

Rabobank Schedule of Standard Fees

October 2023

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This schedule describes the standard fees that apply to the Rabobank Accounts listed below. This document should be read in conjunction with the relevant product Conditions of Use or Terms and Conditions.

You should read all of the information on fees, as it is important to understand their impact on your Account. For any further queries please contact your nearest branch please call 1300 30 30 33 or visit www.rabobank.com.au

Current interest rates are available by calling 1800 025 484 or visiting our website at www.rabobank.com.au

Transaction Fees

Unless otherwise specified, fees will be charged to the account on either the day the transaction is requested or the day it is carried out.

Transaction Category	Item	Fee					
		All In One - Personal *	All In One - Business **	All In One - Regulated	Term Loan - SMSF	Cash Management Account	Premium Cash Management Account
Cheques	Cheque Book Fee – Standard 50 ¹	\$30	\$30	\$30	N/A	\$30	\$30
	Cheque Book Fee – Large 50 ¹	\$30	\$30	\$30	N/A	\$30	\$30
	Cheque Book Fee – Large 100 ¹	\$60	\$60	\$60	N/A	\$60	\$60
VISA Debit Cards	ATM Cash Withdrawal Fee ^{24B}	Nil	Nil	N/A	N/A	Nil	Nil
	ATM Enquiry Fee ^{24B}	Nil	Nil	N/A	N/A	Nil	Nil
	EFTPOS Fee ²⁴	Nil	Nil	N/A	N/A	Nil	Nil
	Currency Conversion Fee (% of converted amount) ²	2.85%	2.85%	N/A	N/A	2.85%	2.85%
Internet Banking	Electronic Transaction Fee ³⁴	Nil	Nil	N/A	N/A	Nil	Nil
Direct Entry Payments by Rabobank staff	Payment Establishment Fee	\$2.50	\$2.50	\$2.50	N/A	\$2.50	\$2.50
	Payment Transaction Fee ⁴	Nil	Nil	Nil	N/A	Nil	Nil
	Payment Maintenance Fee (when changes are requested)	\$2.00	\$2.00	\$2.00	N/A	\$2.00	\$2.00
Over the Counter Cheque Encashment	Encashment Fee (per encashment)	\$5.00	\$5.00	\$5.00	N/A	\$5.00	\$5.00
Bank@Post™ Transactions	Deposit Fee (per deposit)	Nil	Nil	N/A	Nil	Nil	Nil
	Deposit Item Fee (per item)	Nil	Nil	N/A	Nil	Nil	Nil
	Withdrawal Fee (per withdrawal)	Nil	Nil	N/A	N/A	Nil	Nil
Real Time Gross Settlement	Same Day Funds Transfer Fee	\$21.50	\$21.50	\$21.50	N/A	\$21.50	\$21.50
Foreign Currency	Telegraphic Transfer (Out) Fee ⁵	\$30	\$30	\$30	N/A	\$30	\$30
	Telegraphic Transfer (In) Fee ⁵	\$10	\$10	\$10	N/A	\$10	\$10
	Bank Draft Fee ⁵	\$35	\$35	\$35	N/A	\$35	\$35
Monthly Account Service Fee		Nil	Nil	Nil	Nil	\$10 ⁶	\$10 ⁷

*All in One Personal fees apply to accounts which are for personal use only.

**All In One Business fees apply to accounts for business use only.

Other Item Fees

Other Items Fees (as outlined in the table below) will be charged to the account on either the day the item is requested or the day it is carried out.

Item	Fee					
	All In One - Personal *	All In One - Business **	All In One - Regulated	Term Loan - SMSF	Cash Management Account	Premium Cash Management Account
Dishonour Fee ⁹	\$40	\$40	\$40	N/A	\$40	\$40
Bank@Post™ Inward Cheque Dishonour Fee ⁹	Nil	Nil	N/A	N/A	Nil	Nil
Stop Payment Fee	\$15	\$15	\$15	N/A	\$15	\$15
Deposit Book Fee	\$10	\$10	\$10	\$10	\$10	\$10
Voucher Retrieval Fee	\$16	\$16	\$16	N/A	\$16	\$16
Trace Fee (per request)	\$60	\$60	\$60	N/A	\$60	\$60
Replacement VISA Debit Card Fee ¹⁰ (within Australia)	\$10	\$10	N/A	N/A	\$10	\$10
International Replacement VISA Debit Card Fee ¹¹ (if card lost or stolen)	US\$175	US\$175	N/A	N/A	US\$175	US\$175
International Emergency Cash ¹¹ (if card lost or stolen)	US\$175	US\$175	N/A	N/A	US\$175	US\$175
Statement Copy Fee (per statement)	\$3	\$3	\$3	N/A	\$3	\$3
Rabobank Internet Banking Token Replacement Fee	\$100	\$100	N/A	N/A	\$100	\$100

*All in One Personal fees apply to accounts which are for personal use only.

**All In One Business fees apply to accounts for business use only.

Interest on Overdrawn or Debit Amounts

For All in One line of credit accounts

For All in One Accounts without a Line of Credit or agreed overdraft, interest on overdrawn/ debit balances will be charged at the Rabobank Loan Variable Base Rate plus a fixed component of 6% p.a., in accordance with either: clause 7.2 of the Rabobank All In One - Conditions of Use or clause 7.2 of the Rabobank All in One – Regulated Loan Conditions of Use (as applicable).

Worked dollar example of interest on overdrawn amounts (for illustration only)

Unarranged overdrawn amount of \$120 for 30 days would be charged debit interest at an interest rate of 10% p.a. (if the Rabobank Loan Variable Base Rate was 4% p.a. plus fixed component of 6% p.a.) This would result in \$0.99 in interest, plus \$120 in principal repayable = a total of \$120.99.

Note: This example assumes a constant overdrawn amount but it may vary daily.

For Deposit Accounts

Interest on debit (negative) balances will be charged in accordance with clauses 3.4 and 6.5 of the Deposit Accounts Terms and Conditions. Such interest will be charged at the Rabobank base variable rate plus a fixed margin of 6.0% p.a.

Worked dollar example of interest on unarranged debt (for illustration only)

Unarranged debt of \$120 for 30 days at an interest rate of 10% p.a. (comprising 4.0% p.a. base variable rate plus 6.0% p.a. fixed margin) will cost \$0.99 in interest, plus \$120 in principal repayable = \$120.99. Note: This example assumes a constant variable component but it may vary daily.

Fees Relating to Loans

The below are special fees relating to Accounts with Loan Limits, including for AIO Business Accounts, AIO – Regulated Loan and Term Loan (SMSF).

Item	Fee		
	All In One – Business	All In One – Regulated	Term Loan – SMSF
Temporary Limit Increase Fee (when a temporary increase in a Loan Limit is allowed)	\$100	N/A	N/A
Loan Establishment Fee (payable on acceptance of a Letter of Offer and non-refundable)	Refer to the Letter of Offer	Refer to the Letter of Offer	Refer to the Letter of Offer
Loan Limit Increase Fee (when a Loan Limit is increased other than a Temporary Limit Increase)	Not ascertainable in advance	N/A	N/A
Legal Fees incurred by the Bank relating to a Loan or securities	At cost	At cost	At cost
Registration Fees (in connection with registration and electronic conveyancing processing, relating to securities for a Loan)	At cost	At cost	At cost
Disbursements (in connection with documentation preparation and administration)	At cost	At cost	At cost
Search Fees (including title and company searches)	At cost	At cost	At cost
Valuation Fee	Not ascertainable in advance	Not ascertainable in advance	Not ascertainable in advance
Settlement Handling Fee (where the Bank attends or effects an electronic or paper based registration, release/discharge, production of title or settlement relating to a security)	\$150 per security/dealing	\$150 per security/dealing	\$150 per security/dealing
Document Handling Fee (where the Bank reviews a dealing affecting a security)	\$100 per document	\$100 per document	\$100 per document
Undrawn Fee (charged on unused portion of a Loan Limit)	Refer to the Letter of Offer	N/A	N/A
Bank Guarantee Fee (charged for issue of bank guarantees)	Refer to the Letter of Offer	N/A	N/A
Break Cost (charged where a Fixed Interest Option is broken early and the Bank suffers a loss as a result)	Calculated in accordance with the method set out in Clause I of All in One - Standard Line of Credit Terms	Calculated in accordance with the method set out in Clause I of All in One - Regulated Loan Standard Line of Credit Terms	Calculated in accordance with the method set out in Clause I of Standard Loan Terms – Term Loan (SMSF)

Notes

Some of the fees below may not be ascertainable in advance

- Fee charged at the time of ordering new cheque book. Note - Rabobank will discontinue Rabobank client cheque processing on 24 May 2024.
- Fees may be charged for overseas transactions by the overseas merchant or bank. If a transaction is refunded, fees are not refunded.
Worked Dollar Example of Currency Conversion Fee (for illustration only)
If the exchange rate is US\$0.70 = AU\$1.00, spending US\$70 will convert to AU\$100, then add 2.85% = AU\$102.85 total cost.
- Applies to all Rabobank Internet Banking transactions including BPAY* (Registered to BPAY Pty Ltd ABN 69 079 137 518)
- Fees are charged either on the next interest payment date or, if not applicable, on the last business day of the month in which the transaction occurs.
- Fees may be charged by the overseas bank.
- A monthly account service fee will be charged unless a minimum balance of \$20,000 is maintained throughout the month
- A monthly account service fee will be charged unless a minimum balance of \$100,000 is maintained throughout the month
- A fee may be charged by the owner of the ATM at the time the transaction is requested. This fee will be disclosed at the time of the transaction request.
- Dishonour fees are charged in addition to the excess interest charge that may apply for overdrawing an account.
- Additional courier charge may apply if express delivery required. Courier fees charged are the standard fees for orders of that type to that location.
- Charges applied by VISA. Replacement card delivered to local institution nominated by VISA.