Updates to the Rabobank Internet Banking Conditions of Use

As at 10 December 2026

Summary description of changes

Token ownership and replacement – clause 4

Updates have been made to clarify the requirements relating to Tokens

Updates to the Conditions of Use

Section	Change effective from 10 December 2026
Token ownership and replacement – clause 4	*Replace clause 4 with the below:* If we provide a Token to you, the Token at all times remains the property of Rabobank and you agree to return it to us on: • Request by us; • Termination of your access to Rabobank Internet Banking; • Closure of all of your accounts accessible by Rabobank Internet Banking; • If you are authorised by another person or persons to use the Services, that person or those persons withdrawing your authorisation to use the Services; or • The issue to you of a replacement Token. We may disable a Token or your access to the Rabobank Mobile App (i.e. prevent it from being used to access Rabobank Internet Banking) for security or fraud prevention reasons including if we suspect that a person who is attempting to access Rabobank Internet Banking is not authorised to do so, to comply with our legal obligations or if required for compliance with our systems. Unless otherwise agreed, you must pay for the issue or replacement of a Token. The Rabobank Internet Banking Token Fee is set out in the Fees Schedule that are part of the terms and conditions applicable to your account or facility. You may obtain a copy of the Fees Schedule on our website. As a condition of providing a Token to you, we may require that you have a Rabobank account from which the Rabobank Internet Banking Token Fee may be debited. After a period of time, Tokens expire and, upon which, you may request that we replace the Token or use an alternate means of accessing Rabobank Internet Banking (such as using Secure Codes).

Rabobank

November 2026

Rabobank Internet Banking

Conditions of Use

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

Contents

Important Information 1

Introduction 1

Conditions of Use 2

1. Application of Conditions of Use 2
2. How we act on your instructions 2
3. When we may refuse to carry out a transaction, and suspension and termination of the Services 2
4. Token ownership and replacement 3
5. Communications with you 3
6. Accuracy of information 3
7. Checking account records 3
8. What you should do if you think we have made a mistake 3
9. Protecting your Username, Mobile Device and Passcodes 3
10. ePayments Code 4
11. Confirmation of Payee 4
12. Liability for unauthorised transactions 4
13. Mistaken Internet Payments 5
14. Special Conditions of Use for the BPAY® Scheme 5
15. Liability for mistaken payments, unauthorised transactions and fraud using the BPAY Scheme 6
16. Fees and charges 6
17. Changes to these Conditions of Use and notices 7
18. Privacy of information you provide to us using Rabobank Internet Banking 7
19. Privacy of information you provide to us using the BPAY Scheme 7
20. Severance 7
21. Conditions of Use binding 7
22. Glossary – Meaning of important words 7

Important Information

The table below sets out some important clauses contained within the Rabobank Internet Banking Conditions of Use. This information does not describe the terms and conditions comprehensively. Please ensure you also read and understand the terms and conditions in full and not just the summary provided here.

Clause reference	Important Information
12	**Limitation of liability – unauthorised access** Please be aware that you may be responsible for losses that occur on your Account as a result of unauthorised access if you contribute to the unauthorised access or unreasonably delay notifying us of certain matters causing an unauthorised transaction(s) (and in accordance with the ePayments Code, where applicable). Please refer to clause 12 of these Conditions of Use.

Introduction

These Rabobank Internet Banking Conditions of Use contain the conditions of use which apply to your access to and use of Rabobank Internet Banking. Please read carefully through the Conditions of Use now. If you do not understand any part of them, please contact our staff via the Rabobank Internet Banking Info Line on 1800 640 442 in Australia, or if you are overseas on +61 2 8115 2002. It is important that you know your rights and obligations when accessing and using Rabobank Internet Banking.

In order to use Rabobank Internet Banking, you must agree to accept these Conditions of Use by clicking on the "Accept" button at the end of these Rabobank Internet Banking Conditions of Use (upon login). If you do not agree with any of these Conditions of Use, click on the "Decline" button (upon login). If you do that, you will not be able to proceed further into the Rabobank Internet Banking site and will not be able to access or use Rabobank Internet Banking.

These Conditions of Use form part of the terms and conditions relating to the account and should be read together with any other terms and conditions which apply to the individual accounts or products affected by your use of Rabobank Internet Banking (the product terms and conditions) and, if you have a Line of Credit, any Line of Credit Contract. Together these govern your access to and use of the Services. These Conditions of Use are to be read together with and, to the extent of any inconsistency, override the product terms and conditions in relation to Rabobank Internet Banking. To the extent of any inconsistency between these documents, these Conditions of Use will prevail.

Subject to clause 17 of these Conditions of Use, the Rabobank Internet Banking Conditions of Use published on the Website at any time represent the current Conditions of Use and replace any other Rabobank Internet Banking Conditions of Use published on the Website or issued in any other form prior to that date.

You should refer back to these Conditions of Use from time to time to ensure that you are aware of the basis upon which the Services are made available to you.

The meaning of important terms used in these Conditions of Use is set out in the Glossary in clause 22 of these Conditions of Use.

Conditions of Use

1. Application of Conditions of Use

We only allow you to access and use Rabobank Internet Banking and the Services in accordance with these Conditions of Use. All Instructions received are governed by these Conditions of Use and the terms and conditions of the accounts accessed using Rabobank Internet Banking.

We are a member of the BPAY® Scheme. The BPAY Scheme is an electronic payments scheme through which you can ask us to make a payment on your behalf to organisations (Billers) who tell you that you can make payments to them through the BPAY Scheme (BPAY Payments). The BPAY Scheme is only available in respect of Rabobank All in One Accounts and Cash Management Accounts opened in Australia.

We will tell you if we are no longer a member of the BPAY Scheme.

There are special conditions that apply to the use of the BPAY Scheme. These special conditions are contained in clauses 14, 15 and 19 of these Conditions of Use.

2. How we act on your instructions (See also clause 14 for additional special conditions that apply to BPAY Payments)

Subject to these Conditions of Use, Rabobank may act on Instructions you provide through our Internet Banking Services.

If you have authorised another person to have access to your accounts using Rabobank Internet Banking, until we are notified in accordance with these Conditions of Use that that person's Username, Mobile Device or Passcode has been compromised or that that person's access to Rabobank Internet Banking is terminated, you are also liable:

- for any Instructions we act upon that are sent using that person's Username and Passcode or your Mobile Device; and
- for any material breach of these Conditions of Use by that person, including if that person contributes to an unauthorised access to an account under clause 12 below.

If you authorise another person to have access to your accounts using Rabobank Internet Banking, that person will be able to access and transact on all of your accounts which are able to be accessed using Rabobank Internet Banking.

We will act on Instructions on the Business Day we receive them if those instructions are received by the relevant payment cut-off times; please refer to the Rabobank Internet Banking FAQ on our website or refer to the Rabobank Internet Banking online help for payment, transfer and interest rate booking cut-off times.

We may act on Instructions received after these times on the next Business Day. Instructions received on a day which is not a Business Day may be acted on by us on the next Business Day.

If we permit you to instruct us to carry out a transaction on a future date we will act on your Instructions on that date, unless that date is a day which is not a Business Day, in which case we will act on the Instructions on the next Business Day after that date. You must be careful to ensure that you tell us the correct amount you wish to pay.

If you request us to make a payment and after we have made that payment you determine you quoted an incorrect amount or recipient account, you agree to promptly inform us. We will use our best endeavours to assist you to rectify this.

If you have instructed us to carry out a transaction other than a BPAY Payment, and subsequently wish to revoke that Instruction, we will use our best endeavours to carry out your subsequent request.

For confirmation and security purposes, we may send you notifications by text message to the mobile phone number listed on your account when you give us certain instructions through Rabobank Internet Banking e.g. when you add or amend a payee, or when you make a one-off payment to a new payee.

3. When we may refuse to carry out a transaction, and suspension and termination of the Services

We may place daily or other limits on the amount or value of transactions we permit to be carried out using the Services. This may affect your ability to make a Payment using the Services. There is a default daily limit of $300,000 across all accounts to which you have access when you use the Services via Rabobank Internet Banking on the Website, and a daily limit of $25,000 across all accounts to which you have access when you use the Services via the Rabobank Mobile App. We may agree to change the daily limit if you request us to make a change.

We may from time to time, limit, suspend, block or terminate your access to the Services for security or fraud prevention reasons, to protect the integrity or security of our website, to comply with our legal obligations, if you fail to comply with a material requirement of these Conditions of Use, for maintenance or for reasons beyond our control such as internet outages or material unexpected changes in the markets we operate in. We can do so without prior notice to you where there is a material and immediate risk, however where possible we will give you advance notice. During a period of suspension or termination of the Services, we may not be able to act on any Instructions received from you. You can contact us for information on options to re-instate your access.

We may impose any conditions or restrictions on your use of the Services if, in our reasonable opinion, you have transmitted content, including via any payment method (for example, text in payment descriptions), which is inappropriate, including content which:

- uses crude, disrespectful or insulting language;
- is discriminatory, defamatory or otherwise unlawful;
- threatens or promotes physical violence;
- threatens or promotes psychological violence or mental harm; or
- is intimidating, threatening, abusive or harassing in nature.

When, in Rabobank's reasonable opinion, there is a material and immediate risk, we can terminate access to the Services without prior notice to you. If Rabobank terminates access to the Services without prior notice to you, we will provide you with written notice as soon as reasonably possible after the action has been taken.

You may terminate your access to the Services, or that of any person authorised by you to use the Services, by giving us notice in writing. This notice is not effective until it is received by us and may be given by the Secure Message function of Rabobank Internet Banking.

We may refuse to carry out a transaction or act on Instructions if:

- You have informed us in writing that you wish to terminate access to the Services or if you are authorised by another person or persons to use the Services, that person or persons has withdrawn your authorisation to use the Services;
- You have informed us or we reasonably believe that your Username, Mobile Device or any Passcode needed to access Rabobank Internet Banking (such as a Secure Code) has been compromised or is being used or may be used in a way that will cause losses to you or us; or
- The Instructions involve a transfer or other transaction which would exceed the funds available for the transfer or transaction or any daily or other limit we may place on use of the Services.

If, for any reason, any of the Services are unavailable, we recommend that you take steps to carry out any transaction through alternative means.

4. Token ownership and replacement

If we provide a Token to you, the Token at all times remains the property of Rabobank and you agree to return it to us on:

- Request by us;
- Termination of your access to Rabobank Internet Banking;
- Closure of all of your accounts accessible by Rabobank Internet Banking;
- If you are authorised by another person or persons to use the Services, that person or those persons withdrawing your authorisation to use the Services; or
- The issue to you of a replacement Token.

We may disable a Token or your access to the Rabobank Mobile App (i.e. prevent it from being used to access Rabobank Internet Banking) for security or fraud prevention reasons including if we suspect that a person who is attempting to access Rabobank Internet Banking is not authorised to do so, to comply with our legal obligations or if required for compliance with our systems.

Unless otherwise agreed, you must pay for the replacement of a Token at your request unless it expires. The Rabobank Internet Banking Token Replacement Fee is set out in the Fees Schedule that are part of the terms and conditions applicable to your account or facility. You may obtain a copy of the Fees Schedule on our website.

After a period of time, Tokens expire and must be replaced.

5. Communications with you

5.1 You agree that we may provide notices, information and documents electronically to you by:

(a) Sending such notices, information or documents to your Electronic Address; or

(b) Making the information available on our website for retrieval by you and notifying you by electronic communication to your electronic address (or any other electronic address you notify us from time to time) that the information is available for retrieval (and the nature of the information) and providng you with the ability readily to retrieve the information by electronic communication (for example by providing a link to the relevant information on our Website).

5.2 You must provide, at a minimum, as your Electronic Address:

- an email address; and
- if we have made the Secure Code Generator available to you, a mobile number as your Electronic Address.

Without providing this information, you may not be able to receive information and notices including information required to use Services provided as part of Rabobank Internet Banking (for example, receiving a Secure Code).

5.3 If there is any change to your Electronic Address, residential address or postal address, you must immediately update your details through Rabobank Internet Banking. If we become aware that an Electronic Address is no longer current, we may cease or suspend sending communications (including Secure Codes) to that Electronic Address and this may mean you will no longer be able to use Services provided as part of Rabobank Internet Banking.

5.4 We may monitor and/or record telephone conversations for verification and training purposes.

6. Accuracy of information

We take all reasonable steps to ensure that the information that we make available to you through Rabobank Internet Banking is correct and updated regularly at the intervals we specify from time to time. Subject to any warranties implied by law that cannot be excluded (for example, the statutory warranties that services will be rendered with due care and skill and will be fit for their purpose), we will not be liable for or in connection with any inaccuracy, errors or omissions in that information save for where caused by our fraud, negligence or wilful misconduct, or that of our employees, contractors or agents.

7. Checking account records

You should check your account records carefully and promptly report to us as soon as you become aware of any transactions that you think are in error or are transactions that you or anyone you have authorised to have access to your accounts using Rabobank Internet Banking did not authorise, or you become aware of any delays in processing your transactions.

8. What you should do if you think we have made a mistake

8.1 You should report errors, unauthorised use or any other problem (including if you want to query an entry on a statement) as soon as possible after you discover them. You can make reports by either:

- telephoning 1800 025 484; or
- advising any of our branches.

We may require you to confirm your report in writing.

8.2 If you have a query or complaint, please contact Rabobank by calling our Client Services Unit on 1800 632 113 , or by contacting or visiting one of our branches. Further information about our dispute resolution processes can also be found in our Complaints Handling Brochure, available on our Website, our branches or by calling us.

9. Protecting your Username, Mobile Device and Passcodes

It is essential that you take all reasonable steps to protect the security of your Username, Mobile Device, Token and any Passcode, including by:

(a) If you do keep a record of your Username or Passcode, you must ensure that they are kept in secure places and separate from each other and your Token, Mobile Device and anything which may identify you or your accounts.

(b) You must not disclose and take reasonable steps to protect the security of any Passcode needed to access Rabobank Internet Banking (such as a Secure Code generated by a device or Secure Code Generator).

You must ensure that no one can see or discover any Passcode when you are using it.

(c) Keeping your Token in a secure place separate from any record of your Username or Passcode and anything which will identify you or your accounts. This also means that you must not give your Token to anyone else.

(d) Ensuring that no one else knows your Username, or any Passcode or can access Rabobank Internet Banking using your Username, Mobile Device or any Passcode.

(e) Taking care when using the Services that no one can see you enter your Username or Passcode.

(f) Selecting a PIN, password or other Passcode that is not easily guessed such as your date of birth or part of your name and changing it reasonably frequently.

(g) Not allowing any other person's biometric identifiers (including but not limited to fingerprints, facial recognition and voice recognition) to be stored on your Mobile Device, as this person may then be able to view, and make unauthorised transactions on, your accounts.

If at any time you suspect that:

(i) You have lost your Token, Mobile Device or a record of your Username or Passcode or they have been stolen;

(ii) Someone else may know your Username, PIN or Passcode; or

(iii) Someone may have accessed your Rabobank accounts without your authority,

you must immediately inform us by telephoning our Rabobank Internet Banking Info Line on 1800 640 442 in Australia, or if you are overseas +61 2 8115 2002. If you telephone us outside our normal office hours you may be asked to leave a message. You must give your full details when you leave a message so that we may act upon your instructions at the earliest opportunity.

If you do not follow the requirements of this clause, you may be responsible as set out in clause 12 for any losses which arise as a result of unauthorised access to Rabobank Internet Banking.

10. ePayments Code

Rabobank will comply with the ePayments Code where it is applicable to your dealings with Rabobank. Note, that the ePayments Code will not apply to transactions performed using a facility that is designed for use by a business and established primarily for business purposes.

11. Confirmation of Payee

11.1 The purpose of the Confirmation of Payee service is to allow a person making a payment to confirm the account name of the BSB and account number the payment is being made to.

11.2 For a payment you make using a BSB and account number, it is your responsibility to ensure the BSB and account number you want to pay to is correct. The Confirmation of Payee Service may provide you with a view on the likelihood that the account name you enter matches the account. If the Confirmation of Payee Service response indicates that the details do not look right, you should check the account details with the intended recipient before proceeding with the payment.

11.3 You must not misuse the Confirmation of Payee Service, for example, by using it for a purpose other than the purpose described in this clause or in breach of these terms and conditions. We may limit, suspend or terminate your access to Services (including the use of the Confirmation of Payee Service) if we believe you are (or have been) misusing the Confirmation of Payee service or it is reasonably necessary to protect you or us from possible fraudulent activity, scams or other activities that might cause you or us to lose money.

11.4 We will ensure your Account Details are accurately recorded by us for the use of the Confirmation of Payee service.

11.5 You acknowledge that:

- Rabobank may use and disclose your Account Details in the Confirmation of Payee service; and
- payers' financial institutions may use your Account Details for the purposes of the Confirmation of Payee service and prior to making payments to you.

11.6 You may opt-out of the Confirmation of Payee service in some circumstances. Please contact us on 1800 445 445.

11.7 Notwithstanding opt-out of the Confirmation of Payee service, you acknowledge that Rabobank may confirm, disclose, store and use your Account details through the Confirmation of Payee service to government agencies for the purposes of making a payment to you by government agencies.

11.8 You may provide alternative names to be recorded on your Account in some circumstances. Please contact us on 1800 445 445.

12. Liability for unauthorised transactions (other than BPAY Payments)

This clause sets out when you may be responsible for losses which occur as a result of unauthorised access to your accounts, or if you unreasonably delay notifying us of certain matters. However, despite anything that may be in these Conditions of Use, your liability will be assessed in accordance with the ePayments Code, where applicable.

(a) You will not be liable if you did not unreasonably delay to tell us that any of your Username, Mobile Device, Token or any Passcode may have been misused, lost or stolen, or become known to someone else and any transactions were carried out without your knowledge or consent.

(b) If you contribute to the unauthorised access because you fail to protect your Username, Mobile Device, Token or any Passcode, including because you fail to comply with clause 9 of these Conditions of Use, then you are liable for any losses up to the least of:

- the total loss up to the time that we are told that your Token, Mobile Device or a record of your Username or any Passcode has been lost or stolen or someone else may know your Username or Passcode or that someone may have accessed your Rabobank accounts without your authority; or
- the total of the amounts you could have withdrawn, paid or transferred from the account(s) accessible by you using Rabobank Internet Banking on each of the days that your Username, Mobile Device, Token or any Passcode is used without your permission up to the end of the day we are told that your Token or a record of your Username or any Passcode has been lost or stolen or someone else may know your Username or Passcode or that someone may have accessed your Rabobank accounts without your authority; or
- the total funds available on the account(s) accessible by you using Rabobank Internet Banking.

(c) If you contribute to the unauthorised transaction(s) because you unreasonably delay to:

- tell us that any of your Username, Mobile Device, Token or any Passcode may have been misused, lost or stolen; or
- tell us that any of your Username, PIN or Passcode may have become known to someone else; or
- tell us that someone may have accessed your Rabobank accounts without your authority;

then you are liable for any losses directly attributable to that delay. Your liability for these losses will not exceed the least of:

- the losses that could have been prevented between the time you became aware (or should have become aware) that your Token, Mobile Device or a record of your Username or PIN has been lost or stolen or someone else knows your Username, Mobile Device or Passcode or that someone may have accessed your Rabobank accounts without your authority, and the time we were told; or
- the total of the amounts you could have withdrawn, paid or transferred from the account(s) accessible by you using Rabobank Internet Banking on each of the days that your Username, Token or Passcode is used without your permission up to the end of the day we are told that your Token or a record of your Username, PIN or Passcode has been lost or stolen or someone else may know your Username, PIN or Passcode or that someone may have accessed your Rabobank accounts without your authority; or
- the total funds available on the account(s) accessible by you using Rabobank Internet Banking.

(d) You are not liable for losses arising from unauthorised use or transactions that:

- occur before you have received your Username, PIN or Token;
- if the ePayment Code applies, it is clear that it was not contributed to by you or any person you have authorised to have access to your accounts using Rabobank Internet Banking;
- is caused by a forged, expired or cancelled Username, Token or Passcode;
- it is caused by a fault in:

  (i) our systems or equipment;

  (ii) any device we provide to enable access to Internet Banking Services; or

  (iii) any third party system or equipment forming part of a shared network used to process a transaction,

except where the fault was obvious at the time or was brought to your attention through a message or notice on display;

- has been incorrectly debited more than once to the same facility;
- is caused by the fraud, negligence or wilful misconduct of us or our employees, contractors, agents', or employees of financial institutions or companies involved in networking arrangements with us; or
- takes place after you tell us that any of your Username, Mobile Device, Token or any Passcode have been misused, lost or stolen or may have become known by someone else.

13. Mistaken Internet Payments

13.1 If the ePayments Code applies to a Mistaken Internet Payment, we will act in accordance with the ePayments Code when handling the Mistaken Internet Payment. This clause describes the processes that we will follow and obligations you may have in regard to Mistaken Internet Payments. However, if there is any contradiction between the processes described in these Conditions of Use and the ePayments Code, the provisions of the ePayments Code will apply. Note that the Mistaken Internet Payment provisions do not extend to BPAY payments.

In this clause, the terms 'Mistaken Internet Payment', Sending ADI, Receiving ADI have the same meaning as they do as in the ePayments Code.

Where you send a Mistaken Internet Payment

13.2 If you have made a Mistaken Internet Payment you should report the Mistaken Internet Payment to Rabobank as soon as possible by calling Client Services on 1800 025 484.

13.3 Where you have told us you have made a Mistaken Internet Payment:

(a) we may ask you to provide supporting information about the Mistaken Internet Payment and you should provide any such information within the time we request;

(b) if we are satisfied that a Mistaken Internet Payment has occurred we will send the Receiving ADI a request for return of the funds as soon as reasonably possible and by no later than 5 business days from the day you report the Mistaken Internet Payment to Rabobank; and

(c) if we are not satisfied a Mistaken Internet Payment has occurred, Rabobank is not required to take any further action and will tell you in accordance with 13.3.

13.3 We will inform you of the outcome of the reported Mistaken Internet Payment in writing and within 30 business days of the day on which the report is made. Please note that Rabobank is reliant on the Receiving ADI following its obligations under the ePayments Code (if they are a signatory to the ePayments Code). These obligations include:

(a) within 5 business days, acknowledging Rabobank's request and advising whether there are sufficient funds in the account of the unintended recipient to cover the Mistaken Internet Payment; and

(b) returning the funds (following its obligations under the ePayments Code).

13.4 You may be liable for any loss arising from the Mistaken Internet Payment if the funds cannot be recovered in accordance with the ePayments Code, as a Mistaken Internet Payment is an authorised payment.

13.5 Where we receive a return of funds from the Receiving ADI, we will return the funds to the relevant account as soon as practicable.

Where you may have received a mistaken internet payment

13.6 Where we receive a report that you may have received a Mistaken Internet Payment, you acknowledge and agree, in accordance with our obligations under the ePayments Code that where:

(a) a report of the Mistaken Internet Payment is made within 10 Business Days of the payment:

(i) if we are satisfied that a Mistaken Internet Payment has occurred and you have sufficient funds in your account, we may, without prior notice, debit the amount of the Mistaken Internet Payment from your account and return it to the Sending ADI

(ii) if we are not satisfied that a Mistaken Internet Payment has occurred, we may seek your consent to return the funds

(b) if a report of the Mistaken Internet Payment is made between 10 Business Days and 7 months of the payment:

(i) if we are satisfied that a Mistaken Internet Payment has occurred and you have sufficient funds in your account, we:

- may, without prior notice, place a hold on the funds in your account for the amount of the Mistaken Internet Payment;
- will notify you that we will withdraw the funds from your account unless you establish that you are entitled to the funds within 10 Business Days of us placing a hold on the funds; and
- if, at the end of 10 Business Days, you do not establish that you are entitled to the funds, then we will debit funds for the amount of the Mistaken Internet Payment from your account and return it to the sending financial institution.

(ii) if we are not satisfied that a Mistaken Internet Payment has occurred, we may seek your consent to return the funds

(c) if a report of the Mistaken Internet Payment is made after 7 months of the payment:

(i) if we are satisfied that a Mistaken Internet Payment has occurred and you have sufficient funds in your account, we will seek your consent to return the funds.

(ii) if we are not satisfied that a Mistaken Internet Payment has occurred, we may seek your consent to return the funds.

(d) if we are satisfied that a Mistaken Internet Payment has occurred but there are insufficient funds available at that time in the relevant account for the full value of the Mistaken Internet Payment:

(i) we will exercise our discretion in accordance with the ePayments Code, in deciding whether we should:

- pursue the return of funds to the total value of the Mistaken Internet Payment;
- pursue the return of funds representing only a partial amount of the total value of the mistaken internet Payment; or
- not pursue any return of funds (whether partial or total).

(ii) If we decide to return the funds to the total value of the Mistaken Internet Payment, we will use reasonable endeavours to retrieve the funds from you (which may include arranging for the repayment of the funds by instalments). You agree to participate in such processes in good faith and you should inform us as soon as possible if you are in financial difficulty.

14. Special Conditions of Use for the BPAY Scheme

This clause sets out additional special conditions that apply to your use of the BPAY Scheme.

(a) You need to be registered with Rabobank Internet Banking in order to use BPAY. BPAY Payments may only be made from a Rabobank Account opened in Australia.

(b) We are not able to accept an order to stop a BPAY Payment once you have instructed us to make that BPAY Payment.

(c) To make a valid BPAY Payment you must give us the following information:

- the Biller's name and Biller Code;
- the Customer Reference Number;
- the account from which the payment is to be made;

- the amount of the payment; and
- the date for payment.

We will then debit your account with the amount of that BPAY Payment.

(d) Billers who participate in the BPAY Scheme have agreed that a BPAY Payment you make will be treated as received by the Biller to whom it is directed:
- on the date you make that BPAY Payment, if you tell us to make the BPAY Payment before our payment cut-off time on a Business Day; or
- on the next Business Day, if you tell us to make a BPAY Payment after our payment cut-off time on a Business Day, or on a non Business Day.

(e) Your BPAY Payment may take longer to be credited to a Biller if there is a non Business Day on the day after you tell us to make a BPAY Payment or if another participant in the BPAY Scheme does not comply with its obligations under the BPAY Scheme. While it is expected that any delay in processing a BPAY Payment for the reasons specified in this clause will not continue for longer than one Business Day, any such delay may continue for a longer period.

(f) You acknowledge that we are not obliged to effect a BPAY Payment if you do not give us all of the above information in clause 14(c) above, or if any of the information you give us is inaccurate.

(g) If we are advised that your BPAY Payment cannot be processed by a Biller, we will:
- Advise you of this;
- Credit your account with the amount of the BPAY Payment; and
- Take all reasonable steps to assist you in making the BPAY Payment as quickly as possible.

(h) Your liability for unauthorised BPAY Payments is set out in clause 14 of these Conditions of Use. If you tell us that a BPAY Payment made from your account is unauthorised, you must first give us your written consent addressed to the Biller who received that BPAY Payment, consenting to us obtaining from the Biller information about your account with that Biller or the BPAY Payment, including your customer reference number and such information as we reasonably require to investigate the BPAY Payment. If you do not give us that consent, the Biller may not be permitted under law to disclose to us the information we need to investigate or rectify that BPAY Payment.

(i) You acknowledge that the receipt of a Biller of a mistaken or erroneous BPAY Payment does not or will not constitute under any circumstances part, or whole satisfaction of any underlying debt owed between you and that Biller.

15. Liability for mistaken BPAY payments, unauthorised transactions and fraud using the BPAY Scheme

(a) We will attempt to make sure that your BPAY Payments are processed promptly by the participants in the BPAY Scheme, including those Billers to whom your BPAY Payments are to be made. You must promptly tell us if:
- You become aware of any delays or mistakes in processing your BPAY Payments;
- You did not authorise a BPAY Payment that has been made from your account; or
- You think that you have been fraudulently induced to make a BPAY Payment.

We will attempt to rectify any such matters in relation to your BPAY Payments in the way described in this clause. However, except as set out in this clause, we will not be liable for any loss or damage you suffer as a result of using the BPAY Scheme, except to the extent caused by the fraud, negligence or wilful default of us or our employees, contractors or agents.

The longer the delay between when you tell us of the error and the date of your BPAY Payment, the more difficult it may be to perform the error correction. For example, we or your Biller may not have sufficient records or information available to us to investigate the error. If this is the case, you may need to demonstrate that an error has occurred, based on your own records, or liaise directly with the Biller to correct the error.

(b) If a BPAY Payment is made to a person or for an amount, which is not in accordance with your instructions (if any), and your account was debited for the amount of that payment, we will credit that amount to your account. However, if you were responsible for a mistake resulting in that payment and we cannot recover the amount of that payment from the person who received it within 20 Business Days of us attempting to do so, you must pay us that amount.

(c) If a BPAY Payment is made in accordance with a payment direction, which appeared to us to be from you or on your own behalf but for which you did not give authority, we will credit your account with the amount of the unauthorised payment. However, you must pay us the amount of that unauthorised payment if:
- We cannot recover within 20 Business Days of us attempting to do so that amount from the person who received it, and
- The payment was made as a result of a payment direction, which did not comply with our prescribed security procedures for such payment directions.

(d) If a BPAY Payment is induced by the fraud of a person involved in the BPAY Scheme, then that person should refund you the amount of the fraud-induced BPAY Payment. However, if that person does not refund you the amount of the fraud-induced BPAY Payment, you must bear the loss unless some other person involved in the BPAY Scheme knew of the fraud or would have detected it with reasonable diligence, in which case that person must refund you the amount of the fraud-induced BPAY Payment.

(e) If a BPAY Payment you have made falls within the type described in clause 15(c) and also clause 15(b) or 15(d), then we will apply the principles stated in clause 15(c).

(f) If a BPAY Payment you have made falls within both the types described in clauses 15(b) and 15(d), then we will apply the principles stated in clause 15(d).

(g) You are not liable for losses arising from unauthorised use that:
(i) occurs before you have received your Username, PIN or Token;
(ii) it is clear was not contributed to by you or any person you have authorised to have access to your accounts using Rabobank Internet Banking;
(iii) is caused by a forged, expired or cancelled Username, Token or Passcode;
(iv) is caused by the fraud, negligence or wilful default of us or our employees, contractors, agents, or employees of financial institutions or companies involved in networking arrangements with us; or
(v) takes place after you tell us that any of your Username, Mobile Device, Token or Passcode have been misused, lost or stolen or may have become known by someone else.

16. Fees and charges

We are entitled to impose fees and charges for your use of the Services. The fees applicable to use of Rabobank Internet Banking are set out in Rabobank's schedule of standard fees which apply to the individual accounts or products affected by your use of Rabobank Internet Banking. You may obtain a copy of these schedules at any branch. Any fees and charges imposed in accordance with this clause will be notified to you, and, unless any fee or charge is the subject of a dispute between you and us, may be debited, together with all government taxes and charges imposed on transactions made using Rabobank Internet Banking, to the account to which the fee or charge relates, or if that account has insufficient funds, to any other account held by you with us.

17. Changes to these Conditions of Use and notices

17.1 We can change terms and conditions at any time without your agreement where allowable under unfair contract terms for one or more of the following reasons:

- to comply with any change or anticipated change in any relevant law, code, guidance, or general banking practice;
- to reflect any decision, views or guidance of a court, ombudsman or regulator;
- to reflect a change in technology, or of our systems or procedures;
- to respond proportionately to changes in the cost of providing the account (including by changing or imposing new fees);
- as a result of changed circumstances relating to the account (e.g. changes in technology, or to our systems procedures), including where it becomes impractical for us to continue without the change;
- to address security issues; or
- to correct errors or to make them simpler or clearer.

17.2 We may publish on the Rabobank Internet Banking site any such changes to these Conditions of Use, which you must read and accept as set out in Clause 21. The date appearing next to the words "current as at" will indicate when these Conditions of Use were last updated.

17.3 Where possible and subject to clause 17.5, if we believe a change is unfavourable to you, then we will give you prior notice of at least 30 days.

17.4 If you do not wish to continue your access to the Services as a result of a variation made under this clause 17, you may cancel your access in accordance with clause 3.

17.5 Our obligation to give you notice does not apply if variations are required by law or in an emergency to protect the integrity or security of our website, Rabobank Internet Banking or any account. In such cases, where practicable, we will give you notice of any permanent change as soon as possible after the change is made.

18. Privacy of information you provide to us using Rabobank Internet Banking (See also clause 19 for special conditions relating to Privacy of Information you provide to us using the BPAY Scheme)

We will handle the personal data we obtain and hold as set out in our Privacy Policy (available on our website or in hard copy upon request) and the Privacy Notice and Acknowledgment which formed part of the application process for your product. You acknowledge that we will collect, use, hold and disclose personal data in the manner we have set out, both at the time of application and ongoing during our relationship with you.

19. Privacy of information you provide to us using the BPAY Scheme

If you use the BPAY Scheme:

(a) you agree to our disclosing to Billers nominated by you and if necessary the entity operating the BPAY Scheme (BPAY Pty Ltd) or any other participant in the BPAY Scheme and any agent appointed by any of them from time to time, including Cardlink Services Limited, that provides the electronic systems needed to implement the BPAY Scheme:

  (i) such of your personal data (for example your name, email address and the fact that you are our customer) as is necessary to facilitate your registration for or use of the BPAY Scheme; and

  (ii) such of your transactional information as is necessary to process your BPAY Payments. Your BPAY Payments information will be disclosed by BPAY Pty Ltd, through its agent, to the Biller's financial institution.

(b) you must notify us, if any of your personal data changes and you consent to us disclosing your updated personal data to all other participants in the BPAY Scheme referred to in clause 19(a) above as necessary;

(c) you can request access to your information held by us, BPAY Pty Ltd or its agent, Cardlink Services Limited at their contact details listed in the Glossary.

If your personal data detailed above is not disclosed to BPAY Pty Ltd or its agent, it will not be possible to process your requested BPAY Payment.

20. Severance

If any part of these Conditions of Use is illegal, invalid or unenforceable at law, the rest of these Conditions of Use are to be read so as to exclude any such part and will remain enforceable to their fullest extent.

21. Conditions of Use binding

You will be asked to accept these Conditions of Use as amended from time to time and be bound by them by clicking on the "Accept" button appearing when you log on to Rabobank Internet Banking , or by using any of the Services after you have been provided with access to the Conditions of Use through a Mobile Device.

22. Glossary – Meaning of important words

Account – means your account with us.

Account Details – means our record of your Account containing Account details including BSB, account number, account name, your full legal account name, any other name you prefer us to use and Account activity.

Biller – has the meaning described in clause 1.

BPAY Pty Ltd– ABN 69 079 137 518 of Level 4, 3 Rider Boulevard, Rhodes, NSW 2138 - Telephone 02 9646 9222

BPAY Scheme (BPAY) – has the meaning described in clause 1.

BPAY Payment – means a payment made using the BPAY Scheme in Rabobank Internet Banking.

Business Day – means a day that is not a Saturday, Sunday or an Australian national public holiday.

Cardlink Services Limited – ABN 60 003 311 644 of Cnr Park Road and South Parade, Auburn, New South Wales, Australia - Telephone +61 2 9646 9222.

Confirmation of Payee Service – means the service which enables a person making a payment to confirm the account name of the BSB and account number the payment is being made to.

Electronic Address – means an electronic address you have provided including an email address, a mobile phone number we may send text messages to or any other method we have agreed with you to communicate electronically.

ePayments Code – means the ePayments Code administered by ASIC.

Instructions – has the meaning described in clause 2.

Mistaken Internet Payment – has the same meaning as in the ePayments Code and refers to a payment by a user through a pay anyone banking facility and processed by an Authorised Deposit Taking Institution (ADI) where funds are paid into the account of an unintended recipient because a user enters or selects a BSB number and/or identifier that does not belong to the named and/or intended recipient as a result of the user's error or the user being advised of the wrong BSB number and/or identifier.

Mobile Device – a mobile phone, smart phone, tablet computer or other device onto which you have installed the Rabobank Mobile App.

Payment – means all electronic transactions involving a transfer or payment of funds from your Rabobank accounts, including BPAY Payments unless specified to the contrary.

Passcode - means a password or code that the user must keep secret, that may be required to authenticate a transaction or user (including to access Rabobank Internet Banking). A passcode may consist of numbers, letters, a combination of both, or a phrase. Examples include:

(i) personal identification number (PIN);

(ii) internet banking password;

(iii) telephone banking password;

(iv) code generated by a physical security token;

(v) Secure Code generated by a Secure Code Generator, and

(vi) code provided to a user by SMS or email.

PIN – means:

(i) the 4 digit personal identification number we issue to you to enable you to access the Services, and any version of that number changed by either you or us in accordance with these Conditions of Use; and/or

(ii) the code or number used to protect access to your Rabobank Mobile App.

Rabobank, we, us, our – means in respect of banking services, where an account is opened in Australia, Rabobank Australia Limited (ABN 50 001 621 129, AFSL 234 700 Australian Credit Licence 234 700); in all other cases, Coöperatieve Rabobank U.A. (ABN 70 003 917 655) (AFSL 238 446) incorporated in the Netherlands.

Rabobank Group – means Coöperatieve Rabobank U.A. and any of its related entities domiciled in Australia.

Rabobank Internet Banking – the internet banking services which we provide to you through our Website and the Rabobank Mobile App.

Rabobank Mobile App (Rabobank Agribusiness Mobile App) – means any app which we make available for you to access Rabobank Internet Banking.

Receiving ADI – has the same meaning as in the ePayments Code and refers to the bank whose customer has received an internet payment.

Secure Code - means the code that is generated by your Secure Code Generator and used to access Rabobank Internet Banking. Unless otherwise advised, the Secure Code will be sent to the mobile number you have provided as an Electronic Address.

Secure Code Generator - means the functionality that we make available to generate a Secure Code, for example, within the Rabobank Mobile App.

Sending ADI – has the same meaning as in the ePayments Code and refers to the bank whose customer has made an internet payment.

Services – means the banking services provided to you when using Rabobank Internet Banking, including access to the BPAY Scheme.

Token – means the hand held device that generates and displays the Token Code which we issue to you to enable you to access the Services and includes any replacement Token issued.

Token Code – means the 6 digit numeric code randomly generated at regular intervals and displayed by the Token.

Username – means the identification code we issue to you to enable you to access the Services, and any version of that code changed by either you or us in accordance with these Conditions of Use.

Website – the Rabobank website at www.rabobank.com.au

You – a person registered to use Rabobank Internet Banking.

This page has been left blank intentionally.

462845 / NOV 2026

Rabobank Australia Group Head Office

Darling Park Tower 3
Level 16
201 Sussex Street
Sydney NSW 2000
Phone 02 8115 4000

www.rabobank.com.au

Rabobank