

Regional Australia Bank is delighted to announce our partnership with the Rural Doctors Network (RDN). We are committed empowering RDN to continue establishing and maintaining access to exceptional multidisciplinary healthcare for all Australians, regardless of their geographical location.

At Regional Australia Bank, we strive to actively contribute to our communities and empower the individuals and businesses of regional Australia to achieve remarkable feats. Our collaboration with the NSW Rural Doctors Network allows us to support their invaluable efforts in working with remote, rural, regional, and Aboriginal health stakeholders. Through this partnership, and by delivering quality, competitively priced products and superior service, we are focused on what's important: the prosperity of regional Australia.

We firmly believe that every Australian deserves access to high-quality healthcare, irrespective of their address. By joining forces with the NSW Rural Doctors Network, we are taking a significant step towards bridging the healthcare gap between urban and regional areas. Together, we will ensure that individuals in even the most remote corners of our great nation receive the care they need and deserve.

Regional Australia Bank is honoured to be part of this transformative initiative. We are committed to making a lasting impact on the lives of Australians by supporting the NSW Rural Doctors Network in their mission to provide comprehensive healthcare services.

Regional Australia Bank partnering with the **NSW Rural Doctors Network**

Empowering Regional Australians

Variable Home Loan	2.00% p.a discount ¹
Fixed Home Loan	0.10% discount ²
Home Loan Fees	Regional Australia Bank upfront and Initial Valuation Fee Waived ³
Your Choice Visa Credit Card	Waived Annual Fee 5.00% p.a interest rate discount ⁴
Personal or Car Loan	Waived Approval Fee on Personal Touch Loan



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Discounts effective from 1 July 2023 and subject to change. **1.** The discounted interest rate is 2.00% p.a. below the advertised Standard Variable Rate, current rates are subject to change and can be located on our website. **2.** The fixed rate discount is applied at the date of the loan settlement. At the end of the fixed rate period, the interest rate will revert to the standard variable rate. **3.** Regional Australia Bank Approval, Documentation and Initial Valuation Fees are waived. If there are multiple Valuations the lesser Valuation fee will be waived. **4.** An interest rate discount of 5.00% p.a is available on a Your Choice Visa Card with a minimum credit limit of \$5000 linked to an eligible home loan. The annual fee, currently \$40 will not be charged for the life of the card. Terms, conditions, fees, charges and normal lending criteria apply. Refer to Fees and Charges, Target Market Determination and Product Details located on our website to determine if a product is right for you. Regional Australia Bank Ltd ABN 21 087 650 360 Australian Credit Licence and AFSL 241167.



Empowering **Regional Health**



FIND OUT MORE ABOUT REGIONAL AUSTRALIA BANK PRODUCTS & SERVICES

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Regional Australia Bank is committed to regional Australians. We take pride in calling regional Australia our home.

We're different

Every time we help an individual person grow financially, every time we help a regional business succeed, we're helping our communities grow and succeed – and that's our measure of success.

By delivering quality, competitively priced products, superior service and by investing back into our communities, we are focused every single day on what's important: the prosperity of regional Australia.

We're Invested

We're a regional bank, yes – face to face service and a quality relationship is second to none. Equally, we are invested in delivering very best digital experience and security for our Members.

Our digital services are just as important as our branch network. Our online banking app and digital wallet enable you to transact easily and access your accounts from your device, while our 24/7 real-time fraud monitoring service monitors your account in real-time, and will alert you if and when a transaction looks suspicious.

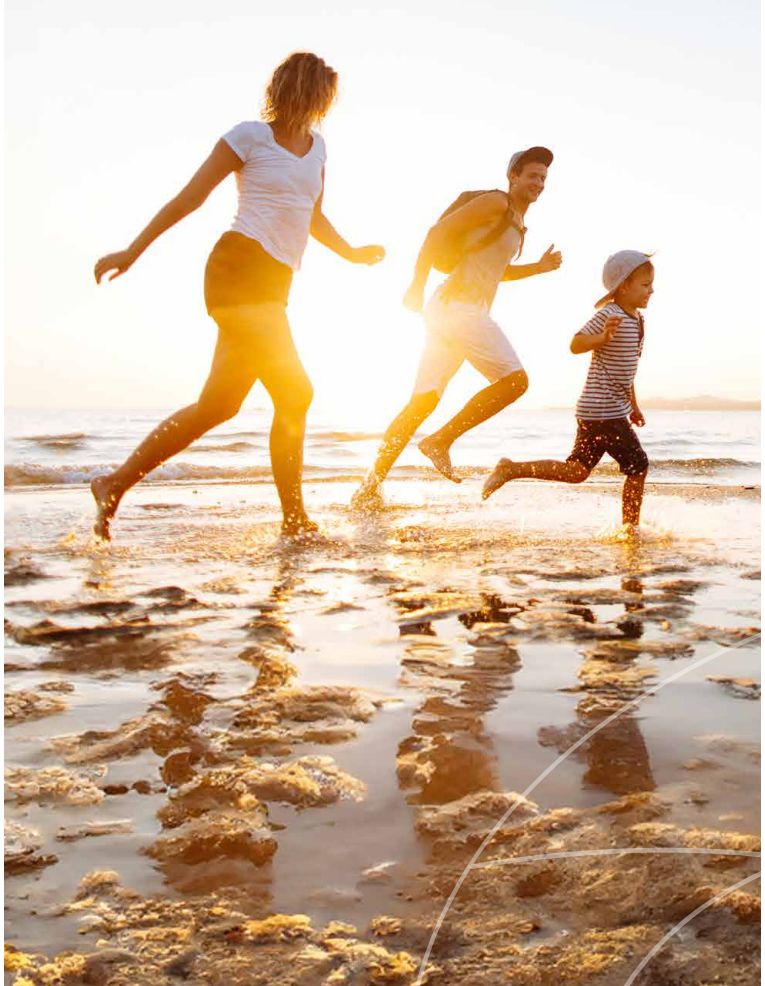
Where you'll find us

We keep our offices and call centres local. We have a number of offices and call centres, all based in regional NSW. With head offices in Armidale and Port Macquarie, and multiple regional call centre reaching Coffs Harbour, Tamworth, Newcastle and Dubbo, as well as our branch network, we've proudly created more than 250 jobs for people from regional NSW.

The importance of local people

Our dedicated staff are specialists in their fields and have been carefully selected to deliver on our promise to our customers. They all have a deep understanding of their local areas, and get a real kick out of helping individuals achieve their lifestyle and financial goals. They share the desire to see our communities succeed, which is why you'll often see them coaching the soccer team, working on committees or helping raise money for the next big community project

Proudly calling regional Australia our home



Business Banking

Help manage your cash flow with a Commercial Overdraft

Flexible and accessible finance, whenever your business needs it

Discuss a Better Banking Relationship Today!

Please refer to our website or scan the QR Code for more information.



Scan Here



Terms, conditions, fees, charges and normal lending criteria apply. Before acting on this information, you should consider its appropriateness, having regard to your objectives, financial situation and needs. Regional Australia Bank ABN 21 087 650 360 AFSL and Australian Credit Licence 241167