

RURAL BANK ONE SCHEDULE OF FEES AND CHARGES

Effective date: 1 July 2019

Important Information You Should Read Before Proceeding

About this schedule

THIS SCHEDULE FORMS PART OF THE:

- Rural Bank ONE Saver Terms and Conditions
- Rural Bank ONE Term Deposit Terms and Conditions
- Rural Bank ONE Farm Management Deposit Terms and Conditions
- Rural Bank ONE Accessing Your Accounts Terms and Conditions

THIS SCHEDULE APPLIES TO THE FOLLOWING RURAL BANK ONE PRODUCTS:

- Rural Bank ONE Saver
- Rural Bank ONE Term Deposit
- Rural Bank ONE Farm Management Deposit

Issuer of the products:

Rural Bank - A Division of Bendigo and Adelaide Bank Limited,
ABN 11 068 049 178
AFSL 237879

This Rural Bank ONE Schedule of Fees and Charges is an important document. It provides you with information about the fees and charges applicable to Rural Bank ONE accounts and the use of payment facilities.

FEES AND CHARGES PAYABLE

You agree to pay us:

- all fees and charges described in this schedule including those which arise as a result of the actions of a person authorised to operate your account plus any new fees and charges we impose under the terms and conditions applicable to your account;
- government charges, including government stamp and other duties and charges payable on receipts or withdrawals under this schedule; and
- any expenses we incur in enforcing this schedule.

Fees and charges incurred will be debited from your account. Unless otherwise stated, they will be debited on or after the day the service or event to which the fee relates is requested by you or occurs, the date we pay them or the date they become due or payable by you or us (whichever is earlier). We can at any time choose not to collect a fee or charge from you. This does not reduce our right to collect the fee or charge in the future. A failure by us to charge a fee or charge does not constitute a waiver of that fee or charge or the right to charge that fee or charge.

All fees and charges described in this schedule apply per transaction or per request unless otherwise stated.

CHANGES TO FEES AND CHARGES

We may change our fees and charges from time to time and Government charges may change at any time.

Refer to the Rural Bank ONE Accessing Your Accounts Terms and Conditions for details on how you will be notified of changes to fees and charges, the introduction of new fees and charges and how we may change the fees and charges that apply to your account.

You can obtain a copy of the current Rural Bank ONE Schedule of Fees and Charges online at www.ruralbankone.com.au or by contacting our Customer Service Team on 1300 660 115.

RURAL BANK ONE SAVER

No transaction fees apply to Rural Bank ONE Saver, however general fees and charges may apply. Please refer to the General Fees and Charges section for more information.

RURAL BANK ONE TERM DEPOSIT

Rural Bank ONE Term Deposit holders are entitled to one free corporate cheque transaction at maturity then a fee applies.

One free then a fee applies

CORPORATE CHEQUE	\$8.00
Available on maturity of a term deposit	

RURAL BANK ONE FARM MANAGEMENT DEPOSIT (FMD)

No monthly account service fees or transaction fees apply to FMD accounts. Other fees and charges may apply and are listed in the General Fees and Charges section of this schedule.

These fees will be payable by you from another account and are unable to be debited to an FMD account.

General Fees and Charges

CHEQUE TRANSACTIONS

Special clearance of a cheque \$15.00

Applies if you request fast clearance of a cheque drawn on an Australian bank deposited into your account.

Copy of a cheque[^] \$20.00

Applies per cheque when you request a copy of a cheque deposited to your account.

PAYMENT SERVICES

Direct credits Free

An arrangement with a third party to electronically transfer funds to a Rural Bank ONE account (e.g. salary credit).

Direct debit dishonour \$15.00

Applies per unsuccessful direct debit attempt due to insufficient funds.

Real time electronic or international funds transfer \$30.00

Applies the same day you request a transfer to an account at another financial institution in Australia, or an international funds transfer.

Note:

- The overseas bank receiving the transfer may deduct a service fee from the amount sent
- Additional fees may be incurred if an incorrect or incomplete SWIFT Bank Identifier Code or International Bank Account number is provided or if either or both is missing
- The Bank may require additional information before processing your request. This may delay your request unless provided promptly

Real time electronic or international funds trace[^] \$30.00

Applies per request.

Note: The receiving bank may also impose a fee

Electronic trace[^] \$20.00

Applies when you have requested a trace on a Bpay[®] or Pay Anyone transaction that has been sent electronically to another financial institution.

Electronic recall \$15.00

Applies per attempt to recall an electronic transaction. The fee is charged even if the recall is unsuccessful.

[^] 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 per audit requested on your account.

Administration fee \$15.00
per quarter hour

Applies for the supply of information, retrieval of a voucher or other documentation, or other special services you request.

Dormant account \$20.00

Charged annually to accounts that have not had a customer initiated deposit or withdrawal for 3 years or more.

Note:

Fee is waived if customer (under the same customer number) has:

- an active credit facility; or
- a term deposit; or
- a combined balance greater than \$10,000 in other Rural Bank savings or transaction accounts

Physical security token (issue and replacement) \$25.00
(includes GST)

Key ring sized personal security token.

Applies per security token ordered.

Soft security token Free

Installation of Symantec VIP Access software application on compatible devices which is linked to your Internet Banking access ID to improve the security of Internet Banking.

Transaction history print out \$5.00

Applies per request per statement period for a transaction history print out on an account.

WHEN AGREED THE FOLLOWING FEES MAY APPLY

Corporate cheque \$8.00

Applies per corporate cheque you request.

Corporate cheque repurchase or stop fee \$15.00

Applies per corporate cheque you request to be repurchased or stopped.

Bank cheque fee \$10.00

Applies per bank cheque you request. Bank cheques are organised through the Commonwealth Bank of Australia or Bendigo Bank.

Bank cheque repurchase or stop fee \$30.00

Applies per bank cheque you request to be repurchased or stopped.

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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