

SCHEDULE OF FEES AND CHARGES

Effective date: 1 August 2023

Important Information You Should Read Before Proceeding

Contents

This schedule forms part of the Banking Accounts Terms and Conditions for the following Rural Bank products:

- Everyday Account
- Everyday Retirement Account
- Gold Cash Management Account
- Term Deposit Accounts
- Fixed rate Farm Management Deposit Account
- Variable rate Farm Management Deposit Account
- Farm Management Deposit Offset Account
- Seasonal Account
- AgriManager®
- Business Manager
- Everyday Community Account
- Rural Bank ONE Saver Account
- Rural Bank ONE Term Deposit Account
- Rural Bank ONE Fixed Rate Farm Management Deposit
- Rural Bank ONE Variable Rate Farm Management Deposit

This schedule also applies if you:

- hold any of the following Rural Bank loan products:
 - Harvest Loan
 - Grain Loan
 - StockBuilder
 - Term Loan
 - Business Term Loan
 - Equipment Finance
- use any of the following Rural Bank payment facilities:
 - Cheques
 - Automatic payments
 - Staff-assisted transfers
 - Visa Debit card
 - Internet Banking and Phone Banking including:
 - BPAY®
 - Pay Anyone (including Osko®)
 - Bulk Payments

You can obtain a copy of the Banking Accounts Terms and Conditions or the Facility Terms by contacting our Customer Service Team on 1300 660 115, online at www.ruralbank.com.au, visiting your local Elders Rural Services branch, Bendigo Bank branch or Rural Bank agent or representative.

Product availability

Not all products listed within the Schedule of Fees and Charges are available through Rural Bank agents or authorised representatives. Please contact Rural Bank on 1300 660 115 for further information.

Over the counter services

Not all over the counter services listed within the Schedule of Fees and Charges are available through Rural Bank agents or authorised representatives. Please refer to the Banking Accounts Terms and Conditions for further information.

Issuer of the products:

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

About this schedule.....	1
Fees and charges payable.....	1
Changes to fees and charges	1
How to minimise fees and charges	1
Fees and charges for specific accounts.....	2
Everyday Account	2
Everyday Retirement Account	2
Gold Cash Management Account.....	2
Term Deposit Account.....	3
Farm Management Deposit Accounts.....	3
Seasonal Account.....	3
AgriManager®	4
Business Manager	5
Everyday Community Account.....	5
Rural Bank ONE Saver Accounts.....	5
Rural Bank ONE Term Deposit Accounts.....	5
Rural Bank ONE Farm Management Accounts.....	5
Additional fees and charges for all accounts	6
Business and Rural Lending fees and charges	8
Definitions.....	10
Product Comparison Tables.....	11

About this schedule

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

This document should be read in conjunction with your Banking Accounts Terms and Conditions and/or Facility Terms.

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 Banking 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 Schedule of Fees and Charges, by contacting our Customer Service Team on 1300 660 115, online at www.ruralbank.com.au, by visiting your local Elders Rural Services branch, your local Bendigo Bank branch or your Rural Bank agent or representative.

How to minimise fees and charges on your account

Free transactions

Try wherever possible to use transaction methods that are free of charge.

Use lower cost transaction methods

You can decrease transaction fees by conducting as many transactions as possible using methods that incur lower fees e.g. electronic transactions such as BPAY® or Pay Anyone (including Osko®). Try to use fewer transactions that incur higher fees.

Transaction fee rebate

Some accounts have a transaction fee rebate available on particular transactions. Any transactions that exceed the rebate allocation will be charged to your account.

You can maximise the benefit of the rebate by choosing transaction methods that are included in the rebate. You should also conduct as many transactions as possible using methods that incur lower fees and try to keep the number of transactions that incur higher fees to a minimum.

Use your Visa Debit card

By using a Visa Debit card (if available on your account) you can have unrestricted access to your funds 24 hours a day through an ATM¹ and via EFTPOS.²

If you select the “credit” option when making purchases (Visa purchase), your transaction will be free of charge.

Alternatively, withdraw cash from your account at the same time you are making a purchase³ by selecting the “savings” or “cheque” option. This way you are only conducting one transaction on your account not two.

Remember your Visa Debit card is not a credit card. Your purchase amount will be deducted from your account balance.

Account Balances

Remember to keep sufficient funds in your account to cover cheques you write out and any direct debits to your account to avoid dishonour fees and overdrawn account charges.

You can check your account balances at any time using Internet Banking or Phone Banking.

¹ You may be charged a fee by another financial institution if you use their ATM. Withdrawals from

Rural Bank, Bendigo Bank, or Bendigo Bank shared ATMs are free.

² Subject to systems availability and maintenance. Daily ATM and EFTPOS withdrawal limits apply.

³ This service may not be available at all EFTPOS operators.

Fees and charges for specific accounts

EVERYDAY ACCOUNT

Service Charges

Monthly service fee	\$6.00
---------------------	--------

The monthly service fee is debited to your account monthly in arrears on the 1st of each month.

- The monthly account service fee is waived if a minimum account balance of \$2,000 per month is maintained

Transaction fees

Visa purchases	Free
----------------	------

Transfers from one Rural Bank account to another using:

- Internet Banking
- Phone Banking
- Periodical payments

Cash and cheque deposits	Free
--------------------------	------

Direct credits	Free
----------------	------

Cash withdrawals at a branch	Free
------------------------------	------

BPAY® payments	Free
----------------	------

Pay Anyone transfers, including Osko®	Free
---------------------------------------	------

Direct debit withdrawals	Free
--------------------------	------

EFTPOS transactions	Free
---------------------	------

ATM withdrawals [^]	Free
------------------------------	------

ATM balance enquiries [^]	Free
------------------------------------	------

Cheque withdrawals (not staff assisted)*	Free
--	------

Bank@Post™ total deposits and withdrawals	4 free per month
---	------------------

– fees charged per deposit or withdrawal thereafter:	\$2.20
--	--------

Staff-assisted transfers from one Rural Bank account to another Rural Bank account or Bendigo Bank account	\$1.50
--	--------

Periodical payment to another financial institution	\$4.00
---	--------

Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00
---	--------

[^] ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank or Bendigo Bank shared ATMs are free, all other ATM transactions may incur a fee.

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

Bank@Post™ and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579. All rights reserved.

* Personalised cheques are not available on accounts opened from 1 August 2023

EXEMPTIONS AND CONCESSIONS

You can apply for us to waive the monthly account service fee if any of the following apply:

- You are under 18 years of age
- You are 60 years of age and over

EVERYDAY RETIREMENT ACCOUNT

Service Charges

No monthly service fee applies

Transaction fees

Visa purchases	Free
----------------	------

Transfers from one Rural Bank account to another using:

- Internet Banking
- Phone Banking
- Periodical payments

Cash and cheque deposits	Free
--------------------------	------

Direct credits	Free
----------------	------

Cash withdrawals at a branch	Free
------------------------------	------

BPAY® payments	Free
----------------	------

Pay Anyone transfers, including Osko®	Free
---------------------------------------	------

Direct debit withdrawals	Free
--------------------------	------

EFTPOS transactions	Free
---------------------	------

ATM balance enquiries [^]	Free
------------------------------------	------

Cheque withdrawals (not staff assisted)*	Free
--	------

Bank@Post™ deposits, Bank@Post™ withdrawals, Branch withdrawals and Staff assisted transfers to Rural Bank accounts	4 free per month
---	------------------

– Fees charged per deposit or withdrawal thereafter:	\$2.00
--	--------

ATM withdrawals [^]	8 free per month
------------------------------	------------------

Fees charged per ATM withdrawal thereafter	\$0.70
--	--------

Periodical payment to another financial institution	\$4.00
---	--------

Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00
---	--------

[^] ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank or Bendigo Bank shared ATMs are free, all other ATM transactions may incur a fee.

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

Bank@Post™ and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation ABN 28 864 970 579. All rights reserved.

* Personalised cheques are not available on accounts opened from 1 August 2023

GOLD CASH MANAGEMENT ACCOUNT

A monthly account service fee applies to this account if your account balance falls below \$5,000 during the month.

If a minimum balance of \$5,000 is maintained for the whole month, the monthly account service fee will be waived. It is debited to your account monthly in arrears on the 1st of each month.

Service Charges

Monthly service fee	\$5.00
---------------------	--------

Transaction fees

Gold Cash Management Account holders are entitled to a number of free transactions each month. Fees apply for transactions that exceed the transaction allowance and will be charged to your account monthly, on the first day of the following month.

Any unused free transactions do not carry over to the next month.

Transactions included in free fees

Visa purchases	Free
----------------	------

EFTPOS transactions	Free
---------------------	------

Periodical payments from one Rural Bank account to another	Free
--	------

Cash and cheque deposits	Free
--------------------------	------

Direct credits	Free
----------------	------

Cash withdrawals at a branch	Free
------------------------------	------

Direct debit withdrawals	Free
--------------------------	------

ATM withdrawals [^]	Free
------------------------------	------

ATM balance enquiries [^]	Free
------------------------------------	------

4 free then fee per transaction

Transfers from one Rural Bank account to another using

- Internet Banking
- Phone Banking

BPAY® payments	\$0.30
----------------	--------

Pay Anyone transfers, including Osko®	\$0.30
---------------------------------------	--------

Fees and charges for specific accounts cont.

2 free then fee per transaction		Cash and cheque deposits	Free
Cheque withdrawals*	\$1.50	Direct credits	Free
Staff-assisted transfers from one Rural Bank account to another Rural Bank account or Bendigo Bank account	\$1.50	Cash withdrawals at a branch	Free
Transactions not included in free fees		BPAY® payments	Free
Bank@Post™ deposit	\$2.00	Pay Anyone transfers, including Osko®	Free
Bank@Post™ withdrawal	\$2.50	Direct debit withdrawals	Free
Periodical payment transfer to another financial institution	\$4.00	EFTPOS transactions	Free
Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00	ATM withdrawals [^]	Free
[^] ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank or Bendigo Bank shared ATMs are free, all other ATM transactions may incur a fee.		ATM balance enquiries [^]	Free
[*] Personalised cheques are not available on accounts opened from 1 August 2023		Cheque withdrawals [#]	\$0.60
		Staff-assisted transfers from one Rural Bank account to another Rural Bank account or Bendigo Bank account	\$1.50
TERM DEPOSIT ACCOUNT		Bank@Post™ deposit	\$2.00
No monthly account service fee applies to Term Deposit Accounts.		Bank@Post™ withdrawal	\$2.50
Transactions fees		Periodical payment to another financial institution	\$4.00
Term Deposit Account holders are entitled one free transaction at maturity. A fee applies for each transaction that exceeds the transaction allowance.		Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00
Transactions included in free fees		[#] Cheque withdrawal fees accrue per cheque withdrawn from your account and are charged Monthly on the first day of the following month.	
1 free then fee per transaction		[*] Personalised cheques are not available on accounts opened from 1 August 2023	
Staff-assisted transfers from one Rural Bank account to another Rural Bank account or Bendigo Bank account	Free	[^] ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Bendigo Bank shared ATMs are free, all other ATM transactions or enquiries may incur a fee.	
Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00	* Service Charges	
FARM MANAGEMENT DEPOSIT ACCOUNTS (FMD)		Monthly Account Service Fee	
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. An FMD Offset linkage fee may apply as listed in the Other loan fees section of this schedule.		If your Seasonal Account does not have a credit facility you will be charged a monthly account service fee. This fee is debited to your account monthly in arrears on the 1st of each month.	
These fees will be payable by you from another account and are unable to be debited to an FMD account.		Quarterly Account Service Fee	
SEASONAL ACCOUNT		If you have a credit facility attached to your Seasonal Account, you will be charged a quarterly account service fee.	
Service Charges		The quarterly account service fee is debited quarterly in arrears on 1 January, 1 April, 1 July and 1 October. If you open** or close your Seasonal Account part way through the quarter the fee will be debited to your account on a pro rata basis as follows:	
Account service fees are payable on the Seasonal Account. They vary depending on whether you have a credit facility attached to the account*. A Seasonal Account with a credit facility is only available to primary producers.		Pro rata fees where an account is opened part way through the quarter:	
Seasonal Account		Days into the quarter:	
Monthly account service fee	\$17.00	Less than 30 days	\$105.00
Seasonal Account with Credit Facility		30 – 59 days	\$70.00
Quarterly account service fee	\$105.00	60 – 89 days	\$35.00
Transaction fees		90 days or more	\$0.00
Visa purchases	Free	Pro rata fees where an account is closed part way through the quarter:	
Transfers from one Rural Bank account to another using:		Days into the quarter:	
– Internet Banking		Less than 30 days	\$0.00
– Phone Banking		30 – 59 days	\$35.00
– Periodical payments	Free	60 – 89 days	\$70.00
		90 days or more	\$105.00
		^{**} Accounts switched from another Rural Bank product during the quarter will incur the full quarterly account service fee.	

Fees and charges for specific accounts cont.

AGRIMANAGER®

Service Charges

Quarterly account service fee*	\$150.00
--------------------------------	----------

AgriManager Visa Debit card annual service charge#	\$79.00 per account
--	---------------------

*Applies to Rural Finance customers only. Additional Visa Debit cards linked to the same account are free. This fee will be waived on AgriManager facilities that are subject to a quarterly account service fee.

Transaction fees

Visa purchases	Free
----------------	------

Transfers from one Rural Bank account to another conducted using:

- Internet Banking
- Phone Banking
- Periodical payments
- Staff-assisted transfer service

	Free
--	------

Cash and cheque deposits at a branch	Free
--------------------------------------	------

Direct credit	Free
---------------	------

Cash withdrawals at a branch	Free
------------------------------	------

BPAY® payments	Free
----------------	------

Pay Anyone transfers, including Osko®	Free
---------------------------------------	------

Direct debit withdrawals	Free
--------------------------	------

EFTPOS transactions	Free
---------------------	------

ATM withdrawals^	Free
------------------	------

ATM balance enquiries^	Free
------------------------	------

Cheque withdrawals*	Free
---------------------	------

Staff-assisted transfer to an account external to Rural Bank or Bendigo Bank	Free
--	------

Periodical payment to an account external to Rural Bank	Free
---	------

Bank@Post™ deposit	\$2.00
--------------------	--------

Bank@Post™ withdrawals	\$2.50
------------------------	--------

^ ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Bendigo Bank shared ATMs are free, all other ATM transactions or enquiries may incur a fee.

* Personalised cheques are not available on accounts opened from 1 August 2023

* Quarterly Account Service Fee

The quarterly account service fee is debited quarterly in arrears on 1 January, 1 April, 1 July and 1 October. If you open** or close your AgriManager® part way through the quarter the fee will be debited to your account on a pro rata basis as follows:

Pro rata fees where an account is opened part way through the quarter:

Days into the quarter:

Less than 30 days	\$150.00
-------------------	----------

30 – 59 days	\$100.00
--------------	----------

60 – 89 days	\$50.00
--------------	---------

90 days or more	\$0.00
-----------------	--------

Pro rata fees where an account is closed part way through the quarter:

Days into the quarter:

Less than 30 days	\$0.00
-------------------	--------

30 – 59 days	\$50.00
--------------	---------

60 – 89 days	\$100.00
--------------	----------

90 days or more	\$150.00
-----------------	----------

** Accounts switched from another Rural Bank product during the quarter will incur the full quarterly account service fee.

Fees and charges for specific accounts cont.

BUSINESS MANAGER

Service Charges

Quarterly account service fee*	\$200.00
--------------------------------	----------

Transaction fees

Visa purchases	Free
----------------	------

Transfers from one Rural Bank account to another conducted using:

- Internet Banking
- Phone Banking
- Periodical payments
- Staff-assisted transfer service

Free

Cash and cheque deposits at a branch	Free
--------------------------------------	------

Direct credit	Free
---------------	------

Cash withdrawals at a branch	Free
------------------------------	------

BPAY® payments	Free
----------------	------

Pay Anyone transfers, including Osko®	Free
---------------------------------------	------

Direct debit withdrawals	Free
--------------------------	------

EFTPOS transactions	Free
---------------------	------

ATM withdrawals [^]	Free
------------------------------	------

ATM balance enquiries [^]	Free
------------------------------------	------

Cheque deposits (per item)	Free
----------------------------	------

Staff-assisted transfer to another financial institution	Free
--	------

Periodical payment to another financial institution	Free
---	------

Bank@Post™ deposit	\$2.00
--------------------	--------

Bank@Post™ withdrawals	\$2.50
------------------------	--------

* Quarterly Account Service Fee

The quarterly account service fee is debited quarterly in arrears on 1 January, 1 April, 1 July and 1 October. If you open or close your Business Manager part way through the quarter the fee will be charged on a pro rata basis as follows:

Less than 30 days	\$0.00
-------------------	--------

30 – 59 days	\$67.00
--------------	---------

60 – 89 days	\$134.00
--------------	----------

90 days or more	\$200.00
-----------------	----------

[^] ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Bendigo Bank shared ATMs are free, all other ATM transactions or enquiries may incur a fee

RURAL BANK ONE SAVER

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

RURAL BANK ONE TERM DEPOSIT

Rural Bank ONE Term Deposit 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

EVERYDAY COMMUNITY ACCOUNT

Service Charges

No monthly account service fee applies to Everyday Community Accounts	Free
---	------

Transaction fees

Community Account holders are entitled to a number of free transactions each month. Fees apply for transactions that exceed the transaction allowance and will be charged to your account monthly, on the first day of the following month.

Any unused free transactions do not carry over to the next month.

Transaction fees

Visa purchases	Free
----------------	------

Transfers from one Rural Bank account to another conducted using:

- Internet Banking
- Phone Banking
- Periodical payments

Free

Cash and cheque deposits at a branch	Free
--------------------------------------	------

Direct credits	Free
----------------	------

Cash withdrawals at a branch	Free
------------------------------	------

Direct debit withdrawals	Free
--------------------------	------

Pay Anyone transfers, including Osko®	Free
---------------------------------------	------

BPAY® payments	Free
----------------	------

ATM withdrawals [^]	Free
------------------------------	------

ATM balance enquiries [^]	Free
------------------------------------	------

Bank@Post™ deposit	Free
--------------------	------

Cheque deposits (per item)	Free
----------------------------	------

15 free then fee per transaction

EFTPOS transactions	\$1.00
---------------------	--------

Cheque withdrawals*	\$1.00
---------------------	--------

Staff-assisted transfers from one Rural Bank account to another Rural Bank account or Bendigo Bank account	\$1.00
--	--------

Bank@Post™ withdrawal	\$2.50
-----------------------	--------

Transactions not included in free fees

Periodical payment transfer to another financial institution	\$4.00
--	--------

Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00
---	--------

[^] ATM transactions or balance enquiries performed at Rural Bank, Bendigo Bank and Bendigo Bank shared ATMs are free, all other ATM transactions or enquiries may incur a fee.

* Personalised cheques are not available on accounts opened from 1 August 2023

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.

Additional fees and charges for all accounts

Additional fees may be incurred when particular goods and services are requested. Refer to the General Fees and Charges and Lending Fees and Charges sections for applicable fees.

GENERAL FEES AND CHARGES

ATM direct charging

You can perform the following transactions free of charge at any Rural Bank, Bendigo Bank or Bendigo Bank shared ATM:

- ATM withdrawals
- ATM balance enquiries

Transactions performed at any other ATM may incur a fee from the owner of the ATM. This fee will be disclosed by the ATM owner at the time of your transaction and allows you to accept or decline the fee as shown.

Visa Debit card fees

Visa cash advance

Applies to each Visa Debit card withdrawal you make over the counter at any participating financial institution (excludes transactions performed at any Bendigo Bank branch)

\$4.00

International Visa cash advance

Applies to each Visa Debit card withdrawal you make over the counter or at an ATM outside of Australia
Note: the foreign currency conversion fee also applies

\$4.00

Foreign currency conversion fee

Applies when a purchase or cash advance is performed in a foreign currency
Note: the International Visa cash advance fee also applies for cards used overseas

2% of the Australian Dollar Amount

Visa Debit card replacement fee

For each lost, stolen or damaged Visa Debit card we replace:

in Australia via Registered Post \$10.00

in Australia via Express Post \$15.00

outside Australia \$150.00

Cheque fees

Bank cheque fee

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

\$10.00

Bank cheque repurchase or stop fee

Applies per bank cheque you request to be repurchased or stopped \$30.00

Cheque stop fee

Applies when you request a stop payment be placed on a cheque from your cheque book \$10.00

Fee applies per cheque written or per series of cheques if the cheque book is lost or stolen \$10.00

Cheque book via Express Post

Applies per cheque book you request to be sent via Express Post \$15.00

Cheque encashment establishment fee

Applies when a cheque encashment arrangement is established with another financial institution
Arrangement is for a maximum of 2 years \$160.00

Single cheque encashment fee

Applies for each cheque you ask us to arrange to be cashed at a branch of another financial institution \$15.00

Note:

Cheque stop fee, Cheque book via Express Post, Cheque encashment establishment fee, and Single cheque encashment fee apply to accounts opened before 1 August 2023. Cheque books will no longer be available on new accounts opened on or after 1 August 2023.

Other payment service fees

Real time electronic or international funds transfer

Applies the same day you request a transfer to an account at another financial institution in Australia, or an international funds transfer \$30.00

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

Cash order or exchange – coin

When you request coins from a Bendigo Bank Branch or request to exchange coins at a Bendigo Bank branch. Free

Additional fees and charges for all accounts cont.

Default and dishonour fees

Outward cheque dishonour fee

Applies per cheque written on your account that is dishonoured due to insufficient funds \$10.00

Direct debit dishonour fee

Applies per unsuccessful direct debit attempt on your account due to insufficient funds \$10.00

Document and search fees

Copy of a cheque

Applies per cheque when you request a copy of a cheque deposited to your account \$20.00

Electronic or cheque trace

Applies per request to trace a BPAY®, Pay Anyone (including Osko®) or other transaction sent electronically to another financial institution or a cheque written on your account
A copy of the cheque is provided with this request* \$20.00

Real time electronic or international funds trace

Applies per request* \$30.00
Note: The receiving bank may also impose a fee

Electronic recall

Applies per attempt to recall an electronic transaction
The fee is charged even if the recall is unsuccessful \$15.00

Audit request

Applies per audit requested on an account \$30.00

Transaction history record

Applies per request per statement period for a transaction history print out on an account \$5.00

Company search fee

Payable when a company search is required to establish an account \$30.00

Business name search fee

Payable when a business name search is required to establish an account \$20.00

* Trace fee will be waived if the trace reveals an error by Rural Bank.

Administration fee

Applies for the supply of information, retrieval of a voucher or other documentation, or other special services you request \$15.00
1/4 hour

Deposit books

Standard deposit book Free

Pre-carbonated duplicate deposit book \$5.00
Applies per book requested

Dormant account

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 \$20.00

Security token fees

Physical security token (issue and replacement)

Key-ring sized token that improves the security of Internet Banking. Applies per token ordered \$25.00
(includes GST)

Soft security token

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. Free

Bulk Payment fees

Bulk Payment fees are inclusive of GST. They are payable by direct debit from your nominated account each month. A tax invoice will be issued upon request. A Bulk Payments Direct Debit Request Form must be completed.

Bulk Payments establishment fee

When we approve and establish the Bulk Payment facility requested by you we will charge you a once off establishment fee. \$99.00

Bulk Payments transaction fee

When we process your Bulk Payment instructions you will be charged a fee for each transaction. This fee consists of a processing component and GST, which are charged separately as follows: \$0.165

	CHARGED	COST
Processing component	On the day transaction is processed	\$0.150
GST	On the first business day of the following month	\$0.015

In addition to fees disclosed above, the following general fee also applies to Rural Bank ONE Saver, Rural Bank ONE Term Deposit and Rural Bank ONE Farm Management Deposit accounts

Staff assisted transfer fee

Applies per request to transfer money to an account held with another financial institution or a Rural Bank account in another name. \$5.00

Business and Rural Lending fees and charges

UPFRONT FEES

The following fees and charges are payable in relation to an application for a rural or business loan or credit facility. Our letter of offer will confirm the amount of the fees payable and how and when the fees are to be paid.

Upfront fees

Loan establishment fee

This fee is based on the amount of the lending facility approved by Rural Bank at the time the application is made

Available on application

Bank guarantee establishment fee

Payable in advance for the establishment of a Bank Guarantee

\$100.00

Loan commitment fee

Payable if facilities are not drawn or rejected by the customer within 30 days of written approval advice
Fee is calculated daily on the approved amount

1.5% p.a.

Undrawn loan fee

Payable on any part of a fixed rate loan not drawn down by the end of the drawdown period

0.2% per Month

Security documentation and legal fees

Customers are required to pay all costs associated with the preparation, certification, registration and settlement of security documents and/or bank guarantees and all costs related to preparation of facilities including for Trusts and/or nonpersonal entities. Search fees, trust perusal fees, government stamp duty and registration fees may also apply

Varies based on the complexity of the facility and securities

Valuation fees

Customers are required to pay all costs associated with the valuation of assets offered as security

Varies based on the nature and value of the security

Trust Perusal fee

Charged per perusal to ensure trustee has all necessary powers to enter into the proposed transaction

\$275 per trust deed perused

Mandate fee

Charged in advance to cover costs involved in the formal assessment of loan eligibility performed by the Bank. This fee is non-refundable.

Varies based on the proposed facility structure

ONGOING FEES

Service Fees

Term Loan Account Service Fee

The Term Loan Account Service Fee is applicable to new Term Loans and Business Term Loan facilities approved on or after 17 October 2016. This account service fee is accrued monthly in arrears and debited to your Term Loan or Business Term Loan on the 1st day of the month in accordance with your agreed charging frequency (for Rural Bank Term Loans this is known as the Interest Charging frequency and for Rural Finance Term Loans, repayment frequency). The following account service fees will apply to your Term Loan or Business Term Loan:

Charging Frequency:

Monthly	\$50.00
Quarterly	\$150.00
Half yearly	\$300.00
Annual	\$600.00

If you open or close your Term Loan or Business Term Loan part way through a charging cycle the fee will be debited to your account on a pro rata basis at a rate of \$50.00 per elapsed full calendar month.

For example if a Term Loan with a quarterly charging cycle is opened on the 15th of January 2017 a \$100.00 Term Loan Account Service Fee would be payable due on the 1st April 2017 (two full calendar months have elapsed).

Whereas, if a Term Loan with a quarterly charging cycle, due on the 1st April 2017, is closed on the 15th January 2017 no Term Loan Account Service Fee would be payable (no full calendar months have elapsed for the applicable interest charging cycle).

Bank Guarantee line fee

A non refundable line fee is payable annually in advance on the value of the Bank Guarantee

3% of the guaranteed amount

Other loan fees

Rate lock fee

Payable for us to lock in and hold a fixed rate on a term loan for more than 14 days prior to drawdown

Available on Application

Facility increase fee

This fee is based on the amount of the increase approved by Rural Bank at the time the application is made

Minimum fee \$250.00

Temporary limit increase

Applies if you request a temporary increase in the limit on your Seasonal Account, AgriManager@account or Business Manager

\$250.00

Loan variation fee

Applies if you request a change to a loan facility (such as if you change from one loan type to another, convert from a variable rate to a fixed rate, or ask us to review your interest rate)

\$250.00

Redraw fee

Applies if you ask and we agree to redraw additional funds paid to a Rural Term Loan or Business Term Loan

Free

Business and Rural Lending fees and charges cont.

Partial Loan Draw Down Fee

Charged per partial draw down to cover the administration required to manage approval and draw down. Progress Inspection fees may also be payable

\$60.00

Security handling, perusal and consent fee

Applies each time we need to deal with a security after settlement such as production of title or if we peruse and approve a tenancy agreement, subdivision, strata plan and other document where we hold a mortgage over a security

Where an external agent is used by us to carry out the work, their fee will also be payable by you

\$250.00
per dealing

Security documentation and legal fees

Customers are required to pay all costs associated with the preparation, certification, registration and settlement of any additional or replacement security documents and/or bank guarantees

Search fees, trust perusal fees, government stamp duty and registration fees may also apply

Varies based on the complexity of the facility and securities

Settlement and Agency fee

These fees will be payable if settlement or lodgement is required to be attended by a third party. Any such fees will be payable at or prior to the first advance.

Valuation fees

Customers are required to pay all costs associated with the valuation or revaluation of assets offered as security

Varies based on the nature and value of the security

FMD Offset linkage fee

Charged when an FMD Offset Account is linked to an eligible Rural Bank Term Loan. This fee is unable to be debited to an FMD account.

\$295.00
per FMD Offset
Account linked

DISCHARGE FEES

Full/partial discharge

For the preparation and execution of discharge, and in the case of full discharges, calculation of payout figures, attendance to settlement and account closure

Government fees may also apply \$150.00 per
Where an external agent is used by us to carry security up to
out the work, their fee will also be payable by a maximum of
you \$600.00

Settlement and Agency fee

These fees will be payable if settlement or lodgement is required to be attended by a third party. Any such fees will be payable at or prior to a discharge settlement.

Partial release of a Security Interest \$60.00 per security
up to a maximum of
\$180.00

Break cost administration fee

Payable if you repay all or part of your term loan during a fixed rate period. \$50.00

EQUIPMENT FINANCE FEES AND CHARGES

Documentation fee*

Asset Purchase, Finance Lease \$495.00
(includes GST)

Equipment Loan \$450.00

PPSR fees at cost

Dishonour fee (for each dishonour) \$15.00

Early termination fee** \$250.00
(plus GST if applicable)

*This fee may vary based on the complexity of the facility and the security taken. An additional \$100.00 (plus GST if applicable) documentation fee will apply to all private sale, buyback and external refinance transactions.

** applicable to new Equipment Finance agreements executed from 1 July 2019

Note: Additional document preparation fees, stamp duty and government registration fees may be payable if a mortgage, general security deed or other security is required. Valuation and legal fees may apply.

Additional fees and charges can be incurred during the term of the equipment finance facility, please refer to the applicable terms and conditions of the agreement.

Definitions

ATM balance enquiry – a balance enquiry performed at any ATM offering the facility.

ATM withdrawal – a withdrawal using a Rural Bank Visa Debit card at any participating ATM within Australia.

Bank@Post™ deposit – a deposit made at any participating Australia Post retail outlet using a Rural Bank Visa Debit card.

Bank@Post™ withdrawal – a withdrawal made at any participating Australia Post retail outlet using a Rural Bank Visa Debit card.

Direct debit withdrawal – a withdrawal you authorise a third party to debit from your Rural Bank account.

Month – references to a month in this schedule mean a calendar month.

Pay Anyone transfer, including Osko® – a once off or regular transfer of funds to an account at another financial institution within Australia via Internet Banking.

Periodical payment – a regular payment of a fixed amount to another account established by a staff member at your request.

Staff-assisted transfer – a transfer assisted by a Rural Bank, Elders Rural Services or Bendigo Bank employee.

Visa purchases – a transaction performed to purchase goods or services online, over the phone, or in person using a Rural Bank Visa Debit card where the credit option is selected. Purchases in a foreign currency will incur a Foreign Currency Conversion fee.

Note: cash cannot be withdrawn with this method.

The 'Definitions and Interpretations' contained in the Banking Accounts Terms and Conditions document also apply to terms used throughout this schedule.

To register for Internet Banking or Phone Banking please call 1300 651 839 to obtain your Access ID and temporary PIN.

For more information phone our Customer Service Team on 1300 660 115, visit www.ruralbank.com.au or contact your local Elders Rural Services branch, Bendigo Bank branch or Rural Bank representative.

Product Comparison Tables – Features

The following tables provide a summary of Rural Bank's products and features. You should refer to the Banking Accounts Terms and Conditions for more details regarding specific accounts and other conditions that apply.

	SAVINGS AND TRANSACTIONAL ACCOUNTS			Term Deposits	FARM MANAGEMENT DEPOSIT ACCOUNTS ⁽⁴⁾		
	Everyday Account	Everyday Retirement Account	Gold Cash Management Account		Variable Rate FMD	Fixed Rate FMD	FMD Offset ⁽⁷⁾
Available to	Personal customers	Personal customers ⁽⁹⁾	Personal and Business customers	Personal and Business customers	Individual Primary Producers only	Individual Primary Producers only	Individual Primary Producers only
INTEREST							
Calculated daily	✓	✓	✓	✓	✓	✓	×
Paid	Monthly	Monthly	Monthly	Monthly, quarterly, annually or at maturity ⁽³⁾	Annually on 1 July	Monthly, quarterly, annually or at maturity ⁽³⁾	×
Fixed or variable	Variable	Variable	Variable	Fixed	Variable	Fixed	×
Tiered	✓	×	✓	✓	✓	✓	×
Stepped	×	✓ ⁽¹⁰⁾	×	×	×	×	×
Payment method(s)	Credit to your account	Credit to your account	Credit to your account or transfer to another account	Reinvest to your account or transfer to another account	Must be credited to another account in your name ⁽⁵⁾	Must be credited to another account in your name ⁽⁵⁾	×
ACCOUNT FEATURES							
Term	At call	At call	At call	From 1 month to 5 years	At call	3, 6, 12 or 24 months	At call
Minimum opening balance ⁽¹⁾	\$1	\$1	\$5,000	\$500	\$1,000	\$5,000	\$1,000
Minimum operating balance ⁽¹⁾	\$1	\$1	\$1	\$500	\$1,000	\$5,000	\$1,000
Maximum operating balance	N/A	N/A	N/A	N/A	\$800,000 ⁽⁶⁾	\$800,000 ⁽⁶⁾	\$800,000 ⁽⁶⁾
Statement frequency	6-monthly	6-monthly	6-monthly	6-monthly	6-monthly	6-monthly	6-monthly
Fees and charges apply ⁽²⁾	✓	✓	✓	✓	×	×	×
For specific terms and conditions on this account please refer to section(s)	N/A	23.3 26	N/A	16.5 23.1 27	16.6 28	16.6 22.1,3 28	16.6 23.4 28

✓ = Available ✗ = Not available

Notes:

(1) Interest may not be paid on all balances down to the minimum opening and operating balances. You may need to maintain a higher balance to take advantage of a higher interest rate such as a Term Deposit special. Refer to your current interest rate card for details.

(2) Please refer to the current Schedule of Fees and Charges for details.

(3) Interest is paid at different frequencies depending on the type of Term Deposit you select. Please refer to our current rate card for details.

(4) Eligibility criteria applies and account must be in the name of an individual.

(5) Interest cannot be reinvested directly to your FMD Account.

(6) An individual can own more than one Farm Management Deposit, and can own Farm Management Deposits with different FMD providers, but the sum of the balances of all the Farm Management Deposits of an owner must not be more than \$800,000.

(7) Must be linked to an eligible Term Loan with Rural Bank. The combined value of Rural Bank FMD Offset Accounts may not exceed the lower of

(i) 50% of the eligible Borrower's Term Loan facility limit; or

(ii) \$1,000,000 per Borrower; without agreement from Rural Bank.

(8) General fees and charges may apply. These will not be charged to your FMD Account but will be payable by you.

(9) Personal customers who receive an eligible Centrelink or Australian Veterans' Affairs pension or allowance or who are aged 55 years or over.

(10) Interest is paid on portions of balance. Refer to clause 23.3 of the Banking Accounts Terms and Conditions for details.

(11) An FMD Offset linkage fee applies.

Product Comparison Tables – Features cont.

The following table provides a summary of Rural Bank's products and features. You should refer to the Banking Accounts Terms and Conditions for more details regarding specific accounts and other conditions that apply.

	RURAL BUSINESS ACCOUNTS ⁽³⁾		BUSINESS ACCOUNT ⁽³⁾	EVERYDAY COMMUNITY ACCOUNT
	Seasonal Account	AgriManager®	Business Manager	
Available to	Business customers	Business customers	Business customers	Not for profit organisations
INTEREST				
Calculated daily	✓	✓	✓	✓
Paid	Monthly	Monthly or quarterly	Monthly or quarterly	Monthly
Fixed or variable	Variable	Variable	Variable	Variable
Tiered	✓	✓	✓	✓
Stepped	✗	✗	✗	✗
Payment method(s)	Credit to your account	Credit to your account	Credit to your account	Credit to your account
ACCOUNT FEATURES				
Term	At call	At call	At call	At call
Minimum opening balance ⁽¹⁾	\$1	\$1	\$1	\$1
Minimum operating balance ⁽¹⁾	\$1	\$1	\$1	\$1
Maximum operating balance	N/A	N/A	N/A	N/A
Statement frequency	Monthly	Monthly	Monthly	6-monthly
Fees and charges apply ⁽²⁾	✓	✓	✓	✓
For specific terms and conditions on this account please refer to section(s)	N/A	N/A	N/A	29

✓ = Available ✗ = Not available

Notes:

(1) Interest may not be paid on all balances down to the minimum opening and operating balances. You may need to maintain a higher balance to take advantage of a higher interest rate such as a Term Deposit special. Refer to your current interest rate card for details.

(2) Please refer to the current Schedule of Fees and Charges for details.

(3) Account must be used wholly or predominantly for business purposes. Additional eligibility criteria apply for credit facility applications. All applications are subject to Rural Bank's normal lending criteria.

Product Comparison Tables – Access Methods

The following table provides a summary of how you can access your Rural Bank account. You should refer to the Banking Accounts Terms and Conditions for more detail regarding specific accounts and other conditions that apply.

	SAVINGS AND TRANSACTIONAL ACCOUNTS			Term Deposits ⁽⁷⁾	FARM MANAGEMENT DEPOSIT ACCOUNTS		
	Everyday Account	Everyday Retirement Account	Gold Cash Management Account		Variable Rate FMD	Fixed Rate FMD ⁽⁷⁾	FMD Offset
VISA DEBIT CARD							
Withdraw cash ⁽¹⁾ and make balance enquiries at any ATM in Australia or Overseas displaying the Visa symbol ⁽²⁾	✓	✓	✓	✗	✗	✗	✗
Pay for purchases (and withdraw cash) using EFTPOS ⁽²⁾	✓	✓	✓	✗	✗	✗	✗
Deposit and withdraw cash using Bank@Post™ ⁽³⁾	✓	✓	✓	✗	✗	✗	✗
Pay for purchases in person or over the phone or internet	✓	✓	✓	✗	✗	✗	✗
CHEQUES							
Personalised cheque book ⁽¹⁾ ₂₎	✓	✓	✓	✗	✗	✗	✗
Bank Cheques	✓	✓	✓	✓	✓	✓	✓
ELECTRONIC ACCESS							
Internet Banking including Pay Anyone ⁽⁴⁾ , including Osko®	✓	✓	✓	View only access	✓ ⁽⁵⁾	View only access	✓ ⁽⁵⁾
Phone Banking	✓	✓	✓	View only access	✓ ⁽⁵⁾	View only access	✓ ⁽⁵⁾
Transfer funds automatically using direct debits and/or direct credits	✓	✓	✓	✗	Direct credits only ⁽⁵⁾	✗	Direct credits only ⁽⁵⁾
Pay bills using BPAY®	✓	✓	✓	✗	✓ ⁽⁵⁾	✗	✓ ⁽⁵⁾
Make periodical payments	✓	✓	✓	✗	✓ ⁽⁵⁾	✗	✓ ⁽⁵⁾
Make Bulk Payments ⁽⁶⁾	✗	✗	✗	✗	✗	✗	✗
OVER THE COUNTER							
Transfer funds electronically to another Rural Bank account, to another financial institution or overseas ⁽¹¹⁾	✓	✓	✓	✓	✓ ⁽⁵⁾	✓	✓ ⁽⁵⁾
Deposit cash and/or cheques to your account ⁽¹⁰⁾	✓	✓	✓	✓ ^(8, 9)	✓ ⁽⁹⁾	✓ ^(8, 9)	✓ ⁽⁹⁾

✓ = Available ✗ = Not available

Notes:

- (1) You may be charged a fee by another financial institution if you use their ATM. Transactions performed at Bendigo Bank and Bendigo Bank shared ATMs are free.
- (2) There is a \$1,000 cash limit per day per card for cash withdrawals made using a Visa Debit card and PIN.
- (3) Bank@Post® is available at Australia Post's discretion and may not be offered for business and high volume transactions.
- (4) Pay Anyone users require a security token to access this service.
- (5) Minimum transaction is \$1,000. You are required to hold farm management deposits for at least 12 months to qualify for tax benefits.
- (6) Bulk Payments is an online payment service available to eligible business customers. Refer to the Banking Accounts Terms and Conditions for further details.
- (7) Withdrawals may not be available for up to 31 days or until the next maturity date if sooner unless you prove financial hardship. An interest rate reduction may apply for early withdrawals. Refer to clauses 22.1, 23.1, 27 and 28 of the terms and conditions.
- (8) Deposits are only permitted within the first 10 days of opening or renewing.
- (9) Cash and/or cheque deposits are only available at Bendigo Bank and/or Community Bank Branches.
- (10) Excludes foreign currency cheques and/or bank drafts.
- (11) Requests to electronically transfer funds to another financial institution and/or overseas must be made in person unless you have an Electronic Communication Authority in place with your Agri Relationship Manager.
- (12) Personalised cheque books are not available for accounts opened from 1 August 2023.

Product Comparison Tables – Access Methods cont.

The following table provides a summary of how you can access your Rural Bank account. You should refer to the Banking Accounts Terms and Conditions for more detail regarding specific accounts and other conditions that apply.

	RURAL BUSINESS ACCOUNTS		BUSINESS ACCOUNT	EVERYDAY COMMUNITY ACCOUNT
	Seasonal Account	AgriManager®	Business Manager	
VISA DEBIT CARD				
Withdraw cash ⁽¹⁾ and make balance enquiries at any ATM in Australia or Overseas displaying the Visa symbol ⁽²⁾	✓	✓	✓	✓
Pay for purchases (and withdraw cash) using EFTPOS ⁽²⁾	✓	✓	✓	✓
Deposit and withdraw cash using Bank@Post™ ⁽³⁾	✓	✓	✓	✓
Pay for purchases in person or over the phone or Internet	✓	✓	✓	✓
CHEQUES				
Personalised cheque book ⁽⁸⁾	✓	✓	✓	✓
Bank Cheques	✓	✓	✓	✓
ELECTRONIC ACCESS				
Internet Banking including Pay Anyone ⁽⁴⁾ , including Osko®	✓	✓	✓	✓
Phone Banking	✓	✓	✓	✓
Transfer funds automatically using direct debits and/or direct credits	✓	✓	✓	✓
Pay bills using BPAY®	✓	✓	✓	✓
Make periodical payments	✓	✓	✓	✓
Make Bulk Payments ⁽⁵⁾	✓	✓	✓	✗
OVER THE COUNTER				
Transfer funds electronically to another Rural Bank account, to another financial institution or overseas ⁽⁷⁾	✓	✓	✓	✓
Deposit cash and/or cheques to your account ⁽⁶⁾	✓	✓	✓	✓

✓ = Available ✗ = Not available

- Notes:**
- (1) You may be charged a fee by another financial institution if you use their ATM. Transactions performed at Bendigo Bank and Bendigo Bank shared ATMs are free.
 - (2) There is a \$1,000 cash limit per day per card for cash withdrawals made using a Visa Debit card and PIN.
 - (3) Bank@Post® is available at Australia Post's discretion and may not be offered for business and high volume transactions.
 - (4) Pay Anyone users require a security token to access this service.
 - (5) Bulk Payments is an online payment service available to eligible business customers. Refer to the Banking Accounts Terms and Conditions for further details.
 - (6) Excludes foreign currency cheques and/or bank drafts
 - (7) Requests to electronically transfer funds to another financial institution and/or overseas must be made in person unless you have an Electronic Communication Authority in place with your Agri Relationship Manager.
 - (8) Personalised cheque books are not available for accounts opened from 1 August 2023

Product Comparison Tables – Rural Bank ONE Features and Access Methods

The following table provides a summary of Rural Bank ONE's products and features. You should refer to the Banking Accounts Terms and Conditions for more details regarding specific accounts and other conditions that apply.

	Savings Accounts			Term Deposits			Farm Management Deposit Accounts ⁽⁴⁾	
	Personal Saver	Business Saver	DIY Super Saver	Personal Term Deposit	Business Term Deposit	DIY Super Term Deposit	Fixed Rate FMD	Variable Rate FMD
Available to	Personal customers only	Australian registered entities of the following types: Businesses, Superannuation trusts, Companies (excluding Public and Foreign Companies), Partnerships	Self managed super funds (SMSFs) regulated by the ATO	Personal customers only	Australian registered entities of the following types: Businesses, Superannuation trusts, Companies (excluding Public and Foreign Companies), Partnerships	Self managed super funds (SMSFs) regulated by the ATO	Individual Primary Producers only	Individual Primary Producers only
INTEREST								
Calculated daily	✓	✓	✓	✓	✓	✓	✓	✓
Paid	Monthly	Monthly	Monthly	At maturity	At maturity	At maturity	Monthly, quarterly, annually or at maturity ⁽³⁾	Annually on 1 July
Fixed or variable	Variable	Variable	Variable	Fixed	Fixed	Fixed	Fixed	Variable
Tiered	✓	✓	✓	✓	✓	✓	✓	✓
Stepped	X	X	X	X	X	X	X	X
Payment Methods	Credited to your account	Credited to your account	Credited to your account	Reinvest to your account or transfer to another account	Reinvest to your account or transfer to another account	Reinvest to your account or transfer to another account	Must be credited to another account in your name ⁽⁵⁾	Must be credited to another account in your name ⁽⁵⁾
ACCOUNT FEATURES								
Term	At call	At call	At call	Choice of 3, 6 or 12 months	Choice of 3, 6 or 12 months	Choice of 3, 6 or 12 months	Choice of 3, 6, 12 or 24 months	At call
Minimum opening balance ⁽¹⁾	\$0	\$0	\$0	\$500	\$500	\$500	\$5,000	\$1,000
Minimum operating balance ⁽¹⁾	\$0	\$0	\$0	\$500	\$500	\$500	\$5,000	\$1,000
Maximum operating balance	\$2,000,000 ⁽⁷⁾	\$2,000,000 ⁽⁷⁾	\$2,000,000 ⁽⁷⁾	\$2,000,000 ⁽⁷⁾	\$2,000,000 ⁽⁷⁾	\$2,000,000 ⁽⁷⁾	\$800,000 ⁽⁶⁾	\$800,000 ⁽⁶⁾
Statement frequency	6-monthly	6-monthly	6-monthly	6-monthly	6-monthly	6-monthly	6-monthly	6-monthly
Fees and charges apply ⁽²⁾	✓	✓	✓	✓	✓	✓	X ⁽⁸⁾	X ⁽⁸⁾
For specific terms and conditions on this account please refer to clause(s)	16.2	16.2	16.2	16.2, 16.5 22.1 27	16.2, 16.5 22.1 27	16.2, 16.5 22.1 27	16.2, 16.6 22.1.3 28	16.2, 16.6 28

Notes:

- (1) Interest may not be paid on all balances down to the minimum opening and operating balances. You may need to maintain a higher balance to take advantage of a higher interest rate such as a Term Deposit special. Refer to our website for current interest rate details.
- (2) Please refer to the current Schedule of Fees and Charges for details.
- (3) Interest is paid at different frequencies depending on the type of Deposit you select. Please refer to our website for current interest rate details.
- (4) Eligibility criteria applies and account must be in the name of an individual.
- (5) Interest cannot be credited directly to your FMD account.
- (6) An individual can own more than one Farm Management Deposit, and can own Farm Management Deposits with different FMD providers, but the sum of the balances of all the Farm Management Deposits of an owner must not be more than \$800,000.
- (7) Combined value of Rural Bank ONE Saver and/or Rural Bank ONE Term Deposit accounts (whether individual or joint) cannot exceed \$2,000,000 unless agreed to by Rural Bank.
- (8) General fees and charges may apply. These will not be charged to your FMD account but will be payable by you.

Product Comparison Tables – Rural Bank ONE Features and Access Methods

The following table provides a summary of how you can access your Rural Bank ONE account. You should refer to the Banking Accounts Terms and Conditions for more details regarding specific accounts and other conditions that apply.

	Savings Accounts			Term Deposits			Farm Management Deposit Accounts	
	Personal Saver	Business Saver	DIY Super Saver	Personal Term Deposit ⁽⁹⁾	Business Term Deposit ⁽⁹⁾	DIY Super Term Deposit ⁽⁹⁾	Fixed Rate FMD ⁽⁹⁾	Variable Rate FMD
Visa Debit Card	X	X	X	X	X	X	X	X
CHEQUES								
Personalised cheque book	X	X	X	X	X	X	X	X
ELECTRONIC ACCESS								
Internet Banking	✓	✓	✓	view only ⁽²⁾	view only ⁽²⁾	view only ⁽²⁾	view only ⁽²⁾	✓ ⁽³⁾
Phone Banking	✓	✓	✓	view only ⁽²⁾	view only ⁽²⁾	view only ⁽²⁾	view only ⁽²⁾	✓ ⁽³⁾
Direct Credits	✓	✓	✓	At account opening and renewal only	At account opening and renewal only	At account opening and renewal only	At account opening and renewal only ⁽⁶⁾	✓ ⁽³⁾
Inward direct debits ⁽⁴⁾	X	X	X	At account opening and renewal only	At account opening and renewal only	At account opening and renewal only	At account opening and renewal only ⁽⁶⁾	X
Pay Anyone ⁽¹⁾	✓	✓	✓	X	X	X	X	✓ ⁽³⁾
Pay bills using BPAY [®] ⁽⁵⁾	✓	✓	✓	X	X	X	X	✓ ⁽³⁾
Make periodical payments	X	X	X	X	X	X	X	X
Make Bulk Payments ⁽¹⁰⁾	X	X	X	X	X	X	X	X
OVER THE COUNTER								
Staff assisted transfers to another Rural Bank account, to another financial institution or overseas	X	X	X	X	X	X	X	X
Deposit cash into your account	X	X	X	X	X	X	X	X
Deposit cheques into your account ⁽¹¹⁾	Not at account opening ⁽⁷⁾	Not at account opening ⁽⁷⁾	Not at account opening ⁽⁷⁾	At account opening and renewal only ⁽⁸⁾	At account opening and renewal only ⁽⁸⁾	At account opening and renewal only ⁽⁸⁾	At account opening and renewal only ⁽⁶⁾	✓ ⁽³⁾

Notes

- (1) Pay Anyone users require a security token to access this service.
- (2) View only access has limited functionality. You will not be able to transfer funds between accounts or use BPAY[®] or Pay Anyone.
- (3) Minimum transaction is \$1,000. You are required to hold farm management deposits for at least 12 months to qualify for tax benefits.
- (4) Refers to a direct debit made from another financial institution which is paid into your account.
- (5) BPAY[®] registered to BPAY Pty Ltd ABN 69 079 137 518.
- (6) Minimum opening deposit is \$5,000. No deposits allowed after the completion of the 'opening deposit' timeframe until the account matures.
- (7) Cheques, traveller's cheques, international drafts and money orders are not accepted to open a Rural Bank ONE Saver account.
- (8) We are unable to accept traveller's cheques, international drafts or money orders to open your account however we will accept cheques payable to Rural Bank or to the account holder to open a Rural Bank ONE Term Deposit. Where a Rural Bank ONE Term Deposit is opened via cheque, funds will only be redeemed by a bank cheque (fees may apply) in the exact name of the Rural Bank ONE Term Deposit account holder and posted to the residential address recorded for that account.
- (9) Withdrawals may not be available for up to 31 days or until the next maturity date if sooner, unless you prove financial hardship. An interest rate reduction may apply. Refer to the relevant Terms and Conditions – Refer to clauses 22.1, 23.1, 27 and 28 of the terms and conditions.
- (10) Bulk Payments is an online payment service available to eligible business customers. Refer to the Banking Accounts Terms and Conditions for further details.
- (11) Excludes foreign currency cheques and/or bank drafts



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

Telephone: 1300 660 115
Facsimile: 08 7109 9303
service@ruralbank.com.au
www.ruralbank.com.au

Postal Address:
PO Box 3660,
Rundle Mall SA 5000