

Changes to Terms and Conditions, Schedules of Fees and Charges and Financial Services Guide

Rural Bank notifies customers of the following changes to the documents listed below, all effective **31 January 2024**

- **Banking Accounts Terms and Conditions** (as 'A' below)
- **Schedule of Fees and Charges** (as 'B' below)
- **Rural Bank Financial Services Guide** (as 'C' below)

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

A	B	C	Change Description
Cover page			9 November 2023 changed to 31 January 2024
Inside cover			Removed: None of the accounts or facilities to which this document applies are issued, guaranteed or underwritten by Elders Rural Services Australia Limited.
pg. 5			' branch ' includes any Rural Bank branch, Bendigo Bank branch, Community Bank branch and also includes any branch of Elders Rural Services (who act as agents of Rural Bank); Changed to: ' branch ' includes any Rural Bank branch, Bendigo Bank branch or Community Bank branch.
pg. 6			Removed: 'Elders Rural Services' means Elders Rural Services Australia Limited ABN 72 004 045 121 AFSL 237757, who act as an agent on behalf of Rural Bank, and offer limited banking services to Rural Bank customers;
pg. 7			' Rural Bank ' means us and also means Elders Rural Services to the extent it acts as our agent. ' Bank ' has the same meaning; Changed to: ' Rural Bank ' means us. ' Bank ' has the same meaning;
pg. 15			Our products are available by contacting us and are also distributed via third parties such as Elders Rural Services and its related bodies corporate and our agents and authorised representatives. Changed to: Our products are available by contacting us, our agents and authorised representatives.
pg. 35			Over the counter services (including deposits to your account, account opening and account information) are provided to you on our behalf by, Bendigo Bank, Community Banks, Elders Rural Services (excluding over the counter deposits and/or withdrawals) and other agents (limited to account opening). Removed: , Elders Rural Services (excluding over the counter deposits and/or withdrawals)
pg.35			Elders Rural Services, Bendigo Bank and Community Banks and other agents we appoint may receive, collect and disclose to each other personal information you provide us that relates to your account and your use of your account. Removed: Elders Rural Services,
pg. 36			You can nominate to have your cheque book sent to the mailing address last recorded with us for the account to which it relates, or to collect it from any Elders Rural Services branch, Bendigo Bank branch or another agent of ours. Removed: Elders Rural Services branch,
pg. 57			If, for any reason, you cannot contact the Visa Card Hotline, then contact your local Elders Rural Services branch, Bendigo Bank branch or us on +61 8 7109 9207 during normal business hours. Removed: Elders Rural Services branch,

A	B	C	Change Description
pg. 57			You should confirm any verbal notification in writing to us or at your local Elders Rural Services or Bendigo Bank branch as soon as possible. Removed: Elders Rural Services or
Back cover			Products are issued by Rural Bank - a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 and distributed by agents including Elders Rural Services Australia Limited ABN 72 004 045 121 AFSL 237757 Changed to: Products are issued by Rural Bank - a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 and distributed by Bendigo and Adelaide Bank Limited.
	Cover page		15 December 2023 changed to 31 January 2024
	Inside cover		visiting your local Elders Rural Services branch, Bendigo Bank branch or Rural Bank agent or representative Removed: Elders Rural Services branch,
	pg. 1		visiting your local Elders Rural Services branch, Bendigo Bank branch or Rural Bank agent or representative Removed: Elders Rural Services branch,
	pg. 10		Staff-assisted transfer – a transfer assisted by a Rural Bank, Elders Rural Services or Bendigo Bank employee. Removed: Elders Rural Services
	pg. 10		Contact your local Elders Rural Services branch, Bendigo Bank branch or Rural Bank representative. Removed: Elders Rural Services branch,
		pg. 1	Added: Compensation arrangements As an approved deposit taking institution regulated by the Australian Prudential Regulation Authority, Bendigo and Adelaide Bank is exempt from the compensation arrangements required for Australian Financial Service licensees.
		pg. 1	5 October 2021 changed to 31 January 2024
		pg. 2	Added: Not independent Bendigo and Adelaide Bank cannot refer to itself as 'independent', 'impartial' or 'unbiased' in relation to personal advice it provides because; Bendigo and Adelaide Bank is the issuer of some of the financial products it advises on; Bendigo and Adelaide Bank advisers can only advise on products and services approved by Bendigo and Adelaide Bank (which includes products issued by Bendigo and Adelaide Bank); and Bendigo and Adelaide Bank may receive remuneration from product issuers in respect of some products or services.
		pg. 2	Removed: Rural Bank offers additional services through Rural Bank ONE.com.au. Information regarding these services can be found at www.ruralbankone.com.au .
		pg. 2	Where you apply through Elders Rural Services, Community Bank branches or Franchise branches for a product issued by us, Elders Rural Services, the Community Bank branch or Franchise branch may receive a commission of up to 0.25% per annum for the average account balance for deposit products. Changes to: Where you apply through Community Bank branches or Franchise branches for a product issued by us, the Community Bank branch or Franchise branch may receive a commission of up to 0.25% per annum for the average account balance for deposit products.