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FINANCIAL SERVICES GUIDE

Effective date: 17 August 2009

INTRODUCTION

This Financial Services Guide (FSG) has been developed to inform you about Rural Bank Limited ('RB', 'Bank', 'we', 'our', 'us') and the various financial services we offer. This FSG is designed to assist you in deciding whether to use any of the services offered by the Bank as described in this FSG.

This FSG contains general information about who we are, the types of financial services we may provide, the disclosure documents you may receive from us, the instructions and agreements we require before opening a new account, remuneration, commissions and benefits that may be paid to the Bank or other relevant persons in relation to the services offered, and RB's complaint resolution scheme. You will typically receive an FSG when we provide you with financial product advice or issue you a financial product.

You may also receive other documents when we provide you with a product or service.

We may provide you with general financial product advice. In giving any such advice, we do not consider your individual needs, financial situation or objectives. Before acting on any general advice offered by us, you should consider the terms and conditions for the relevant product(s), as well as your own individual needs, financial situation and objectives. We recommend you consult an independent financial advisor in any event.

Rural Bank may provide you with personal financial product advice (that is, where we consider at least one of your individual needs, your financial situation or your objectives). If you are provided with such advice, we will issue you with a Statement of Advice (SoA) if the law requires. The purpose of a SoA is to confirm the advice we provided to you. An SoA contains information about the factors considered in providing the advice and a record of the actual advice, together with any interests, associations and relationships that may have influenced us in providing the advice to you.

If you require further information, you can contact us in the following ways:

Mail: Rural Bank Limited
GPO Box 551, Adelaide SA 5001
Phone: 1300 660 115
Fax: 08 8121 0106
Email: service@ruralbank.com.au

WHO IS RURAL BANK LIMITED?

Rural Bank is a joint venture between Bendigo and Adelaide Bank Limited and Elders Limited. We offer banking services to rural and regional Australia via a number of tailored deposit and lending products.

Rural Bank was granted a banking authority from, and is regulated by, the Australian Prudential Regulation Authority (APRA) under the Banking Act (1959).

We also hold an Australian Financial Services Licence (AFSL), which is issued by the Australian Securities and Investments Commission, and authorises the Bank to carry on financial services business.

WHAT SERVICES DOES THIS FSG COVER?

Rural Bank is authorised under its AFSL to provide financial product advice about, and issue deposit and payment products.

PROVIDING RURAL BANK WITH INSTRUCTIONS

When providing a financial product, we generally require written instructions from each account applicant prior to the acquisition of that financial product.

Instructions are obtained by the completion of the relevant application form. Each account holder is required to agree to the terms and conditions of the product. Future instructions may be given in accordance with the terms and conditions.

We may require different instructions from you when operating a financial product. Please refer to the relevant terms and conditions for more information.

REMUNERATION, COMMISSIONS AND BENEFITS

Rural Bank acts only on its own behalf when providing financial services to you. Any advice you receive will be relevant only to the Bank's products. We do not receive any commissions from the sale of any other issuer's products.

Should you receive financial product advice from us, you will not be charged for this service. Other fees and charges relating to financial products may be payable. These fees and charges are set out in the Schedule of Fees and Charges booklet.

Our staff are paid salaries and do not attract commissions or benefits for selling our products.

COMPLAINT RESOLUTION

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

You can notify us of a complaint by:

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

Phone: 1300 660 115

Email: service@ruralbank.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 acknowledge your complaint in writing within three business days.

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

Step 3: We will keep you informed of our progress in responding to your complaint.

If you feel your complaint has not been properly handled or resolved, you may be able to refer it to the Financial Ombudsman Service, whose office can be contacted via:

Mail: Financial Ombudsman Service Limited
GPO Box 3, Melbourne VIC 3001

Phone: 1300 780 808

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

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