

RBONLINE SCHEDULE OF FEES AND CHARGES

Effective date: 1 December 2021

Schedule of Fees and Charges

THIS DOCUMENT FORMS PART OF THE:

- ROnline Savings Account Terms and Conditions; and
- ROnline Term Deposit Account Terms and Conditions.

THIS DOCUMENT APPLIES TO:

- ROnline Savings Accounts
- ROnline Term Deposit Accounts.

Issuer of the Products: Rural Bank - A Division
of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178L
AFSL 238789.

Postal address:
PO Box 3660
Rundle Mall SA 5000
Telephone: 1300 660 115

ABOUT THIS SCHEDULE

This document contains fees and charges that may apply to ROnline accounts. To the extent that financial product advice has been given in this document it does not take into consideration your objectives, financial situation or needs. Before acting on any advice in this document we recommend you consider if it is appropriate for your circumstances.

All fees and charges apply per transaction or per request unless otherwise stated.

Fees and charges may change and new fees and charges may be introduced. For details about how you will be notified of changes to fees and charges, the introduction of new fees and charges or how fees are charged, refer to the relevant Terms and Conditions (Terms).

To obtain a copy of the most recent version of the ROnline Schedule of Fees and Charges, you should access our website at www.ruralbank.com.au.

All fees, unless otherwise stated, include GST (where applicable).

RONLINE SAVINGS ACCOUNT

No transaction fees apply to ROnline Savings Accounts, however general fees and charges may apply. Please refer to the General fees and charges section for more information.

RONLINE TERM DEPOSITS

ROnline Term Deposit account holders are entitled to one free bank cheque transaction at maturity then a fee applies.

ONE FREE THEN A FEE APPLIES

BANK CHEQUE

\$10.00

[Available on maturity of a term deposit](#)

Product Comparison Table – Features and Access Methods

	RBONLINE SAVINGS ACCOUNT	RBONLINE TERM DEPOSIT
OPENING REQUIREMENTS		
Can be opened by:	Personal customers only (Must be in an individual's name e.g. no personal superannuation funds etc.)	Personal customers only (Must be in an individual's name e.g. no personal superannuation funds etc.)
Identity verification form	✓	✓
INTEREST		
Calculated	Daily	Daily
Paid	Monthly	At maturity
Fixed or variable	Variable	Fixed
Tiered	X	X
Payment method(s)	Credited to your account	Credited to your account
ACCOUNT FEATURES		
Term	At call	Fixed terms of 3, 6 and 12 months or any other terms advertised on the Rural Bank website.
Minimum opening balance	\$0	\$0
Minimum operating balance	\$0	\$0
Maximum operating balance	N/A	N/A
Statement frequency	6-monthly	6-monthly
Fees and charges apply	✓	✓
ACCESS METHODS		
Internet Banking – view only	X	✓
Phone Banking – view only	X	✓
Internet Banking – full access	✓	X
Phone Banking – full access	✓	X
Direct debits	✓	X
Direct credits	✓	X
BPAY®	✓	X
Pay Anyone, including Osko®	✓	X
Bank cheque	X	On maturity or when a withdrawal is permitted

Bpay® registered to Bpay Pty Ltd ABN 69 079 137 518

General fees and charges

CHEQUE TRANSACTIONS

Inward cheque dishonour \$10.00

Applies per cheque deposited to your account that is dishonoured.

Special cheque clearance \$15.00

Applies per cheque for which you have requested special clearance (fast clearance) when deposited.

Copy of a cheque[^] \$20.00

Applies per request for a copy of a deposited cheque.

PAYMENT SERVICES

Inward direct credit Free

An arrangement with a third party to electronically transfer funds to an ROnline account (e.g. salary credit).

Direct debit dishonour \$10.00

Applies per unsuccessful direct debit attempt due to insufficient funds.

Real time electronic funds transfer \$30.00

Applies per transaction when funds are requested to be sent 'real time' or the same day to an account held with another Australian financial institution.

Trace on Real time electronic funds transfer* \$30.00

Applies per request to trace a real time electronic funds transfer.

International Funds Transfer (IFT) \$30.00

Applies per international funds transfer request (not available on non-verified accounts).

Trace on IFT* \$30.00

Applies per request to trace an IFT payment.

Note(s):

(1) The bank receiving (overseas bank) the electronic funds may also deduct a service fee. This fee will be deducted from the amount sent if incurred by the Bank.

(2) Additional charges may be incurred if an incorrect, incomplete or missing SWIFT Bank Identifier Code (BIC) or International Bank Account Number (IBAN) is provided.

(3) Please note the Bank may require additional information before we can process your IFT request. Please ensure this is promptly provided when requested by the Bank to ensure your request is not unnecessarily delayed.

Electronic trace[^] \$20.00

Applies when you have requested a trace on a BPAY® or Pay Anyone (including Osko®) transaction or a transaction that has been sent electronically to another financial institution.

Electronic transaction recall \$15.00
per transaction recall

Applies per attempt to recall an electronic transaction.

The fee is charged regardless if the transaction recall is successful.

* Fees may also be charged by destination financial institution

[^] If the voucher, cheque or payment search/trace reveals a Rural Bank error, the fee will be waived.

OTHER FEES AND CHARGES

Audit request \$30.00

Applies when an audit has been requested on an account.

Administration fee \$15.00
per quarter hour

Applies for the supply of information or other special services.

Dormant account \$20.00

An annual fee that applies to savings and transactional accounts that have not been activated by a customer initiated deposit or withdrawal for three years or more.

This fee is waived when the customer has an active credit facility or a term deposit facility, or a combined balance of other savings and transactional accounts exceeding \$10,000 under the same customer number (excluding the dormant account).

Physical security token \$25.00
(includes GST)

Key ring sized personal security token. Applies per security token ordered.

Vasco Professional security token \$99.00
(includes GST)

Small calculator sized multi user security token. Applies per security token ordered.

Transaction history print out \$5.00
per requested statement period

Payable when a print out on an account transaction history is requested.

WHEN AGREED THE FOLLOWING FEES MAY APPLY

Bank cheque \$10.00

Applies per bank cheque you request. Bank cheques are organised through Bendigo Bank.

Bank cheque repurchase \$20.00

Applies when a bank cheque is repurchased, as it is no longer required.

Bank cheque stop \$20.00

Applies per request to stop a bank cheque.

Staff assisted transfer fee \$5.00

Applies per request to transfer money to an account held with another financial institution or a Rural Bank account in another name.



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