

Frequently Asked Questions

Rural Bank

20 May 2024

Why am I receiving this document?

You are receiving this document because you are a Rural Bank customer with one or more Rural Bank products. As part of our ongoing simplification process, and to improve our offering to you, we are transitioning our Rural Bank products across to Bendigo Bank products by making some changes to your terms and conditions.

The product variation notices contain important information about these changes and what this means for your banking arrangements following the transition date.

When will the change take effect?

The changes are expected to take effect on 8 November 2024. If this date changes, we will let you know.

Do I need to do anything in response to these product variation notices?

You do not need to do anything in response to this document unless we require your consent to the changes - this requirement only applies to certain products. We will tell you if we need your consent in the letter accompanying this document or in a separate communication.

I have more than one product. Are my other products remaining the same?

Your other Rural Bank products will be transitioning to Bendigo Bank products at the same time. Details of the changes which will apply to products may be contained in separate documents. Refer to the letter sent to you for more information.

Are my bank account details staying the same?

The account numbers of each bank account you hold with us will stay the same, unless we inform you otherwise. However, your BSB will change to 633 000 from the transition date.

Existing direct debit and credit arrangements in place before the transition date will continue – you do not need to update your BSB with any third parties.

After the transition date, you should ensure that you use the new BSB when arranging any new direct debits or credits.

Will I lose access to my account?

No. Your account number and account balance as at the date of the transition will stay the same and all of your past statements and transaction history will be available to view via the Bendigo Bank mobile app or online using Bendigo Bank e-Banking.

Can I still use my Rural Bank Visa Debit card?

Yes. You can still use your Rural Bank Visa Debit Card before and after the transition date.

In 2025, we intend to issue current Rural Bank Visa Debit Card holders with a Bendigo Bank Debit Mastercard. We will provide further information about this after the transition date.

Can I still use the Rural Bank app?

You can continue to use the Rural Bank app until the transition date. Following the transition date, you will need to download and register to use the Bendigo Bank app to access e-Banking.

We encourage all customers to download the Bendigo Bank app in preparation for the transition.

Do I need to tell anyone else about these changes?

No. As your account details remain the same, all existing payments to / from your account remain current.

Will any additional changes be made between now and the transition date?

If there are any subsequent changes to the terms and conditions or these transition arrangements, we will notify you before the transition date.

I don't agree to this change. What are my options?

Please contact us using the details on page 3 of any of the Booklets to discuss your options.

I don't know which product I have - how can I find out?

If you need assistance identifying your current products or terms that apply to them, or if you need further assistance, please contact us. Our details are set out on page 3 of any of the Booklets to discuss your options.

Where can I go to get more information?

For more information about the transition, please contact us using the details on page 3 of any of the Booklets to discuss your options or visit our website at www.ruralbank.com.au/changes-to-how-you-bank-with-us/.

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