Agribusiness Fee Schedule

This Fee Schedule sets out the standard fees that may apply to Rabobank All In One Accounts, Current Accounts, Foreign Currency Accounts, Call Deposits and Term Deposits.

Not all fees apply to every account or product. Fees are charged only where the relevant transaction, service or feature is available for, and used in connection with, your account. For information about the features and services available for your account, please refer to the applicable product terms and conditions.

This Fee Schedule does not include loan establishment fees or other loan-related fees that may apply to your account. These fees are set out in your loan agreement or otherwise separately agreed with you.

8 November 2026

Rabobank New Zealand Limited

Call us from the Rabobank Agribusiness NZ app, or on 0800 500 933.

www.rabobank.co.nz

Transaction Fee	Item	Amount
Debit Cards	ATM Cash Withdrawal/Balance Enquiry Fee[1]	Nil
	EFTPOS Fee	Nil
	MasterCard Currency Conversion Fee (added to initial conversion rate)	1%
	Overseas ATM Cash Withdrawal Fee [2]	$0.80
	Overseas ATM Balance Enquiry Fee [2]	$0.60
	Overseas EFTPOS Fee [2]	Nil
	Overseas Decline Transaction Fee [2]	Nil
	Replacement Debit Card Fee [3]	$5.00
Foreign Currency Payments	Foreign Currency Outward Payment Fee [2]	$25.00
	Foreign Currency Inward Payment Fee [2]	$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) [4]		$10.00
Other Fees		
Auditors Confirmation Report		$40.00
Dishonour Fee		$25.00
Document Handling Fee (per item) [5]		$100.00
Rabobank Internet Banking Token Fee (New and Replacement Token)		$100.00
Statement Copy Fee [6]		$5.00
Temporary Limit Increase		$100.00

Important Information

All fees (excluding the Monthly Account Fee and Rabobank Internet Banking Token Fee) are charged to the relevant account on the day the transaction or fee is processed or completed. Fees can be changed on 14 days' notice.

[1] ATM operators may charge additional fees for withdrawals or balance enquiries at certain ATMs, including specialised ATM hubs. Any such fees are determined by the ATM operator and are separate from Rabobank's fees.

[2] Overseas banks, merchants or other providers may charge additional fees for overseas transactions.

[3] Additional courier charges may apply for urgent delivery of new or replacement cards.

[4] Fee does not apply if either (1) there are 10 or less client-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".

[5] Includes security transfers, discharges, consents and other changes to security documents.

[6] This Fee applies only when a client requests an extra out-of-cycle statement to be sent to them.