

Changes to Terms and Conditions

Rural Bank notifies customers of the following changes to the documents listed below, all effective 23 March 2020:

- **Banking Accounts Terms and Conditions** (as “A” below)
- **Rural Bank ONE Farm Management Deposit Terms and Conditions** (as “B” below)
- **Rural Bank ONE Term Deposit Terms and Conditions** (as “C” below)
- **Rural Bank ONE Saver Terms and Conditions** (as “D” below)
- **Rural Bank ONE Accessing Your Accounts Terms and Conditions** (as “E” below)
- **RBonline Schedule of Fees and Charges*** (as “F” 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	Change Description		
Page 7						Definitions and Interpretations Replaced the words “Verified by Visa” with the following: Visa Secure		
Back of front cover and Page 5						Deleted reference to “ Community Bank® ” trademark		
Clause 35.3				Clause 3.3		Part C – Accessing Your Accounts Replaced the words “Access Account Notification which allows you to establish balance thresholds and to nominate methods (including fax and/or email) for notification if the thresholds are exceeded” with the following: Access to Account Notification which allows you to establish account balance thresholds and to set-up email notifications if the thresholds are exceeded		
	Clause 2.12	Clause 1.11	Clause 1.12	Clause 1.7		General Information Inserted into table: <table border="1" data-bbox="723 1177 1480 1209"> <tr> <td>Changes to an Interest Rate</td> <td>No later than the date of the change</td> </tr> </table>	Changes to an Interest Rate	No later than the date of the change
Changes to an Interest Rate	No later than the date of the change							
Clause 10	Clause 2.12	Clause 1.11	Clause 1.12	Clause 1.7		Replaced the words ‘The table below’ with the following: The notice of change table below		
Clause 10						The words ‘advance notice’ is replaced with the following: ‘later than the date of the change’		

A	B	C	D	E	F	Change Description
						<u>Inserted text:</u> '(apart from a change in Government charges payable directly or indirectly by you)'
	Clause 2.12	Clause 1.11	Clause 1.12	Clause 1.7		<u>Inserted text:</u> '(apart from a change in Government charges payable directly or indirectly by you)'
					Page 2	<u>The word 'Quarterly' is replaced with the following:</u> '6-monthly'