

## Public Disclosure Report - Quarter ending March 2026

### Availability of Payments Services to Individuals and Businesses Provided by Rabobank Australia Limited (RABL)\*

|   | Payment services                |                                       |                                  |                                   |   |  |  |
|---|---------------------------------|---------------------------------------|----------------------------------|-----------------------------------|---|--|--|
|   | Withdraw/deposit cash at an ATM | Transact over-the-counter in a branch | Make card payments (cardholders) | Accept card payments (businesses) | Access accounts using online banking (web browser or mobile device app) | Make/receive account transfers – fast payments | Make/receive account transfers – next business day |
| Service availability %  | NA                              | NA                                    | 100%                             | NA                                | 100%  | NA   | 100%   |
| Significant outages due to problems at Rabobank Australia Limited (in hours)                      | NA                              | NA                                    | NA                               | NA                                | NA  | NA   | NA   |
| Significant outages due to problems at system-wide infrastructure or natural disasters (in hours) | NA                              | NA                                    | NA                               | NA                                | NA  | NA   | NA   |

\*For detailed information on the compilation of the disclosure data, refer to the [RBA reliability disclosures document](#)

| Metrics   | Definitions  |
|---|--|
| Service availability %  | The actual amount of time that the service is not experiencing a <i>significant</i> outage, as a proportion of the amount of time during which the service was planned to be available in the quarter. Planned available time excludes planned outages (e.g. for system maintenance).  |
| Significant outage  | Unplanned unavailability of a service that meets minimum thresholds for duration and the proportion of customers affected.   |
| System-wide infrastructures   | Includes payment systems provided by the RBA, card schemes and other central payment system infrastructure; electricity network; and provider of telecommunications network links to Rabobank Australia's operating or data centres.   |
| Withdraw/deposit cash at ATM  | N/A for Rabobank   |
| Transact over-the-counter at a branch                                   | N/A for Rabobank   |
| Make card payments (cardholders)  | Ability to use a RABL-branded debit, prepaid or credit card to make a payment either in-store, on a mobile device (e.g. through an app) or online. Outages exclude problems with the business' payments device or payments provider or a customer's mobile device.   |
| Accept card payments (businesses)                                       | N/A for Rabobank   |
| Access accounts using online banking (web browser or mobile device app) | Ability to log in, transfer between own accounts at RABL, initiate payments and/or view accurate and up to date account information. Excludes the ability to process payments, which is covered in 'make/receive account transfers (fast payments)' and 'make/receive account transfers (the next business day)'.  |
| Make/receive account transfers – fast payments                          | N/A for Rabobank   |
| Make/receive account transfers – next business day                      | Ability of RABL to process bank account transfers, with funds becoming available to the recipient on the next business day or later. Includes account-to-account transfers (Pay Anyone) and scheduled payments (for example, direct debits, and payroll payments by businesses) not made as fast payments through NPP/Osko, and BPAY payments. Outages exclude the inability to initiate payments due to unavailability of web or app banking channels, or a branch. |