

Changes to Terms and Conditions, Schedules of Fees and Charges and Financial Services Guide

Rural Bank notifies customers of the following changes to the documents listed below, all effective 10 February 2025.

- **Banking Accounts Terms and Conditions** (as 'A' below)
- **Schedule of Fees and Charges** (as 'B' below)
- **Rural Bank Financial Services Guide** (as 'C' below)
- **RBOonline Schedule of Fees and Charges** (as 'D' below)

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

A	B	C	D	Change Description
Addendum				Updated heading: From 10 February 2025 Rural Bank products will no longer be distributed
Addendum				Updated list of products
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	Addendum			Updated list of products
		Cover Page		Updated effective date to: 10 February 2025
		Cover Page		Added: Important information - Rural Bank products will be transitioning to an equivalent Bendigo Bank product on 14 March 2025. Please note: Rural Bank products will not be available for sale after 10 February 2025, due to the upcoming transition to Bendigo Bank products.
			Addendum	From 10 February 2025 Rural Bank products will no longer be distributed
			Addendum	Added list of products: RBOonline Savings Accounts and RBOonline Term Deposit Accounts