



Rabobank

October 2021

Cash Management Account

Schedule of Standard Fees

Rabobank Australia Limited
ABN 50 001 621 129 AFSL 234 700

To contact your nearest branch
please call 1300 30 30 33

www.rabobank.com.au

This schedule describes the standard fees that apply to the Rabobank Cash Management Account.

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
Cheques	Cheque Book Fee – Standard 50 ¹	\$30
	Cheque Book Fee – Large 50 ¹	\$30
	Cheque Book Fee – Large 100 ¹	\$60
	A4 Cheques – minimum 500	Available on request
VISA Debit Cards	ATM Cash Withdrawal Fee ^{2,4,9}	Nil
	ATM Enquiry Fee ^{2,4,9}	Nil
	EFTPOS Fee ^{2,4}	Nil
	Currency Conversion Fee (% of converted amount) ²	2.85%
Internet Banking	Electronic Transaction Fee ^{3,4}	Nil
Direct Entry Payments by Rabobank staff	Payment Establishment Fee	\$2.50
	Payment Transaction Fee ⁴	Nil
	Payment Maintenance Fee (when changes are requested)	\$2.00
Over the Counter Cheque Encashments	Encashment Fee (per encashment)	\$5.00
Bank@Post™ Transactions	Deposit Fee (per deposit)	Nil
	Deposit Item Fee (per item)	Nil
	Withdrawal Fee (per withdrawal)	Nil
Real Time Gross Settlement	Same Day Funds Transfer Fee	\$21.50
Foreign Currency	Telegraphic Transfer (Out) Fee ⁵	\$30
	Telegraphic Transfer (In) Fee ⁵	\$10
	Bank Draft Fee ⁵	\$35
Bank Cheques	Bank Cheque Issue Fee	\$6.50
Monthly Account Service Fee	A monthly account service fee will be charged unless a minimum balance of \$20,000 is maintained throughout the month ¹⁰	\$10

You should read all of the information on fees, as it is important to understand their impact on your account. Current interest rates are available by calling 1800 025 484 or visit www.rabobank.com.au

Special Items Fees

Special Items Fees will be charged to the account on either the day the item is requested or the day it is carried out.

Item	Fee
Dishonour Fee ⁶	\$40
Bank@Post™ Inward Cheque Dishonour Fee ⁶	Nil
Stop Payment Fee	\$15
Deposit Book Fee	\$10
Voucher Retrieval Fee	\$16
Trace Fee (per request)	\$60
Replacement VISA Debit Card Fee ⁷ (within Australia)	\$10
International Replacement VISA Debit Card Fee ⁸ (if card lost or stolen)	US\$175
International Emergency Cash ⁸ (if card lost or stolen)	US\$175
Statement Copy Fee (per statement)	\$3
Rabobank Internet Banking Token Replacement Fee	\$100

You should read all of the information on fees, as it is important to understand their impact on your account.

NOTE: *Debit Interest*

Interest on debit (negative) balances will be charged in accordance with clause 7.2 of the Rabobank Cash Management Account / Premium Cash Management Account Conditions of Use. 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.

Different fees may apply to accounts that are classified as Business use.

1. Fee charged at the time of ordering new cheque book.
2. 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.

3. Applies to all Rabobank Internet Banking transactions including BPAY.**
4. 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.
5. Fees may be charged by the overseas bank.
6. Dishonour fees are charged in addition to the excess interest charge that may apply for overdrawing an account.
7. Additional courier charge may apply if express delivery required. Courier fees charged are the standard fees for orders of that type to that location.
8. Charges applied by VISA. Replacement card delivered to local institution nominated by VISA.
9. 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.
10. Fees are charged on the first business day of the month following the occurrence of the minimum balance not being maintained.

*Registered to BPAY Pty Ltd ABN 69 079 137 518