

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 **23 February 2024**

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

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

A	B	Change Description
Cover page		31 January 2024 changed to 23 February 2024
pg.8		Added: 1 and 2 month term to the Fixed Rate FMD account Features
Back cover		BATC310124 changed to BATC230224
	Cover page	31 January 2024 changed to 23 February 2024
	pg. 8	Facility increase fee Minimum fee \$250.00 changed to Available on Application.
	pg. 11	Added: 1 and 2 month term to the Fixed Rate FMD account Features
	Back cover	RBSOFC310124 changed to RBSOFC230224