



**Rabobank**

July 2019

## All In One account

### Schedule of Standard Fees for Business Accounts

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](http://www.rabobank.com.au)

This schedule describes the standard fees that apply to Rabobank All In One accounts that are classified as Business Use. Different fees may apply to accounts that are classified as Personal 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 <sup>1</sup>                   | \$30                 |
|  | Cheque Book Fee – Large 50 <sup>1</sup>                      | \$30                 |
|  | Cheque Book Fee – Large 100 <sup>1</sup>                     | \$60                 |
|  | A4 Cheques – minimum 500                                     | Available on request |
| VISA Debit Cards                         | ATM Cash Withdrawal Fee <sup>2,4,10</sup>                    | Nil                  |
|  | ATM Enquiry Fee <sup>2,4,10</sup>                            | Nil                  |
|  | EFTPOS Fee <sup>2,4</sup>                                    | Nil                  |
|  | Currency Conversion Fee (% of converted amount) <sup>2</sup> | 2.85%                |
| Internet Banking                         | Electronic Transaction Fee <sup>3,4</sup>                    | Nil                  |
| Direct Entry Payments by Rabobank staff  | Payment Establishment Fee                                    | \$2.50               |
|  | Payment Transaction Fee <sup>4</sup>                         | Nil                  |
|  | Payment Maintenance Fee (when changes are requested)         | \$2.00               |
| Over the Counter Transactions at Westpac | Counter Deposit Fee <sup>4</sup>                             | Nil                  |
|  | Encashment Fee (per encashment)                              | \$5.00               |
| Bank@Post™ Transactions                  | Deposit Fee (per deposit) <sup>5</sup>                       | \$1.00               |
|  | Deposit Item Fee (per item) <sup>5</sup>                     | \$0.90               |
|  | Withdrawal Fee (per withdrawal)                              | \$2.00               |
| Real Time Gross Settlement               | Same Day Funds Transfer Fee                                  | \$21.50              |
| Foreign Currency                         | Telegraphic Transfer (Out) Fee <sup>6</sup>                  | \$30                 |
|  | Telegraphic Transfer (In) Fee <sup>6</sup>                   | \$10                 |
|  | Bank Draft Fee <sup>6</sup>                                  | \$35                 |
|  | Foreign Currency Cheque Negotiation Fee                      | \$8.25               |
|  | Foreign Currency Cheque Collection Fee                       | \$38.50              |
| 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 or visit [www.rabobank.com.au](http://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 <sup>7</sup>  | \$40    |
| Bank@Post™ Inward Cheque Dishonour Fee <sup>7</sup>                                 | \$15    |
| Stop Payment Fee  | \$15    |
| Special Answer Fee  | \$16    |
| Voucher Retrieval Fee   | \$16    |
| Trace Fee (per request)   | \$60    |
| Replacement VISA Debit Card Fee <sup>8</sup> (within Australia)                     | \$10    |
| International Replacement VISA Debit Card Fee <sup>9</sup> (if card lost or stolen) | US\$175 |
| International Emergency Cash <sup>9</sup> (if card lost or stolen)                  | US\$175 |
| Statement Copy Fee  | \$3     |
| Rabobank Internet Banking Token Replacement Fee                                     | \$100   |

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## Fees Relating to Loans

Accounts with Loan Limits.

| Item   | Fee                  |
|--|----------------------|
| Temporary Limit Increase Fee (when a temporary increase in a Loan Limit is allowed)                        | \$100                |
| Loan Establishment Fee (payable on acceptance of a Letter of Offer and non-refundable)                     | Available on request |
| Loan Limit Increase Fee (when a Loan Limit is increased other than a Temporary Limit Increase)             | Available on request |
| Legal Fees incurred by the Bank relating to a Loan or securities   | At cost              |
| Registration Fees (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 |
| Document Handling Fee (where the Bank reviews a dealing affecting a security)                              | \$100 per document   |
| Unused Fee (charged on unused portion of a Loan Limit)   | Available on request |
| Bank Guarantee Fee (charged for issue of bank guarantees)  | Available on request |
| 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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**NOTE:** Interest charged as per clause 7.2 of Conditions of Use (for accounts without a Line of Credit) = Rabobank base variable rate plus 6% p.a. fixed component.

*Worked Dollar Example of interest on unarranged debt (for illustration only)*

Unarranged debt of \$120 for 2 months will be charged interest at 13% p.a. (comprising 7% p.a. base variable rate plus 6% p.a. fixed component) will cost \$2.60 in interest, plus \$120 in principal repayable = \$122.60. Note: This example assumes a constant variable component but it may vary daily.

- Fee charged at the time of ordering new cheque book.
- 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\*\*.
- 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.
- The Deposit Item Fee of \$0.90 per item applies to each cheque item or cash deposit in addition to the Deposit fee per deposit (for example a deposit of two cheques will cost \$2.80).
- Fees may be charged by the overseas bank.
- 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.
- 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.

\*\*Registered to BPAY Pty Ltd ABN 69 079 137 518