

Fee Schedule

All In One and Current Accounts

This schedule describes standard fees that apply to all Rabobank All In One and/or Current accounts.

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 All In One and/or Current account on either the day the transaction is requested or the day it is carried out.



20 October 2025

Rabobank New Zealand Limited

To contact your nearest branch

please call 0800 500 933

www.rabobank.co.nz

You should read all of the information on fees, as it is important to understand their impact on your account

Transaction Category	Item	Amount
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
	Replacement Debit Card Fee ⁴	\$5.00
Foreign Currency Payments	Foreign Currency Outward Payment Fee ¹	\$25.00
	Foreign Currency Inward Payment Fee ¹	\$10.00
Over the Counter Transactions at Westpac	Counter Deposit	Nil
Staff Assisted Payment Transactions	Automatic Payment Establishment Fee	\$5.00
	Automatic Payment Maintenance Fee	\$2.00
	All other Transactions	\$5.00

Monthly Account Fee

Monthly Account Fee (Per Calendar Month ²)	\$10.00
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Other Fees*

Auditors Confirmation Report	\$40.00
Dishonour Fee	\$25.00
Document Handling Fee (per item) ³	\$100.00
Rabobank Internet Banking Token Replacement Fee	\$46.00
Statement Copy Fee	\$5.00
Temporary Limit Increase	\$100.00

*Other fees will be charged the day the item is requested or the day the task is completed. ¹ Additional fees may be charged for overseas transactions, by the overseas bank or merchant.

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 the account that has attracted the fee. ³ Includes security transfers, discharges, consents and other changes to security documents. ⁴ Additional courier charges may apply for urgent delivery of new or replacement cards. Fees can be changed on 14 days notice.