

Changes to Terms and Conditions

Rural Bank notifies customers of the following changes to the documents listed below, all effective **22 December 2022**

- **Banking Accounts Terms and Conditions** (as "A" below)

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

| A | Change Description |
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| 9.1 | <p><u>Added:</u></p> <p><i>'Note that we will not accept transaction requests via secure email or fund transfer requests via phone. All transaction requests are to be received via signed transfer request form either in branch, via email, mail, fax, or contacting our Customer Service Team on 1300 660 115.'</i></p> |
| 9.1.2(c) | <p><i>'telephone or facsimile'</i></p> <p><u>Changes to:</u></p> <p><i>'telephone or facsimile'</i></p> |
| 22.1.1 | <p><i>'Your request can be received at a branch during opening hours, by contacting us on 1300 660 115 or by a "secure email" from Internet Banking'</i></p> <p><u>Changes to:</u></p> <p><i>'Your request can be received at a branch during opening hours or by contacting our Customer Service Team on 1300 660 115. You will be required to complete a transfer request form signed by an authorized signatory or signatories before your transfer request will be actioned.'</i></p> |
| 22.1.3 | <p><i>'Your request can be received at a branch during opening hours, by contacting us on 1300 660 115 or by a "secure email" from Internet Banking'</i></p> <p><u>Changes to:</u></p> <p><i>'Your request can be received at a branch during opening hours or by contacting our Customer Service Team on 1300 660 115. You will be required to complete a transfer request form signed by an authorized signatory or signatories before your transfer request will be actioned.'</i></p> |
| 27.1 | <p><u>Removed:</u></p> <p><i>(including secure email)</i></p> |
| 33.1 | <p><i>'You can request an 'internal account – staff-assisted transfer' of funds by contacting our Customer Service Team on 1300 660 115, or by visiting your local branch. An 'internal account – staff-assisted transfer' request can only be actioned over the phone if the transfer is between two accounts in the same name. If you want to request a transfer of funds to an account in another name, instructions must be provided in writing, and signed by an authorised signatory or signatories.'</i></p> <p><u>Changes to:</u></p> <p><i>'You can request an 'internal account – staff-assisted transfer' of funds by contacting our Customer Service Team on 1300 660 115, or by visiting your local branch. You will be required to complete a transfer request form signed by an authorised signatory or signatories before your transfer request will be actioned.'</i></p> |
| 33.1 | <p><u>Removed:</u></p> <p><i>'You are required to provide us with the following information, together with such other information as we may require at the time:</i></p> <ul style="list-style-type: none"> ▪ <i>the amount of the transfer;</i> ▪ <i>details of the account from which the funds are to be</i> |

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| | <p>transferred;</p> <ul style="list-style-type: none"> ▪ details of the account to which the funds are being transferred; and ▪ if making a request over the phone, certain details to confirm your identity.' |
| 33.2 | <p>'All 'external account – staff-assisted transfer' requests must be made in writing and sent to our mailing address as set out in section 1, or completed at your local branch.'</p> <p><u>Changes to:</u></p> <p>'You can request an 'external account – staff-assisted transfer' of funds by contacting our Customer Service Team on 1300 660 115, or by visiting your local branch. You will be required to complete a transfer request form signed by an authorised signatory or signatories before your transfer request will be actioned.'</p> |
| 33.3 | <p>'All real time electronic funds transfer requests must be made in writing and forwarded to our Customer Service Team or your local branch. Refer to section 1 for contact details.'</p> <p><u>Changes to:</u></p> <p>'You can request a 'Real time electronic funds transfer' of funds by contacting our Customer Service Team on 1300 660 115, or by visiting your local branch. You will be required to complete a transfer request form signed by an authorised signatory or signatories before your transfer request will be actioned.'</p> |
| 38.2 | <p>'Pay Anyone limit up to \$30,000. For limits greater than \$30,000 please contact your local branch or our Customer Service Team on 1300 660 115 to obtain an application form'</p> <p><u>Changes to:</u></p> <p>'Pay Anyone limit up to \$50,000. For limits greater than \$50,000 please contact your local branch or our Customer Service Team on 1300 660 115 to obtain an application form'</p> |