

## 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 **05 October 2021**:

- **Financial Services Guide** (as “A” below)
- **Asset Purchase Terms and Conditions** (as ‘B’ below)
- **Equipment Loan and Security Terms and Conditions** (as “C” below)
- **Finance Lease Terms and Conditions** (as “D” below)
- **Master Asset Finance Agreement Terms and Conditions** (as “E” below)
- **RBonline Savings Account Terms and Conditions** (as “F” below)
- **RBonline Term Deposit Terms and Conditions** (as “G” below)

\*Please note RBonline products are not available to new customers. A full updated version of each document is available on our website or on request.

A	B	C	D	E	F	G	Change Description
Resolving Complaints							<p>We value your feedback, as it provides us with an opportunity to improve our products and services. If our products and services do not meet your expectations, we want to hear from you. We will make every effort to resolve the situations in a fair and timely manner.</p> <p>You can raise your concern or complaint with us by:</p> <p>(a) speaking to a member of our staff or agents directly;            (b) telephoning the Customer Service Team on 1300 660 115 8.30am – 5.00pm Central Standard Time (CST) Monday to Friday            (c) faxing us on 08 8121 0106            (d) emailing <a href="mailto:service@ruralbank.com.au">service@ruralbank.com.au</a>            (e) completing the Customer Feedback form online at <a href="http://www.ruralbank.com.au">www.ruralbank.com.au</a>            (f) write to the Customer Relationship Officer, Reply Paid 84135, Rundle Mall 5000;</p> <p>If you are not satisfied with the response provided by our Customer Service Team, you have the option of referring the matter to the Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response:</p> <p>(a) telephone –1300 139 572 (+61 3 5485 7919) between 8.00am and 4.30pm (CST) Monday to Friday            (b) post/letter – write to Customer Advocate Office, Bendigo and Adelaide Bank Limited, Reply Paid 480, Bendigo VIC 3552</p> <p>Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to the appropriate External Resolution scheme.</p> <p>We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:</p>

						<p>The Australian Financial Complaints Authority  GPO Box 3  Melbourne VIC 3001  Telephone: 1800 931 678  Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a>  Website: <a href="http://www.afca.org.au">www.afca.org.au</a></p> <p><u>Changes to:</u></p> <p>We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customer's expectations and address them genuinely, efficiently and effectively.</p> <p>You can raise your concern or complaint with us by:</p> <p>a) speaking to a member of our staff directly  b) telephone on 1300 660 115, or if calling from overseas +61 3 5445 0666  c) completing the online feedback form at <a href="https://www.ruralbank.com.au/contact-us/customerfeedback">https://www.ruralbank.com.au/contact-us/customerfeedback</a>  d) secure email – by logging into e-banking  e) contacting the Customer Feedback Team at:</p> <ul style="list-style-type: none"> <li>• Reply Paid PO Box 480 Bendigo VIC 3552</li> <li>• Telephone: 1300 361 911 8.30am – 5.00pm (AEST/ADST) Monday to Friday</li> <li>• Email: <a href="mailto:feedback@bendigoadelaide.com.au">feedback@bendigoadelaide.com.au</a></li> </ul> <p>If you are not satisfied with the response provided you can refer your complaint directly to the appropriate External Dispute Resolution (EDR) scheme.</p> <p>We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:</p> <p>Mail Australian Financial Complaints Authority  GPO Box 3  Melbourne VIC 3001  Phone 1800 931 678  Website <a href="http://www.afca.org.au">www.afca.org.au</a>  Email <a href="mailto:info@afca.org.au">info@afca.org.au</a></p> <p>Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if, or when the time limit relevant to your circumstances expire.</p> <p>If your complaint relates to how we handle your personal information you can also contact the Office of the Australian Information Commissioner (OAIC):</p> <p>Mail OAIC  GPO Box 5218  Sydney NSW 2001  Phone 1300 363 992</p>
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						Website <a href="http://www.oaci.gov.au">www.oaci.gov.au</a> Email <a href="mailto:enquiries@oaci.gov.au">enquiries@oaci.gov.au</a>
Whole Document						Removed trademark from 'Community Bank'
	32	33	32	13		<p>We hope we never have a situation where we cannot resolve a concern or complaint to your satisfaction. However, if this happens, you can refer the matter to the Australian Financial Complaints Authority (AFCA). AFCA's role is to investigate matters only after customers have fully exhausted the established complaint procedures of their bank. You can get more information about this service by contacting AFCA at:</p> <p>Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001 Telephone: 1800 931 678 Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Internet: <a href="https://www.afca.org.au/make-a-complaint/complain/">https://www.afca.org.au/make-a-complaint/complain/</a></p> <p><u>Changes to:</u></p> <p>If you are not satisfied with the response provided to your complaint you can refer the matter directly to the appropriate External Dispute Resolution (EDR) scheme.</p> <p>We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:</p> <p>GPO Box 3 Melbourne Vic 3001 Telephone: 1800 931 678 Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a> Web: <a href="http://www.afca.org.au">www.afca.org.au</a></p> <p>Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if, or when the time limit relevant to your circumstances expire.</p>
	37.4		37.4	19.4		<p><u>Deleted:</u></p> <p>'Our Customer Advocate Office will coordinate requests relating to access and correction of your personal information.'</p> <p>and:</p>

							'have any concerns or'
	37.4		37.4	19.4			'treatment of <u>Changes to:</u> handling  Advocate Office <u>Changes to:</u> Feedback Team
					Y	Y	Addendum Added