

Changes to Terms and Conditions

Rural Bank notifies customers of the following changes to the documents listed below, all effective **14 January 2019**:

- **Banking Accounts Terms and Conditions** (as "A" below)
- **Schedule of Fees and Charges** (as 'B' below)
- **Rural Bank ONE Saver Terms and Conditions** (as "C" below)
- **Rural Bank ONE Schedule of fees and charges** (as "D" below)
- **RBOne Schedule of Fees and Charges*** (as "E" below)

* Please note RBOne 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	Change Description
Pages 4,51,52					Definitions and Interpretations Changed 'Australian Payment Clearing Association (APCA) to 'Australian Payments Network (APN)'
Clause 25		Clause 1.9			OVERDRAWING YOUR ACCOUNT <u>Deleted the following text:</u> c) your account may incur an Overdrawn Account Fee. Current fees and charges are set out in the Schedule of Fees and Charges;
Clause 39.1					Registering for Bulk Payments <u>Deleted the following text:</u> If your software package is unable to create Data Files using ABA format, please phone (03) 8414 7734 for details. We are able to provide Bendigo Bank's Quick*Link™ ABA software to you if required. This software enables you to create ABA format files if your accounting/payroll package cannot do so. There is a fee for the purchase of the Quick*Link™ ABA software. Current fees and charges are set out in the Schedule of Fees and Charges
Clause 39.2					Using Bulk Payments <u>Inserted the following text:</u> You are responsible for completing all administration tasks relating to Direct Crediting including dealing with requests for amendments including switching of accounts
	Page 1				Account Balances Changed 'fees' to 'charges'
	Page 7				Default and dishonour fees Outward cheque dishonour fee reduced from \$35.00 to \$15.00 Direct debit dishonour fee reduced from \$35.00 to \$15.00
	Page 7		Page 2	Page 3	Removed the following fee (No longer charged): Overdrawn account fee Applies when your account is overdrawn or exceeds its

A	B	C	D	E	Change Description
					credit limit without prior arrangement with us You will be charged this fee each day you perform a transaction on your account and your account remains overdrawn at the end of the day \$30.00
	Page 7				Removed the following fees (No longer applicable): Quick*Link™ (ABA file software) This fee is payable and is deducted from your nominated account when we supply you with the Quick*Link software package. \$302.50
				Page 2	Product Comparison Table – Features and Access Methods Payment method(s) changed from “Compound to your account” to “Credited to your account”
				Page 3	General fees and charges Inward direct credit fee changed from \$35.00 to \$15.00