Updates to Rabobank Schedule of Standard Fees

As at 10 December 2026

Changes to existing fees

Replace the 'Other Item Fees' table with the new table below. Product-specific columns have been removed. To determine whether a fee applies to you, please refer to the applicable product terms and conditions.

Update the 'Rabobank Internet Banking Token Replacement Fee' to 'Rabobank Internet Banking Token Fee'. The fee remains $100 but will apply to the issue and replacement of an internet banking token (refer to the Rabobank Internet Banking Conditions of Use).

Other Item Fees

Not all below items are available on all products, refer to applicable product terms and conditions for information.

Other Fees	Item	Fee
VISA Debit Cards	Replacement Visa Debit Card Fee[6] (within Australia)	$10
	International Replacement Visa Debit Card Fee[7] (if card lost or stolen)	US$200
	International Emergency Cash[7] (if card lost or stolen)	US$175
Internet Banking	Rabobank Internet Banking Token Fee (including replacement)	$100

Rabobank Schedule of Standard Fees

July 2026

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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 Client Services on 1800 025 484 (6am – 8pm, Monday to Friday, Sydney time) or visit 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^	All In One – Regulated Loan	Term Loan – SMSF#	Cash Management Accounts+
VISA Debit Cards	ATM Cash Withdrawal Fee [1,3,5]	Nil	N/A	N/A	Nil
	ATM Enquiry Fee [1,3,5]	Nil	N/A	N/A	Nil
	EFTPOS Fee [1,3]	Nil	N/A	N/A	Nil
	Currency Conversion Fee (% of converted amount)[1]	2.85%	N/A	N/A	2.85%
Internet Banking	Electronic Transaction Fee [2,3]	Nil	N/A	N/A	Nil
Bank@Post™ Transactions	Deposit Fee (per deposit)	Nil	N/A	Nil	Nil
	Deposit Item Fee (per item)	Nil	N/A	Nil	Nil
	Withdrawal Fee (per withdrawal)	Nil	N/A	N/A	Nil
Real Time Gross Settlement*	Same Day Funds Transfer Fee	$21.50	$21.50	N/A	$21.50
Foreign Currency**	Telegraphic Transfer (Out) Fee[4]	$30	$30	N/A	$30
	Telegraphic Transfer (In) Fee[4]	$10	$10	N/A	$10

*Domestic Transfer.
**International Transfer (AUD and foreign currency).
^ Includes All In One Credit Only.
# Term Loan - SMSF facilities are no longer issued from 2 February 2026.
+Includes Cash Management Account and Premium Cash Management Account. Premium Cash Management Accounts are no longer issued from 24 May 2024 and these fees apply to accounts opened before 24 May 2024.

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^	All In One – Regulated Loan	Term Loan – SMSF#	Cash Management Accounts+
Replacement VISA Debit Card Fee[6] (within Australia)	$10	N/A	N/A	$10
International Replacement VISA Debit Card Fee[7] (if card lost or stolen)	US$200	N/A	N/A	US$200
International Emergency Cash[7] (if card lost or stolen)	US$175	N/A	N/A	US$175
Rabobank Internet Banking Token Replacement Fee	$100	N/A	N/A	$100

^Includes All in One Credit Only.

Term Loan - SMSF facilities are no longer issued from 2 February 2026.

+Includes Cash Management Account and Premium Cash Management Account. Premium Cash Management Account no longer issued from 24 May 2024 and these fees apply to accounts opened before 24 May 2024.

Interest on Overdrawn or Debit Amounts

For All in One Accounts without a Line of Credit

For All in One Accounts without a Line of Credit or agreed overdraft including an All in One Credit Only Account, 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 the Rabobank All In One - Conditions of Use or 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 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, AIO – Regulated Loan and Term Loan (SMSF).

Item	Fee		
	All In One	All In One – Regulated Loan	Term Loan – SMSF[#]
Temporary Limit Increase Fee (when a temporary increase in a Loan Limit is allowed)	$250	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
Mortgage Discharge Fee (where the Bank attends or effects an electronic based release/discharge)	$250 for up to 5 release/discharge of mortgage (calculated per mortgage dealing) and/or security interest (calculated per grantor) $50 per each additional release/discharge of mortgage and/or security interest	$250 for up to 5 release/discharge of mortgage (calculated per mortgage dealing) and/or security interest (calculated per grantor) $50 per each additional release/discharge of mortgage and/or security interest	N/A
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 the All in One – Standard Line of Credit Terms	Calculated in accordance with the method set out in the All in One – Regulated Loan Standard Line of Credit Terms	Calculated in accordance with the method set out in the Standard Loan Terms – Term Loan (SMSF)

[#] Term Loan - SMSF facilities are no longer issued from 2 February 2026.

Notes

Some of the fees below may not be ascertainable in advance

1. 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.
2. Applies to all Rabobank Internet Banking transactions including BPAY® (Registered to BPAY Pty Ltd ABN 69 079 137 518)
3. 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.
4. Fees may be charged by the overseas bank.
5. 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.
6. Additional courier charge may apply if express delivery required. Courier fees charged are the standard fees for orders of that type to that location.
7. Charges applied by VISA. Replacement card delivered to local institution nominated by VISA.