

Changes to Schedule of Fees and Charges

Rural Bank notifies customers of the following changes to the documents listed below, all effective **15 December 2023**

- **Schedule of Fees and Charges** (as "A" below)

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

A	Change Description
Pg 7	<p>"Electronic or cheque trace</p> <p>Applies per request to trace a BPAY®, Pay Anyone (including Osko®) or other transaction sent electronically to another financial institution or a cheque written on your account. A copy of the cheque is provided with this request* \$20.00"</p> <p><u>Changes to:</u></p> <p>"BPAY® or cheque trace</p> <p>Applies per request to trace a BPAY® transaction to another financial institution or a cheque written on your account.* A copy of the cheque is provided with this request \$20.00"</p>
	<p><u>Added:</u></p> <p>"Pay Anyone trace</p> <p>Applies to each Pay Anyone transaction (including Osko® payments), where a trace is requested by the customer to obtain information about the transaction made or received by the customer. \$30.00"</p>
	<p>"Electronic recall</p> <p>Applies per attempt to recall an electronic transaction The fee is charged even if the recall is unsuccessful" \$15.00</p> <p><u>Changes to:</u></p> <p>"BPAY® transaction recall</p> <p>Applies per attempt to recall a BPAY® transaction The fee is charged even if the recall is unsuccessful" \$20.00</p>