



Fee Schedule

Current and All In One account – Personal Accounts

Rabobank New Zealand LimitedTo contact your nearest branch
please call 0800 500 933www.rabobank.co.nz

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

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

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 |
|--|---|--------|
| Debit Cards | ATM Cash Withdrawal Fee | Nil |
| | ATM Enquiry Fee | Nil |
| | EFTPOS Fee | Nil |
| | MasterCard Currency Conversion Fee (added to initial conversion rate) ¹ | 1% |
| | Overseas ATM Cash Withdrawal Fee ¹ | \$6.60 |
| | Overseas ATM Balance Enquiry Fee ¹ | \$0.60 |
| | Overseas EFTPOS Fee ¹ | \$0.25 |
| | Overseas Decline Transaction Fee ¹ | \$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 |
| Real Time Gross Settlement | Real Time Gross Settlement Fee | \$25 |
| Foreign Currency | Telegraphic Transfer (Out) Fee ¹ | \$25 |
| | Telegraphic Transfer (In) Fee ¹ | \$10 |
| | Foreign Currency Cheque Collection Fee ¹ | \$35 |

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 ² | \$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 |
|---|----------------|
| Document Handling Fee | On Application |
| Replacement Debit Card Fee ³ | \$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. Additional fees may be charged for overseas transactions, by the overseas bank or merchant. Westpac will only remit cheque for collection process for amounts above NZ\$500.00 (per cheque).
2. 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.
3. Additional courier charges may apply for urgent delivery of new or replacement cards.

Fees can be changed on 14 days notice.