

Everyday Account

Easy banking for everyone

Good value banking that's simple to use – that's our Everyday Account®.

Our Everyday Account is a simple bank account for anyone who wants flexible options for their personal banking. No matter where you are, you can bank with us, easily and conveniently.

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™² 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?

Anyone who wants easy, good value personal banking.

How do you access your Everyday Account?

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

What's the account fee?

You'll pay a monthly service fee of \$6 – unless you're aged under 18 or 60 years and over, or keep a minimum balance of \$2,000 in your account.

What about interest?

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-account
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.

²Bank@Post™ and its device mark are trademarks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579. All rights reserved.

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

⁴Deposits with Rural Bank are covered by the Financial Claims Scheme.

The 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 Account is available at www.ruralbank.com.au/target-market-determinations. BEN50RMB008 (1913127–1917901) (01/24)