



Rabobank

October 2021

All In One account – Regulated Loan

Schedule of Standard Fees

Rabobank Australia Limited
ABN 50 001 621 129 AFSL 234 700
Australian Credit Licence 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 Rabobank All In One accounts that are classified as Regulated. Different fees may apply to accounts that are classified as Business Use.

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
Direct Entry Payments by Rabobank staff	Payment Establishment Fee	\$2.50
	Payment Transaction Fee ²	Nil
	Payment Maintenance Fee (when changes are requested)	\$2.00
Over the Counter Cheque Encashment	Encashment Fee (per encashment)	\$5.00
Real Time Gross Settlement	Same Day Funds Transfer Fee	\$21.50
Foreign Currency	Telegraphic Transfer (Out) Fee ³	\$30
	Telegraphic Transfer (In) Fee ³	\$10
	Bank Draft Fee ³	\$35
Bank Cheques	Bank Cheque Issue Fee	\$6.50

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.

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 ⁴	\$40
Stop Payment Fee	\$15
Deposit Book Fee	\$10
Voucher Retrieval Fee	\$16
Trace Fee (per request)	\$60
Statement Copy Fee (per statement)	\$3

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Debit Interest

For accounts without a Line of Credit or agreed overdraft, interest on debit (negative) balances will be charged in accordance with clause 7.2 of the Rabobank All In One - Regulated Loan Conditions of Use. Such interest will be charged at the Rabobank base variable rate plus a fixed component of 6% 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% p.a. base variable rate plus 6% 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 that amount may vary daily.

Fees Relating to Loans

Accounts with Loan Limits.

Item	Fee
Loan Establishment Fee (non-refundable and payable on settlement)	Available on request
Loan Limit Increase Fee	Available on request
Legal Fees incurred by the Bank relating to a Loan or securities	At cost
Registration Fees (in connection with registration and electronic conveyancing processing, relating to securities for a Loan)	Available on request
Disbursements (in connection with documentation preparation and administration)	At cost
Search Fees (including title and company searches)	At cost
Valuation Fee	Available on request
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
Document Handling Fee (where the Bank reviews a dealing affecting a security)	\$100 per document
Break Cost (charged where a Fixed Interest Option is broken early and the Bank suffers a loss as a result)	Available on request

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1. Fee charged at the time of ordering new cheque book.
 2. Fees are charged either on the next interest debit date or, if not applicable, on the last business day of the month in which the transaction occurs.
 3. Fees may be charged by the overseas bank.
 4. Dishonour fees are charged in addition to the excess interest charge that may apply for overdrawing an account.
- Fees can be changed on 30 days' notice.