1300 660 115 or email [service@ruralbank.com.au](mailto:service@ruralbank.com.au).

How can I access my accounts?

Internet and Phone Banking services are operating as normal. Scheduled payments to and from your accounts will proceed as usual unless you advise us otherwise.

Rural Bank is conscious of supporting all impacted clients at this time and will assess each applicant on an individual basis to maintain proper banking standards and importantly ensure that customers do not continue to be adversely impacted by this situation. If you wish to discuss the options available to you, please contact your local Rural Bank representative, call Rural Bank direct on 1300 660 115 or email Rural Bank at [service@ruralbank.com.au](mailto:service@ruralbank.com.au)

