

## 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)
- **RBOonline Schedule of Fees and Charges\*** (as “F” below)

\* Please note RBOonline 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                         |                                      |             |             |            |   | <b>Definitions and Interpretations</b><br>Replaced the words “Verified by Visa” with the following:<br><br>Visa Secure  |                             |                                      |
| Back of front cover and Page 5 |                                      |             |             |            |   | Deleted reference to “ <b>Community Bank®</b> ” trademark   |                             |                                      |
| Clause 35.3                    |                                      |             |             | Clause 3.3 |   | <b>Part C – Accessing Your Accounts</b><br>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:<br><br>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 |   | <b>General Information</b><br>Inserted into table:<br><br><table border="1" data-bbox="721 1177 1478 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:<br><br>The notice of change table below  |                             |                                      |
| Clause 10                      |                                      |             |             |            |   | The words ‘advance notice’ is replaced with the following:<br>‘later than the date of the change’   |                             |                                      |

| A | B           | C           | D           | E          | F      | Change Description   |
|---|-------------|-------------|-------------|------------|--------|--|
|   |             |             |             |            |        | <u>Inserted text:</u><br>'(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><br>'(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><br>'6-monthly'                                   |