



Fee Schedule

Current and All In One account – Business Accounts

Rabobank New Zealand Limited

To contact your nearest branch
please call 0800 500 933

www.rabobank.co.nz

This schedule describes standard fees that apply to Rabobank Current and/or All In One account that are classified as Business Use.

Different fees may apply to accounts that are classified as Personal Use.

This schedule excludes any loan establishment fee and other loan-related fees that may apply to your account (these fees are listed in your loan contract or otherwise separately agreed).

Transaction Fees

Unless otherwise specified, fees will be charged to the Rabobank Current and/or All In One account on either the day the transaction is requested or the day it is carried out.

Transaction Category	Item	Fee
Cheques	Cheque Book Fee – Small 50 ¹	\$35
	Cheque Book Fee – Large 50 ¹	\$35
	Cheque Book Fee – Large 100 ¹	\$65
Debit Cards	ATM Cash Withdrawal Fee	Nil
	ATM Enquiry Fee	Nil
	EFTPOS Fee	Nil
	MasterCard Currency Conversion Fee (added to initial conversion rate) ²	1%
	Overseas ATM Cash Withdrawal Fee ²	\$6.60
	Overseas ATM Balance Enquiry Fee ²	\$0.60
	Overseas EFTPOS Fee ²	\$0.25
	Overseas Decline Transaction Fee ²	\$0.60
Internet Banking	Electronic Transaction Fee	Nil
Direct Entry by Rabobank staff	Automatic Payment Establishment Fee	\$5.00
	Automatic Payment Maintenance Fee	\$2.00
	Staff Assisted Payment	\$5.00
Over the Counter Transactions at Westpac	Counter Deposit Fee	Nil
	Encashment Fee	Nil
Real Time Gross Settlement	Real Time Gross Settlement Fee	\$25
Foreign Currency	Telegraphic Transfer (Out) Fee ²	\$25
	Telegraphic Transfer (In) Fee ²	\$10
	Foreign Currency Cheque Negotiation Fee ²	\$7.50
	Foreign Currency Cheque Collection Fee ²	\$50

You should read all of the information on fees, as it is important to understand their impact on your account. Current interest rates are available by calling your branch on 0800 500 933.

Monthly Account Fee

Item	Fee
Per calendar month ³	\$10

Special Items Fees

Special Items Fees will be charged to the Rabobank Current and/or All In One accounts on either the day the item is requested or the day it is carried out.

Item	Fee
Dishonour Fee ⁴	\$25
Stop Payment Fee	\$15
Voucher Retrieval Fee	\$20
Trace Fee (per request)	\$20
Document Handling Fee	On Application
Replacement Debit Card Fee ⁵	\$5
Statement Copy Fee	\$5
Rabobank Internet Banking Token Replacement Fee	\$46
Temporary Limit Increase	\$100
Auditors Confirmation Report	\$40

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1. Fee charged at the time of ordering new cheque book.
2. Additional fees may be charged for overseas transactions, by the overseas bank or merchant.
3. Fee does not apply if either (1) there are 10 or less customer-initiated transactions in the month or (2) the account balance of a credit-only All In One account on the last business day of the month is \$5,000 or more. Fee will be charged on the first business day of the month and appear on your statement as "Monthly Account Fee". The fee will be charged directly to account that has attracted the fee.
4. Dishonour fees are charged in addition to the excess interest charge that may apply for overdrawing an account.
5. Additional courier charges may apply for urgent delivery of new or replacement cards.

Fees can be changed on 14 days notice.