

**Changes to Term Deposit
(including Farm Management fixed rate (FMD))
Statement frequency**

Rural Bank notifies customers of the following changes to the documents listed below, all effective **02 December 2019**:

- **Banking Accounts Terms and Conditions** (as “A” below)
- **RBOonline Term Deposit Account Terms and Conditions*** (as “B” below)
- **Rural Bank ONE Term Deposit Terms and Conditions** (as “C” 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	Change Description
Page 8	Addendum note added		The first sentence of Clause 1.8 Account Statements will now read: Account Statements are issued six monthly and/or on account closure.
Clause 24			The clause has been updated to read: <u>If you have a Term Deposit Account or FMD fixed rate</u> – Changed ‘Statements are issued’ from ‘Quarterly’ to ‘Six Monthly’ <u>Added the following text:</u> Statements will also be issued upon account closure.
		Clause 1.8	<u>Added the following text:</u> You agree that statements of account will be issued six monthly and upon account closure.