

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 **04 November 2022**

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

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

A	B	Change Description
Pg 7		<p>'On the last working day of the month'</p> <p><u>Changes to:</u></p> <p>'On the first business day of the following month'</p>
Pg 8		<p><u>Inserted:</u></p> <p>'Mandate Fee</p> <p>Charged in advance to cover costs involved in the formal assessment of loan eligibility performed by the Bank. This fee is non-refundable.</p> <p style="text-align: right;">Varies based on the proposed facility structure'</p>
	39.1	<p>'It takes a minimum of ten business days after we have received your completed application before you can commence using Rural Bank Bulk Payments.'</p> <p><u>Changes to:</u></p> <p>'It takes between five and eight business days after we have received your completed application before you can commence using Rural Bank Bulk Payments.'</p>