

SCHEDULE OF FEES AND CHARGES

Effective date: 03 December 2018

Important Information You Should Read Before Proceeding

Contents

This schedule forms part of the Banking Accounts Terms and Conditions for the following Rural Bank Limited 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 Cheque Account
- Business Manager
- Everyday Community Account

This schedule also applies if you:

- hold any of the following Rural Bank Limited loan products:
 - Harvest Loan
 - Grain Loan
 - StockBuilder
 - Term Loan
 - Business Term Loan
 - Equipment Finance
- use any of the following Rural Bank Limited 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 Limited's agents or authorised representatives. Please contact Rural Bank on 1300 660 115 for further information.

Issuer of the products:

Rural Bank Limited
ABN 74 083 938 416
AFSL/Australian Credit Licence number 238042
Level 6, 80 Grenfell Street, Adelaide, SA 5000

The Rural Finance brand has changed to Rural Bank. All Rural Finance customers continue to be customers of Bendigo and Adelaide Bank Limited (which owns Rural Bank) including in relation to products issued after the brand change date unless otherwise stated. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 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 Cheque Account	4
Business Manager	5
Everyday Community Account	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 fees.

You can check your account balances at anytime 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	free

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.

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	free

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.

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	\$0.30

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

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

Fees and charges for specific accounts cont.

2 free then fee per transaction

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

Transactions not included in free fees

Bank@Post™ deposit	\$2.00
Bank@Post™ withdrawal	\$2.50
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 or Bendigo Bank shared ATMs are free, all other ATM transactions may incur a fee.

TERM DEPOSIT ACCOUNT

No monthly account service fee applies to Term Deposit Accounts.

Transactions fees

Term Deposit Account holders are entitled one free transaction at maturity. A fee applies for each transaction that exceeds the transaction allowance.

Transactions included in free fees

1 free then fee per transaction

Staff-assisted transfers from one Rural Bank account to another Rural Bank account or Bendigo Bank account	Free
Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00

FARM MANAGEMENT DEPOSIT ACCOUNTS (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. An FMD Offset linkage fee may apply as listed in the Other loan fees section of this schedule.

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

SEASONAL ACCOUNT

Service Charges

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.

Seasonal Account

Monthly account service fee	\$17.00
-----------------------------	---------

Seasonal Account with Credit Facility

Quarterly account service fee	\$105.00
-------------------------------	----------

Transaction fees

Visa purchases	free
Transfers from one Rural Bank account to another using:	
– Internet Banking	
– Phone Banking	
– Periodical payments	free

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 [#]	\$0.60
Staff-assisted transfers from one Rural Bank account to another Rural Bank account or Bendigo Bank account	\$1.50
Bank@Post™ deposit	\$2.00
Bank@Post™ withdrawal	\$2.50
Periodical payment to another financial institution	\$4.00
Staff-assisted transfer to another financial institution (excluding Bendigo Bank)	\$5.00

[#] Cheque withdrawal fees accrue per cheque withdrawn from your account and are charged monthly on the first day of the following month.

[^] 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.

* Service Charges

Monthly Account Service Fee

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.

Quarterly Account Service Fee

If you have a credit facility attached to your Seasonal Account, you will be charged a 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 Seasonal Account 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	\$105.00
30 – 59 days	\$70.00
60 – 89 days	\$35.00
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	\$35.00
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 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
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.

* 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.

BUSINESS CHEQUE ACCOUNT

Service Charges

Monthly account service fee	\$25.00
-----------------------------	---------

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

Transaction fees

Business cheque accounts are allocated a monthly rebate for transaction fees incurred when using the transaction methods listed below. This means you can transact fee free up to the rebate amount provided you use these transaction methods.

Monthly rebate amount	\$20.00
-----------------------	---------

Transactions included in the rebate

Visa purchases	free
Periodical payments from one Rural Bank account to another	free
Cash deposits at a branch	free
Direct credits	free
Cash withdrawals at a branch	free
ATM withdrawals [^]	free
ATM balance enquiries [^]	free
Internet and Phone Banking transfers from one Rural Bank account to another	\$0.20
BPAY® payments	\$0.20
Pay Anyone transfers, including Osko®	\$0.20
Direct debit withdrawals	\$0.20
EFTPOS transactions	\$0.25
Cheque deposits (per item)	\$0.60
Cheque withdrawals	\$0.60
Staff-assisted transfer to an account external to Rural Bank or Bendigo Bank	\$4.00
Periodical payment to an account external to Rural Bank	\$4.00

Any transaction fees that exceed the rebate amount will be charged to your account monthly, on the first business day of the month. Any unused rebate does not carry over to the following month.

Transaction methods not included in the rebate

Bank@Post™ deposit	\$2.00
Bank@Post™ withdrawal	\$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.

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 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
----------------------------	------

Cheque withdrawals	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.

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.

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

2% of the Australian Dollar amount

Note: the International Visa cash advance fee also applies for cards used overseas

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

Corporate cheque fee

Applies per corporate cheque you request

\$8.00

Bank cheque fee

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

\$10.00

Corporate cheque repurchase or stop fee

Applies per corporate cheque you request to be repurchased or stopped

\$15.00

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

Special clearance of a cheque

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

\$15.00

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

\$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

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 \$35.00

Direct debit dishonour fee

Applies per unsuccessful direct debit attempt on your account due to insufficient funds \$35.00

Overdrawn account fee

Applies when your account is overdrawn or exceeds its credit limit without prior arrangement with us
You will be charged this fee each day you perform a transaction on your account and your account remains overdrawn at the end of the day \$30.00

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

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	
Applies per book requested	\$5.00

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 last working day of the month	\$0.015

Quick*Link™ (ABA file software)

This fee is payable and is deducted from your nominated account when we supply you with the Quick*Link software package. \$302.50

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 non-personal 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

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 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, Business Cheque 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 security up to a maximum of \$600.00

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

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

Rate lock fee \$600 plus 0.15% of the facility for amounts between \$200,000 and \$500,000. For facilities more than \$500,000 fee is available on application.

If requested, payable for us to lock in an equipment finance rate for more than 14 days

*This fee may vary based on the complexity of the facility and the security taken. An additional documentation fee will apply to all private sale, buyback and external refinance transactions.

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 ⁽⁶⁾	Personal and Business customers	Personal and Business customers	Primary Producers only	Primary Producers only	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 ⁽⁶⁾	Must be credited to another account in your name ⁽⁶⁾	✗
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	\$5,000	\$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	Quarterly and/or at maturity	6-monthly	6-monthly and/or at maturity	6-monthly
Fees and charges apply ⁽²⁾	✓	✓	✓	✓	✗ ⁽⁸⁾	✗ ⁽⁸⁾	✓ ^{(8) (11)}
For specific terms and conditions on this account please refer to section(s)	N/A	23.3 26	N/A	16.4 23.1 27	16.5 28	16.5 22.1.3 28	16.5 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 ACCOUNTS ⁽³⁾		EVERYDAY COMMUNITY ACCOUNT
	Seasonal Account	AgriManager®	Business Cheque Account	Business Manager	
Available to	Business customers	Business customers	Business customers	Business customers	Not for profit organisation
INTEREST					
Calculated daily	✓	✓	✓	✓	✓
Paid	Monthly	Monthly or quarterly	Monthly	Monthly or quarterly	Monthly
Fixed or variable	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	Credit to your account
ACCOUNT FEATURES					
Term	At call	At call	At call	At call	At call
Minimum opening balance ⁽¹⁾	\$1	\$1	\$1	\$1	\$1
Minimum operating balance ⁽¹⁾	\$1	\$1	\$1	\$1	\$1
Maximum operating balance	N/A	N/A	N/A	N/A	N/A
Statement frequency	Monthly	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	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⁾	✓	✓	✓	x	x	x	x
Pay for purchases (and withdraw cash) using EFTPOS ⁽²⁾	✓	✓	✓	x	x	x	x
Deposit and withdraw cash using Bank@Post ^{TM(3)}	✓	✓	✓	x	x	x	x
Pay for purchases in person or over the phone or internet	✓	✓	✓	x	x	x	x
CHEQUES							
Personalised cheque book	✓	✓	✓	x	x	x	x
Corporate and 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	✓	✓	✓	x	Direct credits only ⁽⁵⁾	x	Direct credits only ⁽⁵⁾
Pay bills using BPAY [®]	✓	✓	✓	x	✓ ⁽⁵⁾	x	✓ ⁽⁵⁾
Make periodical payments	✓	✓	✓	x	✓ ⁽⁵⁾	x	✓ ⁽⁵⁾
Make Bulk Payments ⁽⁶⁾	x	x	x	x	x	x	x
OVER THE COUNTER							
Transfer funds electronically to another Rural Bank account, to another financial institution or overseas	✓	✓	✓	✓	✓ ⁽⁵⁾	✓	✓ ⁽⁵⁾
Deposit cash and/or cheques to your account	✓	✓	✓	✓ ⁽⁸⁾	✓	✓ ⁽⁸⁾	✓

✓ = 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 are usually only permitted at maturity and withdrawals may not be available for up to 31 days or until the next maturity date if sooner. An interest rate reduction may apply. Refer to clause 23.1 of the terms and conditions
- (8) Deposits are only permitted within the first 10 days of opening or renewing.

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 ACCOUNTS		EVERYDAY COMMUNITY ACCOUNT
	Seasonal Account	AgriManager®	Business Cheque Account	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	✓	✓	✓	✓	✓
Corporate and 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	✓	✓	✓	✓	✓
Deposit cash and/or cheques to your account	✓	✓	✓	✓	✓

✓ = 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.



Rural Bank Limited
Level 6, 80 Grenfell Street,
Adelaide SA 5000

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

ABN 74 083 938 416
AFSL 238042 / Australian Credit Licence 238042

This document has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Terms, conditions, fees and charges and lending criteria may apply. Full details are available by phoning our Customer Service Team on 1300 660 115, online at www.ruralbank.com.au, or by visiting your local branch or Rural Bank representative. Products are issued by Rural Bank Limited and distributed by Elders Rural Services Australia Limited ABN 72 004 045 121 and Bendigo and Adelaide Bank Limited ABN 11 068 049 178.