

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 **17 June 2022**

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

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

A	B	Change Description
Pg 6		Removed: Special clearance of a cheque Applies if you request fast clearance of a cheque drawn on an Australian bank deposited into your account \$15.00
	30.2	Removed: You may request a special clearance on a cheque when you deposit the cheque. When you request a special clearance on a cheque we will request the other bank to respond within 24 hours if the cheque is drawn on a branch in the same state as the place of deposit. If the cheque is an interstate cheque we will request the other bank to respond within 48 hours. We cannot assure you that the other bank will respond within these timeframes. You must pay us a fee for this service: see the Schedule of Fees and Charges for details about the fee.