

TERM DEPOSITS

Product Disclosure Statement

This document contains terms and conditions and application forms for the following Elders Rural Bank Limited product:

- Term Deposit Account.

The Product Disclosure Statement for this product consists of the following booklets:

- This document; and
- Schedule of Fees and Charges booklet.



Elders Rural Bank
Committed to Agribusiness

Issue Number: 1
Preparation Date: 4 February 2004
Effective Date: 11 March 2004
Responsible Person: Elders Rural Bank Limited
ABN 74 083 938 416
Australian Financial Services Licence (AFSL) 238042
Registered Office: 27 Currie Street, Adelaide, SA 5000

Important information you should read before proceeding

The Term Deposit Product Disclosure Statement (PDS) contains important information you should consider before making a decision to acquire or continue to hold an Elders Rural Bank Limited Term Deposit account. Please read it carefully. We recommend that you compare products available in the marketplace and select a product that best suits your individual needs. You should keep the PDS in a safe place, as it may be a useful reference guide in the future. Please contact us if you require further information or if you have any questions.

The Term Deposit PDS consists of the following documents:

A. This document

Contains information that is applicable to our Term Deposit account product.

B. Schedule of Fees and Charges booklet

Contains important information about fees and charges that are applicable to our Term Deposit account product.

Please ensure you have a copy of each of these documents. If you do not have each of these documents, or you require additional copies or a current version, contact our Customer Service Centre on 1300 660 115.

Statements made in the PDS do not constitute investment advice. We recommend you seek independent financial advice.

To the extent that general advice about financial products is provided in the PDS, you should note that:

- the advice has been prepared without taking into account your objectives, financial situation or needs;
- because of this you should, before acting on the advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs; and
- you should read each document comprising the PDS and consider the risk factors and other information contained in the PDS before deciding whether to acquire our Term Deposit account product.

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Definitions and Interpretations

In the PDS, unless the context otherwise requires:

'account' means an account we establish in your name for the purpose of recording transactions in connection with a Term Deposit product we provide to you;

'business day' means a day other than a Saturday, Sunday or public, special or bank holiday in Adelaide, South Australia or Bendigo, Victoria;

'maturity date' means the date on which the term of a Term Deposit expires;

'staff assisted transfer' means an electronic withdrawal completed by a staff member in accordance with your instructions;

'we' means Elders Rural Bank Limited ABN 74 083 938 416 AFSL 238042 and its successors and assigns and 'our' and 'us' have a corresponding meaning;

'you' means the person or persons in whose name the account is to be opened, as evidenced by the account application form, and 'your' has a corresponding meaning; and

a reference to:

- (a) the singular includes the plural and vice versa;
- (b) a document includes any replacement or variation of it;
- (c) a thing includes the whole and each part of it; and
- (d) a law means common law, equity or statutory laws (which, in the case of statutory laws, include any instruments made under them and amendments to and replacements of them).

Section 1 - General Information

1.1 Contacting us

If you require further information or have questions at any time, please contact us. Our contact details are:

Name:	Elders Rural Bank Limited ABN 74 083 938 416 AFSL 238042
Address:	27 Currie Street Adelaide SA 5000
Mailing address:	GPO Box 551 Adelaide SA 5001
BSB:	633 - 111
Customer Service Centre:	1300 660 115
Email:	service@eldersruralbank.com.au
Website:	www.eldersruralbank.com.au

1.2 About us

Elders Rural Bank Limited is a joint venture between Bendigo Bank Limited and Futuris Corporation Limited (the parent company of Elders Australia Limited). We offer banking services to rural Australia for the benefit of all Australians via a number of tailored deposit and lending products. These products are issued by us. Any deposits are deposits with us and any loans are loans made by us. Our products are not issued, guaranteed or underwritten by Bendigo Bank Limited, Futuris Corporation Limited or any of their group of companies. Our products are available by contacting us, and are also distributed through third parties such as Elders Australia Limited, Bendigo Bank Limited and Community Bank® branches (Bendigo Bank franchises), our agents and authorised representatives.

1.3 Your privacy and confidentiality

Our Privacy Statement explains our commitment to the protection of your personal information. You can obtain a copy of this statement by contacting our Customer Service Centre on 1300 660 115 or by accessing our website at www.eldersruralbank.com.au.

1.4 About the terms and conditions

The terms and conditions for our Term Deposit account product are contained in the PDS. We encourage you to read the PDS and ensure you understand it.

1.5 Interest rate risk

Fixed interest rates apply to Term Deposit accounts. This means that the interest rate for the term is fixed at the start of the term. Should market interest rates change during the term of your Term Deposit, the interest rate on your Term Deposit will not change. It is important you consider this risk before making a decision to apply for a Term Deposit as it may affect your decision.

1.6 Fees and charges

Fees and charges apply to Term Deposit accounts. Refer to the Schedule of Fees and Charges booklet, which forms part of the PDS, for details about current fees and charges. We may vary fees and charges or introduce new fees and charges at any time (refer to Section 1.8 for details). You agree to pay to us all fees and charges applicable to your account at any time (including any new or varied fees and charges that apply) including those which arise as a result of the actions of a person authorised to operate your account (refer to Section 2.4 for details). Fees and charges incurred will be debited to your account, reducing your account balance, on or after the day we incur them or on or after the day the service or event to which the fee relates is requested by you or occurs, but no later than on the first calendar day of the following month.

Government taxes, duties and fees applicable to your account or to transactions on your account will be debited to your account at or immediately before the time the relevant amount is payable by us to the government.

Any failure by us to charge a fee shall not constitute a waiver of that fee or of the right to charge that fee.

1.7 Communicating with you

This section deals with notices, certificates and other communications between you and us that apply to Term Deposit accounts.

If a communication is given by you, it must be signed by you or, where you are not an individual, by an authorised person.

Notices for us should be sent to our mailing address outlined in Section 1.1.

We may give you a notice, certificate or other communication personally, by post, by facsimile, by email, by publication in a national or local newspaper, on our website or by any other means permitted by law. Notices or other documents are deemed to be received by you:

- where given personally, on the date of service;
- where posted, on the date it would have been delivered in the ordinary course of post;
- where sent by facsimile, email or other electronic means, on the date on which the machine from which it was sent produces a report indicating that the notice or other document has been sent; and
- in the case of notices published in a newspaper or on our website, on the date of the first publication.

1.8 Changes to terms and conditions and ongoing disclosure

We may vary the terms and conditions applicable to your account as set out in the PDS, but where the product was issued to you as a basic deposit product, we cannot vary the terms and conditions in a way that would not permit the account to remain as a basic deposit product. Basic deposit products are relatively simple deposit products for which separate rules may apply under the Corporations Act (2001). In addition, where we have agreed to a fixed rate of interest, we cannot vary that rate unless we agree to you withdrawing funds prior to the end of the agreed term (refer to Section 4.2 for details). We will notify you of variations to the terms and conditions applicable to your Term Deposit account as follows:

Type of variation	Minimum notice	Method of notice
Adding, deleting or varying terms and conditions other than as specified elsewhere in this table	Before the variation(s) takes effect	In writing, press advertisement or publication on our website
Introducing fees and charges (other than a government charge)	30 days before the fee(s) and/or charge(s) takes effect	In writing, press advertisement or publication on our website
Increasing fees and charges (other than a government charge)	30 days before the variation(s) takes effect	In writing, press advertisement or publication on our website
Introducing or varying government fees and charges (if not publicised by the government in which case we will not notify you separately)	Before the variation(s) takes effect	In writing, press advertisement or publication on our website

After you open a Term Deposit account, we will notify you of any material changes to matters specified in, or of significant events affecting matters specified in, the PDS whilst you hold the Term Deposit account. Some specific matters are covered in the previous table. We will notify you of other such information prior to, or as soon as practicable after, the change or event occurs (except where the material change or significant event is not adverse to your interests and accordingly you would not be expected to be concerned about any delay in receiving the information, in which case the notification will be given no later than twelve months after the change or event occurs).

You agree that we may notify you of variations to terms and conditions, or of such other information as contemplated above in writing, by press advertisement or publication on our website, or by any other means permitted by law. Where a notification is posted on our website, we will place a clear statement on our homepage that such a notice exists, with a link to the full notice.

Information in the PDS that is not materially adverse may have changed. In addition, and subject to our obligation to notify you of certain matters set out above, information contained in the PDS that is not materially adverse may change in the future. We may update such information by publication on our website. You can obtain updated information by contacting our Customer Service Centre on 1300 660 115 or by accessing our website at www.eldersruralbank.com.au. A paper copy of any updated information will be provided free of charge upon request.

1.9 Other important terms and conditions

Any certificate we give you shall be evidence of the matters referred to therein unless subsequently proven to be incorrect.

We may exercise any power, right or remedy referred to in the PDS in any way that we deem fit, including by imposing any conditions that we require. Our failure to exercise a power, right or remedy does not prevent us from exercising it in the future. Our powers, rights or remedies cannot be waived unless we have agreed, in writing, to waive those powers, rights or remedies.

Our rights and remedies as set out in the PDS are in addition to those that we otherwise have at law. Our rights and remedies may be exercised by us or by persons we authorise. We are not liable for any loss you or anyone else incurs as a result of the actual or contemplated exercise or failure to exercise a right or remedy we have.

We may assign our rights in relation to your account and account terms and conditions as set out in the PDS. This means that we can transfer them to another person. To assist us to do this you agree that we may disclose any information we require to any person. You may not assign your rights unless we have agreed to the assignment in writing.

The terms and conditions in the PDS are governed by the law of South Australia. You and we submit to the non-exclusive jurisdiction of the Courts of South Australia.

If any law would make any terms or conditions applicable to your account void, voidable, illegal, invalid or unenforceable, or if any term or condition imposes an obligation or requirement prohibited by law, then such term or condition shall be read as if it is varied to the extent necessary to comply with that law or, if necessary, is omitted. Where allowed by law, and subject to the previous sentence, the terms and conditions prevail to the extent that they are inconsistent with any law.

We can combine the balances of two or more of your accounts, even if one or both of the accounts are held by you jointly with others. This may happen when one of your accounts is overdrawn or is in debit and another is in credit. This means that the credit balance in one account can be used to repay us the debit balance in another account. We will promptly notify you if we have combined any of your accounts. We need not notify you in advance. You should not treat your accounts as combined unless we have agreed to such an arrangement.

Account balances are denominated in Australian dollars.

1.10 Anti-money laundering

You agree we may delay, block or refuse to make a payment if we believe on reasonable grounds that making a payment may breach any law in Australia or any other country, and we will incur no liability to you if we do so.

You agree to provide all information to us which we believe we reasonably require to comply with any laws in Australia or another country. You agree that we may disclose information which you provide to us where required by any laws in Australia or any other country.

1.11 If you have a complaint

We value your feedback, as it provides us with an opportunity to improve our products and services. If our products and services do not meet your expectations, we want to hear from you. We will ensure your concern is responded to as soon as possible.

You can notify us of a complaint by:

Mail: Customer Relations Officer - 1471
Reply Paid 551
Adelaide SA 5001

Phone: 1300 307 941

Email: feedback@eldersruralbank.com.au

We aim to respond to complaints immediately. Upon the receipt of your complaint, we will take the following steps:

Step 1 – We will contact you, in writing, within three business days to acknowledge your complaint.

Step 2 – We will aim to resolve your complaint within 45 calendar days of the complaint being received.

Step 3 – We will keep you informed of our progress in resolving the complaint.

If you feel your complaint has not been properly handled or resolved, you may be able to refer it to the Banking and Financial Services Ombudsman. The Ombudsman will generally be able to consider your complaint if:

- it is about a financial service provided by us or an affiliate;
- you are an individual or a small business; and
- the amount you are claiming is less than \$150,000.

If you are unsure whether the Ombudsman can deal with a complaint, you can call the Ombudsman's office on 1300 780 808, or access the website at www.abio.org.au and use the Jurisdiction Checker.

The Ombudsman's office can be contacted via:

Mail: Banking and Financial Services Ombudsman
GPO Box 3
Melbourne VIC 3001

Phone: 1300 780 808

Fax: (03) 9613 7345

For more information about resolving complaints, contact our Customer Service Centre on 1300 660 115, or access our website at www.eldersruralbank.com.au.

Section 2 – Opening an Account

2.1 Your completed application form

To open an account you are required to complete an application form, indicating the term, the amount to be deposited and interest payment options. The relevant application form is available at the back of this document. You should not complete the application form until you have had the opportunity to read and understand the PDS.

If we accept your application, an account will be opened in accordance with your instructions (as appearing on the application form). Upon the receipt of your funds, we will send you a letter confirming the interest rate applicable to your Term Deposit.

2.2 Account opening options

Some Term Deposit accounts offer you the option of opening either a verified or non-verified account. To open a verified account, each person who can transact on the account must satisfy a 100 point identification check under the Financial Transaction Reports Act (FTRA). Non-verified accounts do not require the FTRA 100 point identification check, however certain restrictions are imposed on the methods in which the account can be operated. We may ask for proof of identity for internal purposes.

2.2.1 Opening a verified account

You are required to provide the following information when opening a verified account:

- the name in which you want the account to be held;
- whether the account will be held in trust (if so, we may require further information);
- the names and residential addresses of all signatories to the account;
- if the account is to be held in the name of a company:
 - your original company name or company registration certificate and any name change certificates for us to sight and photocopy. (We may at our discretion conduct a company search to verify this information. You may be charged the amount of the government search fee for this service);
 - details about the directors, owners or partners of the business if held in a business name; and
- if the account is opened for an association or other body, we may require additional information, for example a copy of minutes that authorise the opening of the account and who can operate the account.

If you or any signatories to an account have not previously been identified by us via the FTRA 100 point identification check, we will need to verify your or their identity.

We do this by sighting/taking copies of at least 100 points of identification. Acceptable documents include the following in the name of the relevant person(s):

Identification	Points
• Passport (current passport or expired passport that has not been cancelled and was current within the preceding two years), Citizenship certificate or Birth certificate (only one of these can be provided)	70
• Drivers Licence	40
• Tertiary Education ID card	40
• Employment ID issued by employer (name and address)	35
• Membership card (club, educational institution, union or farm/trade/professional body)	25
• Council rates notice, phone account, electricity account	25
• Medicare card, State or Federal Government Financial Benefit ID card	25
• Credit/Debit cards, passbooks (other than ERB and limited to one per financial institution)	25
• Employment ID issued by employer (name only)	25

Note: All identification documents must be current originals.

If an account is being opened in the name of a minor (ie. a person under the age of eighteen), we will accept one or more of the following documents as identification:

Identification
• A letter from an educational institution, written on its letterhead and signed by the principal confirming the minor attends the institution. The letter must include the minor's name and date of birth;
• A passport (current passport or expired passport that has not been cancelled and was current within the preceding two years);
• A birth certificate;
• A birth card; or
• A citizenship certificate.

Note: All identification documents must be current originals.

2.2.2 Opening a non-verified account

You must be an Australian resident to open a non-verified account.

If you are opening a non-verified account in a company or trust name, we may need to see your original business or company registration documents and/or trust details and other documentation as required. We may at our discretion conduct a company search to verify this information. You may be charged the amount of the government search fee for this service.

2.3 Joint accounts

If there is more than one of you opening a joint account, then unless we agree with all of you:

- The authority of all of you is required for any withdrawal or transfer from the account.
- The authority of all of you is required to vary the manner of account operation, to remove or appoint an account operator, to close the account, or to give us any other instruction regarding the account.
- In other circumstances, the authority of any one of you is all that is required.

Please also note that if there is more than one of you:

- Each account holder for a joint account is jointly and severally liable to us for all obligations incurred in relation to the account.
- Should a joint account holder die, we may treat the surviving joint account holder(s) as the owner(s) of the account.
- We can send you notices, statements, certificates or other communications by posting them to any one of you at the last recorded address we have for that person. For these purposes, you appoint each other account holder as your agent for receiving such communications. Where you receive communications by post, you consent to receipt both in your capacity as account holder and as agent for other account holders, and agree to notify all other account holders of the content of any such communications.
- If we do this, all of you are deemed to receive the notice, statement, certificate or other communication on the date it would have been delivered to the person to whom it is sent in the ordinary course of post.
- If we give a disclosure document (such as a PDS or supplementary PDS) to any one of you, it is deemed to have been given to all of you.

2.4 Authorising someone to act on your account

You may nominate someone else to be an authorised signatory on an account (but not a joint account holder).

An authorised signatory is able to use the account in any way that you can (eg. by giving us maturity instructions). You agree to be bound by such actions. It is your responsibility to make an authorised signatory aware of the terms and conditions applicable to the account.

As the account holder, you should remember that you are giving someone authority to act on your account and you are liable for all transactions conducted by signatories (including transactions initiated by card, cheque and Internet and Phone Banking) and for any fees or charges arising from a signatory's conduct in relation to your account. You authorise us to provide your account, personal and financial information to signatories.

If you wish to alter the authorised signatories, you must notify us in writing.

You cannot nominate authorised signatories on non-verified accounts.

2.5 Opening an account in the name of a minor

2.5.1 Minors between twelve and eighteen years old

Accounts can be opened in the name of minors between twelve and eighteen years old, however access is restricted. Visa Debit cards, chequebooks and Internet and Phone Banking are not available.

2.5.2 Minors less than twelve years old

Adults can open accounts for minors under the age of twelve as a trust account with the minor as a beneficiary. Access is restricted as stated in Section 2.5.1.

2.6 Trust accounts

Trust accounts can be opened on request, for example, where:

- one or more persons open an account in which they are named as trustee for another person(s) (eg. Trustee accounts by parents or guardians for children);
- you are the Trustee under a will; and/or
- you are the Trustee under a deed of family arrangement.

If you open a trust account:

- we are not taken to be aware of the terms of the trust; and
- we do not have to verify that any transactions you carry out on the account are authorised by the terms of the trust.

You indemnify us against any claim made upon us in relation to, or arising out of, the trust.

2.7 Taxation implications and providing a Tax File Number

The taxation implications of investing in a Term Deposit account depend on your individual circumstances. Income (interest) that you receive will be assessable income for income tax purposes unless an exemption applies to you. You should consult your taxation advisor for further information.

2.7.1 Providing us with a Tax File Number (TFN) or Australian Business Number (ABN)

When opening an account, you have the option of providing us your TFN. You are not obliged to provide us with this information, however unless an exemption applies, if you do not quote a TFN we must deduct withholding tax from the interest paid to you, calculated at the highest marginal tax rate, plus the Medicare Levy. The amount deducted is forwarded to the Australian Taxation Office.

We ensure that your TFN details are kept confidential in accordance with the Privacy Act 1988 (Cth).

You may provide your TFN either when you open an account, or at a later time. If you provide your TFN at a later time or it has not been provided at all, and withholding tax has already been deducted, you can claim this on your next tax return. We can only refund a deduction that was made in error in the current tax year. Businesses may provide an ABN as an alternative to a TFN for business accounts.

If you are opening an account in joint names, TFNs or ABNs for each applicant are required if withholding tax is not to be deducted.

Where a formal trust has been established, you should provide the trust's TFN. If your account is said to be held in trust for someone else but no formal trust has been established (for example, a trustee account held by parents for children), you should provide your own TFN or ABN.

You may have an exemption from quoting a TFN. Please advise us of this exemption when opening an account (eg. minors under the age of sixteen years and pensioners).

If you are under the age of sixteen and an account is being opened in your name, you are exempt from providing a TFN until you turn sixteen.

If you are a non-Australian resident, you may not have an Australian TFN. You will be charged withholding tax unless you are exempt.

Tip

- If you do not have a TFN or ABN, you can obtain one from the Australian Taxation Office.

Section 3 – Accessing and Operating an Account

3.1 Accessing an account

Term Deposit accounts can be accessed via a number of methods. Refer to Section 5 of this document for more information.

3.2 Over the counter services

Over the counter services (including deposits to your account, account opening and account information) are provided to you on our behalf by Elders Limited, Primac Elders Limited, Bendigo Bank Limited and Community Banks®, other companies in the Elders Australia Limited group of companies and other agents (limited to account opening). You acknowledge that:

- over the counter redemptions, including cash withdrawals, are not available; and
- Elders Limited, Primac Elders Limited, Bendigo Bank Limited and Community Banks®, other companies in the Elders Limited group and other agents we appoint may receive, collect and disclose to each other personal information you provide us that relates to your account and your use of your account, and both they and we may use that information for purposes relating to administration of the account and also for direct marketing to you, business planning, product development and customer data analysis.

3.3 Depositing cheques into your account

The proceeds of cheques and other instruments deposited are not available until cleared and paid, which usually takes up to three business days. For joint accounts, a cheque payable to any one account holder may be accepted by us into the account.

3.4 Staff assisted withdrawals

If you ask us to process a staff assisted transfer and your request is received by our Head Office in Adelaide before 1pm Central Standard Time (CST) on a business day, your request will usually be processed by us (and hence debited to your account) on that day. If the request is received after 1pm (CST) on a business day, the request will usually be processed by us on the next business day. The payee will generally receive the funds into their account on the next business day after the business day on which processing by us takes place.

3.5 Changing details on your account

If you choose to revoke the authority of an authorised signatory, appoint a new signatory, or change your information supplied in the account application form such as change of address details, such a change will only be acted upon by us upon receipt of written notice of that change.

You must notify us promptly of any change to your name or address. We will not be responsible for any errors or losses associated with account changes where we have not received prior notice.

Section 4 – Closing an Account

4.1 Closing your account and ending accounts at maturity

If your account is not operated in accordance with the account terms and conditions or other operating instructions, it may, at our discretion, be closed as soon as we become aware of the breach. We will give you notice as soon as possible after closing the account. We may also close the account after giving you notice that is reasonable in all the relevant circumstances. In either case, we will repay the amount of any credit balance to you (including interest), after deducting amounts due to us such as fees.

4.2 Closing a Term Deposit prior to maturity

4.2.1 Agreement required

If you wish to withdraw all or part of your Term Deposit before its maturity date, you will require our agreement. Any request made must be in writing. We do not have to agree to a request.

4.2.2 Interest reduction for early withdrawal

If we agree to an early withdrawal, we are entitled to reduce the interest that is paid or payable on your account. Following is an example of how this may work:

How the interest reduction is calculated	
$\text{Interest reduction} = (W \times D) \times R/365$	
Where:	
W	= dollar amount withdrawn
D	= number of days into the term
R	= interest rate per annum on the particular Term Deposit less prevailing Elders Rural Bank Interest Earning At Call Deposit account interest rate per annum on the amount withdrawn.

Example of an interest rate reduction	
George and Sue have a \$10,000 Term Deposit invested for twelve months (365 days) at 5.00% p.a. 180 days into the term, George and Sue require \$10,000, and we agree to their early withdrawal request.	
If the current interest rate for \$10,000 invested in an Elders Rural Bank Interest Earning At Call Deposit rate is 2.00% p.a., the interest reduction is calculated as follows:	
$\begin{aligned} \text{Interest reduction} &= (\$10,000 \times 180) \times (5.00\% - 2.00\%) / 365 \\ &= \$147.95 \end{aligned}$	
George and Sue's interest is reduced by \$147.95, which is the interest they would have been paid on the Term Deposit as at 180 days on the amount withdrawn, less the interest payable on the amount withdrawn, calculated using the Interest Earning At Call Deposit Account interest rate.	
Note: Examples are used for illustration purposes only. The final interest reduction depends on the actual Term Deposit interest rate and the Interest Earning at Call Deposit account interest rate on the early withdrawal date. So, even if your Term Deposit matches the example, the amount by which interest is reduced may be greater.	

We may reduce the interest payable where interest has already been paid and we agree to an early withdrawal. We will effect an interest reduction by:

- debiting such amounts from your account if your Term Deposit is closed prior to maturity; and/or
- reducing your next interest payment if you withdraw part of your balance prior to maturity.

4.3 Maturing Term Deposit accounts

Your Term Deposit facility terminates on the maturity date.

You will receive a maturity letter from us approximately fourteen days prior to the maturity date of your Term Deposit unless we already hold acceptable specific instructions from you regarding the application of the account proceeds at maturity.

Following receipt of the maturity letter, you may instruct us, in writing, that at maturity you want to:

- roll all, or part of, the balance of your Term Deposit account over into a new Term Deposit account for the same or a different term at the relevant Term Deposit account interest rate on the maturity date;
- add funds to your Term Deposit account and roll the increased balance of the Term Deposit account over into a new Term Deposit account for the same or a different term at the relevant Term Deposit interest rate on the maturity date; or
- withdraw all, or part of, and roll over the balance into a new Term Deposit account, in accordance with one of the methods of withdrawal identified in Section 5, that is applicable to your Term Deposit account.

If you wish to roll all of your Term Deposit account over for the same term, you do not need to do anything.

If you instruct us to withdraw funds from your Term Deposit account, that request will be processed on maturity date, thus reducing the balance of your Term Deposit account. Funds will be disbursed in accordance with your instructions on the maturity date.

In the absence of acceptable instructions regarding the application of the proceeds of your account at maturity, a new facility will be established. Your Term Deposit account will be rolled over into the new facility at our prevailing Term Deposit interest rate on the maturity date. The interest rate will be determined by the amount of the proceeds of the original facility and invested for the same term as your original investment. You have 10 days from the maturity date to either:

- withdraw funds; or
- add funds.

If you withdraw funds within ten days of the maturity date, that request for withdrawal will be processed on the day of receipt, thus reducing the balance of your Term Deposit account, and funds will be disbursed in accordance with your instructions on that day. You will accrue interest on the amount withdrawn from your Term Deposit account from the maturity date until the date the funds are withdrawn at the prevailing Interest Earning At Call Deposit account interest rate.

In the event that you withdraw part of your funds within ten days of the maturity date and the balance is rolled over into a new facility, the balance of the new facility will be the reduced balance and the interest rate applicable to the new facility will apply to the reduced balance, not the balance of your Term Deposit account at maturity date.

If you request a withdrawal of funds either at maturity or within ten days of maturity, that request will be processed either on the maturity date or on the day we receive your request as applicable ("relevant day"), and if the proceeds are:

- required by cheque, the cheque will be processed and dispatched on the relevant day in accordance with your instructions;
- to be transferred to another account you hold with us, the funds will be transferred to that account on the relevant day; or
- to be transferred to an account held with another financial institution, the funds will be transferred to the other financial institution on the next business day following the relevant day.

If you add funds to your account, the funds will be credited to your Term Deposit account on the day they are received by us, and the balance of the new facility will be the increased balance. The interest rate applicable to the new facility will apply to the increased balance from the date the additional funds are deposited.

Should you rollover your Term Deposit account, a new facility will be established, constituting a new account and you will be provided with new terms and conditions. Once a new facility has been established, we will confirm, in writing, the Term Deposit account details, including the Term Deposit interest rate.

Section 5 – Specific Terms and Conditions for Term Deposits

	Verified Requires 100 point FTRA identification check	Non-verified Does not require 100 point FTRA identification check
Where permitted, deposits accepted by	<ul style="list-style-type: none"> • Cheque; • Cash; or • Electronic Funds Transfer. 	<ul style="list-style-type: none"> • Cheques made payable to Elders Rural Bank Limited; or • Electronic Funds Transfer. <p>Endorsed cheques or cash cannot be accepted.</p>
Where permitted, withdrawals can be made by	<ul style="list-style-type: none"> • Corporate cheque; or • Staff assisted transfer. 	<ul style="list-style-type: none"> • Corporate cheque made payable to you; or • Staff assisted transfer to an account held in your name.
Interest rate	<p>The interest rate for a Term Deposit is fixed for the term. This rate is determined by the prevailing Term Deposit interest rate we offer on the amount you deposit for the term you require on the day we receive the deposit. This rate is available upon request, and will be confirmed in writing following the receipt of your funds. Interest rate reductions apply where we agree to any request to early withdrawal of funds prior to maturity date (refer to Section 4.2 for details). For a facility established as a result of a rollover, please note the variations that may occur to the interest rate as set out in Section 4.3 of this document.</p>	
Interest payment	<p>Interest payments may be made by one of the following methods:</p> <ul style="list-style-type: none"> • credited to your account; • corporate cheque; or • credited to another account held with us or another financial institution. 	<p>Interest payments may be made by one of the following methods:</p> <ul style="list-style-type: none"> • credited to your account; • corporate cheque made payable to you; or • credited to another account in the same name(s) held with us or another financial institution.
Statements	You will receive statements quarterly and shortly after maturity date or account closure.	
Terms	Terms are available from 30 days to five years.	
Minimum balance	A minimum deposit of \$500 is required to open and maintain an account.	
Interest calculated and payable	<p>Interest is calculated daily on the closing balance and paid:</p> <ul style="list-style-type: none"> • at maturity for terms of three months and five days or less; or • quarterly (calendar quarters) or at maturity for terms greater than three months and five days. 	<p>Interest is calculated daily on the closing balance and paid:</p> <ul style="list-style-type: none"> • at maturity for terms of three months and five days or less; or • quarterly (from opening date) or at maturity for terms greater than three months and five days.
Internet and Phone Banking	You can view the balance of your account 24 hours a day, seven days a week.	
Other information	We are not a 'cash out' bank. For this product you cannot withdraw cash over-the-counter from us or at our agencies.	



Attached to this Application Form Guide and Checklist are the application forms for Elders Rural Bank Term Deposits for both personal and business customers. Refer to step 1 to determine which application form you should complete. This guide and checklist is designed to assist you in completing the correct form and ensuring all requirements are met.

In conjunction with this guide and checklist, we recommend you obtain a copy of, and read the Term Deposit Product Disclosure Statement (PDS). You can obtain a copy of the PDS by calling our Customer Service Centre on 1300 660 115, accessing our website at www.eldersruralbank.com.au, or by visiting your local branch.

Step 1 - Completing the correct application form

Table with 2 columns: Applicant type, Complete. Rows include Individual, joint, as trustee for a child, etc. for personal purposes and Companies, partnerships, clubs and societies, etc. for business purposes.

Step 2 - Complete the application form and the relevant checklist

CHECKLIST 1 Personal Customers

- Section 1: Have all mandatory fields been completed?
Section 2: Has an account password been nominated for all applicants?
Section 3: If you have chosen to, have you provided your Tax File Number (TFN) or exemption?
Section 4: Have you entered all the required details about the Term Deposit you are applying for?
Section 5: If you are not an existing customer, and you have chosen the verified option, have you completed a 100 point identification check?
Section 6 - no actions to complete
Section 7: Have you read and understood the Privacy Act and disclosure statement?
Section 8: Have you read and understood the declarations and have all applicants signed the application form?
Supporting documents: Have you provided the necessary supporting documents as outlined in step 3 of this guide?

CHECKLIST 2 Business Customers

- Section 1: Have all applicable fields been completed?
Section 2: Are all details for authorised signatories completed, including dates of birth?
Section 3: If you have chosen to, has a Tax File Number (TFN), exemption, or an ABN (in section 1) been provided?
Section 4: Have you entered all the required details about the Term Deposit you are applying for?
Section 5: If authorised account signatories are not existing customers and the verified option has been chosen, have 100 point identification checks been completed?
Section 6 - no actions to complete
Section 7: Have all signatories read and understood the Privacy Act and disclosure statement?
Section 8: Have all authorised person(s), as outlined in step 3, read the declarations and signed the application form?
Supporting documents: Have you provided the necessary supporting documents as outlined in step 3 of this guide?

Step 3 – Attach additional and supporting documentation

If you are opening one of the following account types, you are required to supply additional or supporting documentation.

If you require further information, please call our Customer Service Centre on **1300 660 115** or visit your local branch.

Types of accounts and supporting documentation required

Formal Trust (Individual(s)) Personal Accounts

- Trust Deed including the details of the beneficiaries or the class of beneficiaries.

Sole Trader Business Accounts

- Certificate of Registration of Business Name.
- Plus where applicable copies of:
- Any change of name certificates.

Partnership Business Accounts

- Copy of Partnership Agreement or Deed (if documented).
- Plus where applicable copies of:
- Certificate of Registration; and
 - Any change of name certificates.

Club and/or Society Business Accounts

- A copy of the constitution or extract of minutes detailing who can open and operate the account.
- Plus where applicable copies of:
- Certificate of incorporation; and
 - Any change of name certificates.

Company Business Accounts

- Certificate of registration.
 - Company Memorandum/Constitution or extract of minutes detailing signing authority.
- Plus where applicable copies of:
- Certificate of incorporation;
 - Certificate of Registration of Business name;
 - Any change of name certificates; and
 - Trust Deed including the details of the beneficiaries or the class of beneficiaries.

Step 4 – Sign the application form

In some situations, signatures are required from particular people to authorise the opening of an account. Refer to the table below for information about what signatures are required. If you are still unsure, contact our Customer Service Centre on **1300 660 115**, or visit your local branch.

Signatures required to open an account

Signature of individual(s)

Signature of sole proprietor

All partners to the partnership must sign

As detailed in the constitution or minutes

Sole Director Company - one signature from Director
Multiple Director Company - two signatures of either two Directors or a Director and the Secretary (unless otherwise stated in the constitution)

Elders Rural Bank reserves the right to request additional supporting information at any time during the application for an Elders Rural Bank account.

Step 5 - Submit the application form

When your application form is completed and the necessary supporting documents have been attached, you can submit your application by either visiting your local branch or posting it to:

Elders Rural Bank Limited
GPO Box 551
Adelaide SA 5001

If you post a completed application form for a verified account but you have not previously been identified, your account will be opened, however it will be blocked from transactions until all applicants and authorised signatories (if applicable) have completed a 100 point identification check. You can do this by visiting your local branch, or sending copies of identification that has been certified by a Justice of the Peace (JP) to the above address.

For more information, please call our Customer Service Centre on **1300 660 115**.



Elders Rural Bank Limited
ABN 74 083 938 416 AFSL 238042
GPO Box 551, Adelaide, SA 5001
Phone: 1300 660 115
www.eldersruralbank.com.au



This application form should be completed when applying for a Term Deposit in the name of an individual (not a business). Please complete the application form in CAPITAL LETTERS and print in blue or black ink.

Supplementary Information form attached? (Staff Use Only) Yes No

New account details (Staff Use Only) Customer Account Ledger

1 Applicant details

Account title (Eg. Henry and Martha Jenkins, Sofia Fox in Trust for Cindy Fox, Sandra's Holiday Account)

Applicant 1

Please complete your personal details below (* indicates mandatory fields)

Applicant 1 details: Title, Given names, Surname, Residential address, Postal address, Home phone, Work phone, Mobile phone, Email, Date of birth, Fax, Preferred daytime contact number, Occupation

Applicant 2

Please complete your personal details below (* indicates mandatory fields)

Applicant 2 details: Title, Given names, Surname, Residential address, Postal address, Home phone, Work phone, Mobile phone, Email, Date of birth, Fax, Preferred daytime contact number, Occupation

For your privacy and security the information in sections 2 and 3 will be destroyed after account opening.

2 Account password(s)

Please nominate an account password for security and identification purposes. You can change the password at any time by contacting our Customer Service Centre on 1300 660 115 or by visiting your local branch. The password can be made up of letters and/or numbers with a maximum of 14 characters.

Applicant 1 password Applicant 2 password

3 Tax File Number (TFN) or exemption

Applicant 1 TFN Exemption reason Applicant 2 TFN Exemption reason

You are not required by law to provide your TFN and it is not an offence if you do not wish to do so. If you do not supply your TFN or exemption, however, or if you are not an Australian resident, we are obliged to deduct tax, at the highest marginal tax rate, plus the Medicare Levy. All applicants must supply their TFN or exemption to avoid deduction of tax.

5 100 point identification check - Representative use only

When applying for an Elders Rural Bank account (unless the non-verified option is selected), you need to provide original identification to meet the requirements of the Financial Transaction Reports Act, 1988. You require a total of 100 points of identification for each person who is a signatory to the account and a cardholder.

You can achieve 100 points of identification by evidence that you have already been identified as a signatory or cardholder to an existing Elders Rural Bank account or evidence of identity as follows:

Passport (current passport or expired passport that has not been cancelled and was current within the preceding two years),	70 points
Citizenship certificate or Birth Certificate (only one of these can be provided)	40 points
Drivers Licence	40 points
Tertiary Education ID card	40 points
Employment ID issued by employer (name and address)	35 points
Council rates notice, phone account, electricity account	25 points
Medicare card, State or Federal Government Financial Benefit ID card	25 points
Credit/Debit cards, passbooks (other than ERB and limited to one per financial institution)	25 points
Employment ID issued by employer (name only)	25 points
Membership card (club, educational institution, union or farm/trade/professional body).	25 points

Representative Checking Officer Only

Applicant 1

Surname	<input type="text"/>			
	First document	Second document	Third document	Fourth document
Type of document	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Applicant 2

Surname	<input type="text"/>			
	First document	Second document	Third document	Fourth document
Type of document	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

6 Checking Officer declaration - Representative use only

Are any of the applicants an existing Elders Rural Bank customer? If so, please enter their account details.

Applicant 1

Applicant 2

Excluding applicants that are existing customers, have all applicants met identification requirements? Yes, account is verified No, account is non-verified

I declare that the information in section 5 is true and correct and that either:

- I have sighted evidence that the person has already been identified as a signatory or cardholder to an existing Elders Rural Bank Limited account; or
- I have sighted the primary identification document and/or secondary identification document(s) in the name of the account applicant.

Checking Officer (full name)

Checking Officer signature

Branch

Agent number (if applicable)

Branch cost centre

Date
(DD/MM/YY)

7 Privacy Act consent and disclosure statement

Elders Rural Bank Limited ("Bank", "us", "we", "our") is committed to safeguarding your privacy by ensuring your personal information is protected in a way that observes our own corporate values, as well as complying with the requirements of the National Privacy Principles of the Privacy Act (Cth)(1988), as amended ("Act").

The Bank and our sales agents, including the Elders Group of companies, the Bendigo Bank Group of companies and independent business originators ("agents"), collect your personal information to provide you with the financial products and services you have requested that may include deposit or investment style accounts, loan accounts and other services such as Internet Banking. We also use your information for auditing, management reports, research, product development and planning. The Bank may not be able to provide you with the products and services you request if insufficient information is given.

To deliver those products and services, we may need to collect and/or disclose your personal information to organisations that carry out functions on our behalf ("service providers") such as agents, legal firms and conveyancers for loan establishment purposes, mailing houses for the production and distribution of account related correspondence such as statements, plastic card and chequebook providers for the production and distribution of Visa Debit cards and personal chequebooks, and computer system operators and electronic network administrators. Service providers are not authorised by the Bank to disclose your personal information to third parties except to carry out functions on our behalf, where there may be a legal obligation to do so and in accordance with the National Privacy Principles.

The Bank may also collect from and/or disclose your personal information to the Elders Limited, Primac Elders Limited, Primac Limited and associated companies ("Elders Group") and Bendigo Bank Limited and associated companies ("Bendigo Group") as sales agents and the providers of computer and network and other services. The Bank also undertakes management of loan and trade debtor accounts on behalf of the Elders Group. This declaration applies to information collected for accounts and services conducted with or managed by the Bank.

By signing this and in accordance with the National Privacy Principles of the Act (as amended) the Bank may also collect from and/or disclose your personal information to the Elders Group and the Bendigo Bank Group to send direct marketing material about other products and services that may be of interest to you. If you do not want to receive information about these products and services at any time please tell us by calling our Customer Service Centre on **1300 660 115**.

We are also required to collect data to comply with the requirements of Government Acts or Regulations such as the Financial Transaction Reports Act 1988.

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. As a registered user of our Internet Banking service we provide encryption security at logon. As we may hold your personal information on paper or in an electronic format we have physical, electronic and procedural safeguards to protect your personal information that we may hold. These include secure document filing and holding facilities, computer network firewalls, computer system user identification codes and personal passwords, staff and agent policies, procedures and employment contract confidentiality obligations and privacy awareness procedures. We use secure methods to destroy or de-identify your personal information as soon as the law permits and provided the information is no longer required by us for any purpose for which the information may be used or disclosed under the Act.

You are entitled to access personal information we may hold about you. A request to access your information must be directed to the Bank Privacy Officer. You can also obtain more information about us and the way in which we manage your personal information, including obtaining a copy of the Bank's Detailed Privacy Statement, by contacting our Privacy Officer.

The Bank's Privacy Officer can be contacted between 8am and 5pm Monday to Friday (except National public holidays) by:

Phone: **1300 660 115**

Fax: **(08) 8425 4111**

Email: **service@eldersruralbank.com.au**

Mail: **GPO Box 551 Adelaide South Australia 5001**

A copy of the Detailed Privacy Statement can also be obtained from our website at www.eldersruralbank.com.au.

The signed consent of all persons who have provided personal information to us on this application or any attached form or associated instruction is required. Where the information relates to a person under the age of eighteen years of age, a parent or legal guardian must sign on their behalf. If consent is not given by all persons we may not be able to accept or act upon your request.

8 Signature(s) of applicant(s)

By signing below, you acknowledge and confirm that you:

1. Have read and understood the Privacy Act consent and disclosure statement as set out in section 7.
2. Have received and understood the Financial Services Guide and Term Deposit Accounts Product Disclosure Statement.
3. Agree to be bound by Elders Rural Bank's terms and conditions as set out in the Product Disclosure Statement.
4. Understand that, for joint applicants, the signing authority related to this account is 'any to sign' unless indicated otherwise below so that any one of the account signatories can operate the account without the other's permission.
5. Have provided true and accurate information in relation to this application.
6. Agree that, for joint applicants, we can send notices, statements and other communications by posting them to any one of you at the last recorded address we have for that person. For these purposes you appoint each other account holder as your agent for receiving such communications. You further agree that if we do this, all of you are deemed to receive the relevant communication on the date it would have been delivered in the ordinary course of post. You consent to receipt of such communications by post both in your capacity as account holder and as agent for all other account holders, and agree to notify all other account holders of the content of any such communication.

Signing authority (please select **one** option for signing authority)

Any **1** or **2** to sign, whose signatures appear on this application form and if applicable on the Supplementary Information form.

Applicant 1

X

Date

(DD/MM/YY)

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Applicant 2

X

Date

(DD/MM/YY)

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Elders Elders Rural Bank

Elders Rural Bank Limited
ABN 74 083 938 416 AFSL 238042
GPO Box 551, Adelaide, SA 5001
Phone: 1300 660 115
www.eldersruralbank.com.au

4 Term Deposit details

Please complete the following details about the Term Deposit you would like to open. You can open up to two Term Deposits per application form. If you would like to open additional Term Deposits you must use another application form. You can obtain additional application forms by contacting our Customer Service Centre on **1300 660 115**, accessing our website at www.eldersruralbank.com.au, or visiting your local branch.

ACCOUNT 1	Type of account	<input type="checkbox"/> Term Deposit - verified (a 100 point identification check must be completed) <input type="checkbox"/> Term Deposit - non verified (a 100 point identification check is not required)	
	Term or maturity date	<input type="text"/> years <input type="text"/> months OR the maturity date of <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (DD/MM/YY)
	Proposed balance (AUD)	\$	
	Proposed interest rate	% p.a. The interest rate quoted is subject to change and depends when funds are received. If funds are received within 48 hours of receiving an interest rate quote, that interest rate will be honoured. Changes to the interest payment frequency, term and amount deposited may affect the interest rate.	
	Interest payment options	<input type="checkbox"/> Compound to account <input type="checkbox"/> Forward to me by cheque Payable to* <input type="text"/> <input type="checkbox"/> Transfer to my Elders Rural Bank account^ <input type="checkbox"/> Credit an account held with another financial institution^ Account details (Please complete if you have requested interest to be credited/transferred to another account) Name of financial institution <input type="text"/> Branch <input type="text"/> BSB <input type="text"/> Account number <input type="text"/> Account name <input type="text"/> Reference <input type="text"/>	

* A cheque payable to a third party or a different name, other than that of the account holder, is only permitted on verified Term Deposits.

^ Can only be transferred to an account in the same name if your account is non-verified.

Staff Use Only

3	0	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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ACCOUNT 2	Type of account	<input type="checkbox"/> Term Deposit - verified (a 100 point identification check must be completed) <input type="checkbox"/> Term Deposit - non verified (a 100 point identification check is not required)	
	Term or maturity date	<input type="text"/> years <input type="text"/> months OR the maturity date of <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (DD/MM/YY)
	Proposed balance (AUD)	\$	
	Proposed interest rate	% p.a. The interest rate quoted is subject to change and depends when funds are received. If funds are received within 48 hours of receiving an interest rate quote, that interest rate will be honoured. Changes to the interest payment frequency, term and amount deposited may affect the interest rate.	
	Interest payment options	<input type="checkbox"/> Compound to account <input type="checkbox"/> Forward to me by cheque Payable to* <input type="text"/> <input type="checkbox"/> Transfer to my Elders Rural Bank account^ <input type="checkbox"/> Credit an account held with another financial institution^ Account details (Please complete if you have requested interest to be credited/transferred to another account) Name of financial institution <input type="text"/> Branch <input type="text"/> BSB <input type="text"/> Account number <input type="text"/> Account name <input type="text"/> Reference <input type="text"/>	

* A cheque payable to a third party or a different name, other than that of the account holder, is only permitted on verified Term Deposits.

^ Can only be transferred to an account in the same name if your account is non-verified.

Staff Use Only

3	0	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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5 100 point identification check - Representative use only

When applying for an Elders Rural Bank account (unless the non-verified option is selected), you need to provide original identification to meet the requirements of the Financial Transaction Reports Act, 1988. You require a total of 100 points of identification for each person who is a signatory to the account and a cardholder.

You can achieve 100 points of identification by evidence that you have already been identified as a signatory or cardholder to an existing Elders Rural Bank account, or evidence of identity as follows:

Passport (current passport or expired passport that has not been cancelled and was current within the preceding two years),	70 points
Citizenship certificate or Birth certificate (only one of these can be provided)	40 points
Drivers Licence	40 points
Tertiary Education ID card	40 points
Employment ID issued by employer (name and address)	35 points
Council rates notice, phone account, electricity account	25 points
Medicare card, State or Federal Government Financial Benefit ID card	25 points
Credit/Debit cards, passbooks (other than ERB and limited to one per financial institution)	25 points
Employment ID issued by employer (name only)	25 points
Membership card (club, educational institution, union or farm/trade/professional body).	25 points

Signatory 1

Surname	<input type="text"/>				Given names	<input type="text"/>			
	First document	Second document	Third document	Fourth document					
Type of document	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					

Signatory 2

Surname	<input type="text"/>				Given names	<input type="text"/>			
	First document	Second document	Third document	Fourth document					
Type of document	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					

Signatory 3

Surname	<input type="text"/>				Given names	<input type="text"/>			
	First document	Second document	Third document	Fourth document					
Type of document	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					

Signatory 4

Surname	<input type="text"/>				Given names	<input type="text"/>			
	First document	Second document	Third document	Fourth document					
Type of document	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>					

6 Checking Officer declaration - Representative use only

Are any of the applicants an existing Elders Rural Bank customer? If so, please enter their account details.

Authorised signatory

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Authorised signatory

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Excluding applicants that are existing customers, have all applicants met identification requirements?

Yes, account is verified

No, account is non-verified

I declare that the information in section 6 is true and correct and that either:

- I have sighted evidence that the person has already been identified as a signatory or cardholder to an existing Elders Rural Bank Limited account; or
- I have sighted the primary identification document and/or secondary identification document(s) in the name of the account applicant.

Checking Officer (full name)

Checking Officer signature

Branch

--

X

--

Agent number (if applicable)

--

Date

(DD/MM/YY)

--	--	--	--	--	--

Branch cost centre

00

7 Privacy Act consent and disclosure statement

Elders Rural Bank Limited ("Bank", "us", "we", "our") is committed to safeguarding your privacy by ensuring your personal information is protected in a way that observes our own corporate values, as well as complying with the requirements of the National Privacy Principles of the Privacy Act (Cth)(1988), as amended ("Act").

The Bank and our sales agents, including the Elders Group of companies, the Bendigo Bank Group of companies and independent business originators ("agents"), collect your personal information to provide you with the financial products and services you have requested that may include deposit or investment style accounts, loan accounts and other services such as Internet Banking. We also use your information for auditing, management reports, research, product development and planning. The Bank may not be able to provide you with the products and services you request if insufficient information is given.

To deliver those products and services, we may need to collect and/or disclose your personal information to organisations that carry out functions on our behalf ("service providers") such as agents, legal firms and conveyancers for loan establishment purposes, mailing houses for the production and distribution of account related correspondence such as statements, plastic card and chequebook providers for the production and distribution of Visa Debit cards and personal chequebooks, and computer system operators and electronic network administrators. Service providers are not authorised by the Bank to disclose your personal information to third parties except to carry out functions on our behalf, where there may be a legal obligation to do so and in accordance with the National Privacy Principles.

The Bank may also collect from and/or disclose your personal information to the Elders Limited, Primac Elders Limited, Primac Limited and associated companies ("Elders Group") and Bendigo Bank Limited and associated companies ("Bendigo Group") as sales agents and the providers of computer and network and other services. The Bank also undertakes management of loan and trade debtor accounts on behalf of the Elders Group. This declaration applies to information collected for accounts and services conducted with or managed by the Bank.

By signing this and in accordance with the National Privacy Principles of the Act (as amended) the Bank may also collect from and/or disclose your personal information to the Elders Group and the Bendigo Bank Group to send direct marketing material about other products and services that may be of interest to you. If you do not want to receive information about these products and services at any time please tell us by calling our Customer Service Centre on **1300 660 115**.

We are also required to collect data to comply with the requirements of Government Acts or Regulations such as the Financial Transaction Reports Act 1988.

We take all reasonable steps to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. As a registered user of our Internet Banking service we provide encryption security at logon. As we may hold your personal information on paper or in an electronic format we have physical, electronic and procedural safeguards to protect your personal information that we may hold. These include secure document filing and holding facilities, computer network firewalls, computer system user identification codes and personal passwords, staff and agent policies, procedures and employment contract confidentiality obligations and privacy awareness procedures. We use secure methods to destroy or de-identify your personal information as soon as the law permits and provided the information is no longer required by us for any purpose for which the information may be used or disclosed under the Act.

You are entitled to access personal information we may hold about you. A request to access your information must be directed to the Bank Privacy Officer. You can also obtain more information about us and the way in which we manage your personal information, including obtaining a copy of the Bank's Detailed Privacy Statement, by contacting our Privacy Officer.

The Bank's Privacy Officer can be contacted between 8am and 5pm Monday to Friday (except National public holidays) by:

Phone: **1300 660 115**

Fax: **(08) 8425 4111**

Email: **service@eldersruralbank.com.au**

Mail: **GPO Box 551 Adelaide South Australia 5001**

A copy of the Detailed Privacy Statement can also be obtained from our website at www.eldersruralbank.com.au.

The signed consent of all persons who have provided personal information to us on this application or any attached form or associated instruction is required. Where the information relates to a person under the age of eighteen years of age, a parent or legal guardian must sign on their behalf. If consent is not given by all persons we may not be able to accept or act upon your request.

8 Customer declaration and acknowledgement

By signing below, you acknowledge and confirm that you:

1. Have read and understood the Privacy Act consent and disclosure statement as set out in section 7.
2. Have received and understood the Financial Services Guide and Term Deposit Accounts Product Disclosure Statement.
3. Agree to be bound by Elders Rural Bank's terms and conditions as set out in the Product Disclosure Statement.
4. Understand that, for joint applicants, the signing authority related to this account is 'any to sign' unless indicated otherwise in section 2, so that any one of the account signatories can operate the account without the other's permission.
5. Have provided true and accurate information in relation to this application.

Signed for and on behalf of:

Organisation name

--

Full name of representative

Title (Eg. Director/Secretary)

Signature

--

--

--

--

--

--



Elders Rural Bank Limited
 ABN 74 083 938 416 AFSL 238042
 GPO Box 551, Adelaide, SA 5001
 Phone: 1300 660 115
www.eldersruralbank.com.au

**“The *Bank* that is *Committed*
to *Rural Australia* for the
Benefit of all Australians.”**



Elders Rural Bank
Committed to Agribusiness

Schedule of Fees and Charges

This booklet forms part of the following
Product Disclosure Statements:

- Savings and Transactional Accounts;
- Term Deposits; and
- Seasonal Account.

This booklet also applies if you hold any of the
following Elders Rural Bank Limited products:

- Harvest Loan; or
- Term Loan.



Elders Rural Bank
Committed to Agribusiness

ABN 74 083 938 416

AFSL 238042

Preparation Date: 12 February 2004

Effective Date: 11 March 2004

About this schedule

This booklet outlines the standard fees and charges that apply to the Elders Rural Bank products outlined on the front of this booklet. The effective date of this document is published on the front of this booklet. Fees and charges may change and new fees and charges may be introduced.

For details about how you will be notified of changes to fees and charges, or of the introduction of new fees and charges, refer to the relevant Product Disclosure Statement (PDS) as listed on the cover of this booklet.

For a copy of the most recent version of the Schedule of Fees and Charges, contact our Customer Service Centre on 1300 660 115, access our website at www.eldersruralbank.com.au, or visit your local branch.

All fees, unless otherwise stated, include GST (where applicable).

How to minimise fees and charges on your account

Transaction charges

- ✓ Plan your banking. Most savings and transactional accounts provide you with a number of free transactions. Use this booklet to familiarise yourself with any free transactions applicable to your account and plan how and when you will use them. You may also want to consider other means of transacting, or an alternative Elders Rural Bank account.
- ✓ If using your Elders Rural Bank Visa Debit card to withdraw cash from an ATM, consider withdrawing more cash less often to reduce transactions.
- ✓ When using EFTPOS, ask if you can withdraw cash in addition to your purchase. This counts as only one transaction.

Government charges

- ✓ Government Debits Tax is a tax charged on all debits made from accounts with a chequebook facility. By changing the way you bank you can dramatically reduce or avoid paying Debits Tax. You could select an account without a cheque facility and use electronic methods to pay your bills. If a cheque facility is essential for you, however, try planning your cash requirements and reducing the number of withdrawals you make.

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Transaction allowances

The following products include a number of free transactions per calendar month. All transaction allowances are cumulative, which means the total number of transactions make up the transaction allowance. For example, the Everyday Account has ten free transactions. You do not receive ten of each transaction type, you receive ten transactions in total.

When you have exceeded the free transaction limit, transactions will be charged in accordance with the Product fee table.

Excess transaction fees are charged at the end of the month and are triggered by, and charged at the cost of the transactions that have exceeded the transaction threshold.

Example

Patsy Redwood has an Everyday Account that includes ten free transactions per calendar month. During the month of April, Patsy makes the following transactions:

• ATM withdrawals	6
• EFTPOS transactions	3
• Personal cheque	4
Total	13

Patsy has exceeded her transaction allowance by three transactions. The last three transactions Patsy made were a personal cheque withdrawal, and two ATM withdrawals. Patsy is charged the cost of the personal cheque withdrawal and the two ATM withdrawals.

Note: Example for illustrative purposes only.

Everyday Account

Holders of the Everyday Account are entitled to ten free cumulative transactions per calendar month.

This includes the following transaction types:

- ATM;
- EFTPOS;
- giroPost®;
- Staff assisted transfers; and
- Personal cheque withdrawals.

Cash Management Account

Holders of the Cash Management Account are entitled to four free cumulative transactions per calendar month.

This includes the following transaction types:

- Internet and Phone Banking transfers;
- Pay Anyone;
- BPAY®; and
- Personal cheque withdrawals.

Seasonal Account

There are no free transactions included for this product.

Schedule of Fees and Charges

Money For Living (verified)

Holders of the verified Money For Living account are entitled to two free cumulative transactions per calendar month.

This includes the following transaction types:

- Internet and Phone Banking transfers;
- Pay Anyone;
- BPAY®;
- Staff assisted transfers;
- Inward direct debits; and
- Interest payments transferred to another account.

Money For Living (non-verified)

Holders of the non-verified Money For Living account are entitled to two free cumulative transactions per calendar month.

This includes the following transaction types:

- Staff assisted transfers; and
- Interest payments transferred to another account.

Interest Earning at Call Deposit (verified)

Holders of the verified Interest Earning at Call Deposit account are entitled to unlimited transactions.

This includes the following transaction types:

- Internet and Phone Banking transfers;
- Pay Anyone;
- BPAY®;
- Staff assisted transfers;
- Corporate cheques; and
- Inward direct debits.

Interest Earning at Call Deposit (non-verified)

Holders of the non-verified Interest Earning at Call Deposit account are entitled to unlimited transactions.

This includes the following transaction types:

- Staff assisted transfers; and
- Corporate cheques.

Excess transactions

The cost of excess transactions can be found on the Product fee table. They are shaded to distinguish them from the other transaction fees that apply to the account.



	Everyday Account	Cash Management Account	Seasonal Account	Money For Living (verified)	Money For Living (non-verified)	Interest Earning at Call Deposit (verified)	Interest Earning at Call Deposit (non-verified)
Internet and Phone Banking transactions							
<ul style="list-style-type: none"> Account transfers A transfer of funds between Elders Rural Bank accounts performed via Internet or Phone Banking. 	Free	\$1.50	Free	\$1.50	Not available	Free	Not available
<ul style="list-style-type: none"> Pay Anyone A transfer of funds to an account held with another financial institution within Australia performed via Internet Banking. 	Free	\$1.50	Free	\$1.50	Not available	Free	Not available
<ul style="list-style-type: none"> BPAY® A bill payment facility allowing payment to be made to registered Billers who participate in the BPAY scheme. 	Free	\$1.50	Free	\$1.50	Not available	Free	Not available
Staff assisted transactions							
<ul style="list-style-type: none"> Internal transfers A staff assisted transfer of funds between two Elders Rural Bank accounts. 	\$1.50	\$5.00	Free	\$10.00	\$10.00	Free	Free
<ul style="list-style-type: none"> External transfers A staff assisted transfer of funds from an Elders Rural Bank account to an account held with another financial institution within Australia. 	\$1.50	\$5.00	Free	\$10.00	\$10.00	Free	Free
Cheque transactions							
<ul style="list-style-type: none"> Personal cheque withdrawal Applicable when a cheque from your personal chequebook is debited from your account. 	\$1.50	\$1.50	\$0.80	Not available	Not available	Not available	Not available
<ul style="list-style-type: none"> Corporate cheque withdrawal Applies when you have requested a corporate cheque. 	\$5.00	\$5.00	\$5.00	\$10.00	\$10.00	Free	Free
Payment services							
<ul style="list-style-type: none"> Inward direct debit An arrangement with a third party to automatically debit your Elders Rural Bank account. 	Free	\$5.00	Free	\$1.50	Not available	Free	Not available
Visa Debit card							
<ul style="list-style-type: none"> ATM withdrawal A withdrawal using an Elders Rural Bank Visa Debit card at any participating ATM. 	\$1.50	Not available	\$1.50	Not available	Not available	Not available	Not available
<ul style="list-style-type: none"> EFTPOS withdrawal Transactions performed at an EFTPOS terminal. 	\$1.50	Not available	\$1.00	Not available	Not available	Not available	Not available
<ul style="list-style-type: none"> giroPost® A withdrawal made at any participating Australia Post Office using an Elders Rural Bank Visa Debit card. 	\$1.50	Not available	\$1.50	Not available	Not available	Not available	Not available

Shading denotes transactions that are included in the product transaction allowance. The fee displayed is the cost of each individual excess transaction.

General fees and charges that apply to all accounts

Deposits

- | | |
|-------------------------------------------------------------------------------------|--------|
| • Cash and cheque deposits at Elders Limited branches | Free |
| • Cash deposits at Bendigo Bank and Community Bank® branches | Free |
| • Cheque deposits at Bendigo Bank and Community Bank® branches (per deposit) | \$0.70 |

Visa Debit Cards

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| • Annual fee | Free |
| • ATM balance enquiry
Per transaction performed at any ATM. | Free |
| • giroPost® deposits
Available at participating Australia Post outlets. | Free |
| • Visa Debit transactions
Per transaction performed when the credit option is selected instead of the savings option.
Note: Cash cannot be withdrawn with this type of transaction. | Free |
| • Visa cash advance (Australia)
Applies per transaction performed over the counter using a Visa Debit card at any participating financial institution. | \$4.00 |
| • Transactions performed overseas
- Applies to each cash advance transaction performed over the counter overseas.
- Applies to each withdrawal transaction performed at an ATM overseas. | \$4.00
\$4.00 |
| • Conversion rate
Applicable when a transaction performed in an overseas currency is converted into Australian dollars (\$AUD). | 1% of transaction value |
| • Replacement Visa Debit card Personal Identification Number (PIN) | Free |
| • Replacement Visa Debit card (Australia)
To replace a lost or stolen Visa Debit card Australia wide. | Free |
| • Replacement Visa Debit card (overseas)
To replace a lost or stolen Visa Debit card while overseas. The fee applies per card. | \$150.00 |
| • Declined transaction
Applies per transaction that is declined due to insufficient funds, the incorrect PIN being entered, or an incorrect account being selected. | Free |

Cheque Transactions

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| • Corporate cheque
An account with Elders Rural Bank must be opened to draw a corporate cheque. The fee varies depending on the type of account. Refer to the Product fee table for the applicable fee. | |
| • Corporate cheque replacement
Applies per cheque replaced when a corporate cheque has been lost, stolen, destroyed or details are incorrect (not a Bank error). | \$15.00 |
| • Cheque cancellation (stop)
Applies per request to stop a personal or corporate cheque. | \$5.00 |
| • Bank cheques
Applies per bank cheque. Bank cheques are organised through the Commonwealth Bank of Australia (CBA). | \$10.00 |
| • Bank cheque reissue
Applies when a bank cheque has been lost or stolen and needs to be reissued. The fee applies per cheque.
A stop payment fee may also apply. | \$10.00 |
| • Bank cheque repurchase
Applies when a bank cheque is repurchased and replaced when the cheques details are incorrect (not a Bank error).
The fee applies per cheque. | \$15.00 |

Schedule of Fees and Charges

Cheque Transactions (continued)

<ul style="list-style-type: none"> • Bank cheque stop Applies per request to stop a bank cheque. 	\$15.00
<ul style="list-style-type: none"> • Inward cheque dishonour Applies per cheque deposited to your account that is dishonoured. 	\$15.00
<ul style="list-style-type: none"> • Outward cheque dishonour Applies per cheque written against your account that is dishonoured. 	\$40.00
<ul style="list-style-type: none"> • Special cheque clearance Applies per cheque for which you have requested special clearance (fast clearance) when deposited. 	\$15.00
<ul style="list-style-type: none"> • Internal personal cheque redirection - Cheques presented within 20 business days and redirected to another Elders Rural Bank cheque account in the same name. Free - Per cheque presented and redirected 20 days after account closure. 	\$5.00
<ul style="list-style-type: none"> • External personal cheque redirection Applies to each cheque presented within 20 business days of account closure. Cheques presented after 20 business days will be dishonoured. Not available on the Seasonal Account. 	\$10.00
<ul style="list-style-type: none"> • Cheque encashment establishment Applies where a cheque encashment is established with another financial institution. 	\$50.00
<ul style="list-style-type: none"> • Cheque trace[^] Applies per request to trace the final destination of a cheque transaction. A copy of the cheque is provided with this request. 	\$20.00
<ul style="list-style-type: none"> • Copy of cheque[^] Applies per request for a copy of a deposited cheque. 	\$10.00

[^] If the voucher, cheque or payment search/trace reveals an Elders Rural Bank error, the fee will be waived.

Payment Services

<ul style="list-style-type: none"> • Inward direct credit An arrangement with a third party to electronically transfer funds to an Elders Rural Bank account (eg. salary credit). 	Free
<ul style="list-style-type: none"> • Outward direct credit Refer to periodical payment or Pay Anyone transactions for details. 	
<ul style="list-style-type: none"> • Periodical payment A regular payment of a fixed amount from an Elders Rural Bank account to either another account held with us or an account held with another financial institution. The fee applies per transaction performed successfully. 	\$3.00
<ul style="list-style-type: none"> • Periodical payment rejection Applies if a periodical payment cannot be made due to insufficient funds in the account after four unsuccessful attempts on consecutive days. 	\$40.00
<ul style="list-style-type: none"> • Inward direct debit dishonour Applies per unsuccessful inward direct debit attempt when there are insufficient funds in the Elders Rural Bank account being debited. 	\$40.00
<ul style="list-style-type: none"> • Outward direct debit dishonour Applies per outward direct debit transaction made to another financial institution that is rejected due to insufficient funds. 	Free
<ul style="list-style-type: none"> • Real time electronic funds transfer Applies per transaction when funds are requested to be sent 'real time' or the same day to an account held with another financial institution. 	\$20.00
<ul style="list-style-type: none"> • International funds transfer Applies per international funds transfer request. 	\$25.00

Other Fees and Charges

<ul style="list-style-type: none"> • Electronic trace[^] Applies when you have requested a trace on a BPAY or Pay Anyone transaction or a transaction that has been sent electronically to another financial institution. 	\$10.00
<ul style="list-style-type: none"> • Voucher search[^] Applies to a request for the retrieval of a voucher or other documentation. The minimum charge is \$10.00. 	\$60.00 per hour
<ul style="list-style-type: none"> • Dormant account An annual fee that applies to savings and transactional accounts that have not been activated by a customer generated deposit or withdrawal for three years or more. This fee is waived when the customer has an active credit facility or term deposit facility, or the combined balance of other savings and transactional accounts exceeds \$10,000. 	\$20.00
<ul style="list-style-type: none"> • Bulk Payments <ul style="list-style-type: none"> - Setup fee per customer, including security token. - Cost per transaction. 	\$99.00 \$0.17
<ul style="list-style-type: none"> • Pay Anyone Token Facility Payable when a Pay Anyone limit greater than \$20,000 is required. 	\$99.00
<ul style="list-style-type: none"> • Bank Guarantees <ul style="list-style-type: none"> - An establishment fee is payable on establishment of the Guarantee. - A line fee is payable annually in advance on the value of the Guarantee. - Legal fees apply, dependant on the security being taken. Customers are required to pay all legal costs, including recovery costs that are associated with the Bank Guarantee. 	\$100.00 3% of the value

[^] If the voucher, cheque or payment search/trace reveals an Elders Rural Bank error, the fee will be waived.

Fees and charges that apply to specific products

Seasonal Account

- **Account keeping fee**
The Seasonal Account account keeping fee is only payable while the account is in debit.
The fee is charged quarterly on 1 January, 1 April, 1 July and 1 October. \$60.00 per quarter

Term Deposit

Fees do not apply to the redemption of a Term Deposit if the funds are transferred to another Elders Rural Bank Account. If funds are requested by either a corporate cheque or a transfer to an account held with another financial institution, the first withdrawal is free, then all subsequent withdrawals incur a fee of \$5.00.

Example

Mr and Mrs Halford's term deposit for \$50,000 matures on 6 May 2004. Mr and Mrs Halford request a transfer to an account held with another financial institution for \$20,000 and a corporate cheque for \$30,000. Mr and Mrs Halford will not be charged for the first withdrawal (the transfer), but will incur a fee for the corporate cheque.

To avoid the fee, Mr and Mrs Halford could have requested \$20,000 to be transferred to their Elders Rural Bank account and the balance as a corporate cheque.

All requests for real time electronic funds transfers incur a fee of \$20.00. Requests for bank cheques incur a fee of \$10.00.

Note: Any request to redeem a Term Deposit prior to the maturity date may incur an interest reduction.

Government charges

The following government charges may apply to your account:

Debits Tax (charged on each account with a chequebook facility)								
	NSW	ACT	VIC	QLD	SA	NT	WA	TAS*
0 to \$0.99	-	-	-	-	-	-	-	\$0.15
\$1 to \$99	-	\$0.30	\$0.30	\$0.30	\$0.30	\$0.15	\$0.30	\$0.30
\$100 to \$499	-	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.70	\$0.50
\$500 to \$4,999	-	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$0.90
\$5,000 to \$9,999	-	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$1.65
\$10,000+	-	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$2.15

* Includes Tasmanian Debits Duty

Tasmanian Debits Duty

The Tasmanian Debits Duty is charged on all debits to savings, transactional and overdraft accounts with or without a chequebook for residents residing in Tasmania. This tax is charged in addition to Debits Duty on accounts with a chequebook facility. \$0.15 per debit

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