

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 2022**

- **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 8 | <p>Rate lock fee Payable for us to lock in and hold a fixed rate more than 14 days prior to drawdown</p> <p>Changes to:</p> <p>Rate lock fee Payable for us to lock in and hold a fixed rate on a term loan for more than 14 days prior to drawdown</p> |
| Pg 9 | <p>Removed:</p> <p>Rate lock fee If requested, payable for us to lock in an equipment finance rate for more than 14 days \$600 plus 0.15% of the facility for amounts between \$200,000 and \$500,000. For facilities more than \$500,000 fee is available on application.</p> |