

## Changes to Terms and Conditions and Schedules of Fees and Charges

Rural Bank notifies customers of the following changes to the documents listed below, all effective **1 August 2023**

- **Banking Accounts Terms and Conditions** (as "A" below)
- **Schedule of Fees and Charges** (as 'B' below)

A full updated version of each document will be available on our website or on request.

A	B	Change Description
Cover page		Effective date: changed from 30 June 2023 to 1 August 2023
Inside cover page		Removed: Business Cheque Account
pg. 1		Removed: Business Cheque Account and
pg. 1		Removed: Business Cheque Account
pg. 4		Removed: Business Cheque Account
pg. 4		Removed: <b>'Business Cheque Account'</b> means the deposit taking facility we may provide to you, as outlined in the Terms, but does not include any credit facility that we may agree to provide in conjunction with a Business Cheque Account;
pg. 9		Changed: 'Business Accounts <sup>(3)</sup> ' to Business Account
pg. 9		Removed: Business Cheque Account
pg. 9		Removed: Business customers
pg. 9		Removed: ✓
pg. 9		Removed: Monthly
pg. 9		Removed: Variable
pg. 9		Removed: ✓
pg. 9		Removed: X
pg. 9		Removed: Credited to your account
pg. 9		Removed: At call
pg. 9		Removed: \$1
pg. 9		Removed: \$1
pg. 9		Removed: Not applicable
pg. 9		Removed: Monthly
pg. 9		Removed: ✓
pg. 9		Removed: Not applicable
pg. 10		Change: Personalised cheque book to Personalised cheque book <sup>(12)</sup>

A	B	Change Description
pg. 10		Added (12) Personalised cheque books are not available for accounts opened from 1 August 2023.
pg. 11		Change: Personalised cheque book to Personalised cheque book <sup>(8)</sup>
pg. 11		Added (8) Personalised cheque books are not available for accounts opened from 1 August 2023.
pg. 11		Change: Business Accounts <sup>(3)</sup> to Business Account
pg. 11		Removed: Business Cheque Account
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 11		Removed: ✓
pg. 26		Removed: Business Cheque Account
pg. 26		Removed: 22 plus your facility terms if applicable
pg. 36		Change: 'You can order a new cheque book by calling our Customer Service Team' to 'For accounts opened prior to 1 August 2023, you can order a new cheque book by calling our Customer Service Team'
	Cover page	Effective date: changed from 30 June 2023 to 1 August 2023
	Inside cover	Removed: Business Cheque Account
	Contents page	Removed: Business Cheque Account.....4
	pg. 2	Changed: Cheque withdrawals to Cheque withdrawals*
	pg. 2	Added note: * Personalised cheques are not available on accounts opened from 1 August 2023
	pg. 2	Changed: Cheque withdrawals to Cheque withdrawals*
	pg. 2	Added note: * Personalised cheques are not available on accounts opened from 1 August 2023
	pg. 3	Changed: Cheque withdrawals to Cheque withdrawals*
	pg. 3	Added note: * Personalised cheques are not available on accounts opened from 1 August 2023

A	B	Change Description
	pg. 3	Changed: Cheque withdrawals to Cheque withdrawals*
	pg. 3	Added note: * Personalised cheques are not available on accounts opened from 1 August 2023
	pg. 4	Changed: Cheque withdrawals to Cheque withdrawals*
	pg. 4	Added note: * Personalised cheques are not available on accounts opened from 1 August 2023
	pg. 4	Removed: Business Cheque Account and all related fees
	pg. 5	Changed: Cheque withdrawals to Cheque withdrawals*
	pg. 5	Added note: * Personalised cheques are not available on accounts opened from 1 August 2023
	pg. 6	Added: Note: Cheque stop fee, Cheque book via Express Post, Cheque encashment establishment fee, and Single cheque encashment fee apply to accounts opened before 1 August 2023. Cheque books will no longer be available on new accounts opened on or after 1 August 2023.
	pg. 8	Removed: Business Cheque Account
	pg. 12	Changed: 'Business Accounts <sup>(3)</sup> ' to Business Account
	pg. 12	Removed: Business Cheque Account
	pg. 12	Removed: Business customers
	pg. 12	Removed: ✓
	pg. 12	Removed: Monthly
	pg. 12	Removed: Variable
	pg. 12	Removed: ✓
	pg. 12	Removed: X
	pg. 12	Removed: Credited to your account
	pg. 12	Removed: At call
	pg. 12	Removed: \$1
	pg. 12	Removed: \$1
	pg. 12	Removed: N/A
	pg. 12	Removed: Monthly
	pg. 12	Removed: ✓
	pg. 12	Removed: N/A
	pg. 13	Changed: Personalised cheque book to Personalised cheque book <sup>(12)</sup>
	pg. 13	Added (12) Personalised cheque books are not available for accounts opened from 1 August 2023.
	pg. 14	Changed: Personalised cheque book to Personalised cheque book <sup>(8)</sup>
	pg. 14	Added (8) Personalised cheque books are not available for accounts opened from 1 August 2023
	pg. 14	Change: Business Accounts <sup>(3)</sup> to Business Account
	pg. 14	Removed: Business Cheque Account

A	B	Change Description
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
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	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓
	pg. 14	Removed: ✓