

## Schedule of interest rates for Bendigo OnCall Deposit Direct Term Deposit Accounts

Rates effective from 26 January 2012.

This schedule provides you with information relating to the current interest rates that apply to Bendigo OnCall Deposit Direct Term Deposit Accounts.

Although informative by itself, it is recommended that this schedule be read in conjunction with the following documents:

- Bendigo OnCall Deposit Direct Term Deposit Accounts Terms and Conditions; and
- Schedule of Fees, Charges and Transaction Account Rebates

Please note that interest rates in this schedule are subject to change. You can find out the current interest rates or request other related documentation by contacting your local branch, phoning **1300 BENDIGO** (1300 236 344) or visiting our website [www.bendigobank.com.au](http://www.bendigobank.com.au)

The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550  
ABN 11 068 049 178 AFSL 237879

### Bendigo OnCall Deposit Direct Term Deposit Account

Term	Interest Credited	\$0 < \$5,000	\$5,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>1 Month</b>	Maturity	0.50%	1.80%	1.90%	2.00%	2.10%	2.20%
<b>2 Months</b>	Maturity	0.50%	5.40%	5.40%	5.40%	5.40%	5.40%
<b>3 Months</b>	Maturity	0.50%	5.45%	5.45%	5.45%	5.45%	5.45%
<b>4 Months</b>	Maturity	0.75%	5.55%	5.55%	5.55%	5.55%	5.55%
<b>5 Months</b>	Maturity	0.75%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>6 Months</b>	Maturity	1.00%	5.55%	5.55%	5.55%	5.55%	5.55%
	Quarterly	1.00%	5.50%	5.50%	5.50%	5.50%	5.50%
	Monthly	1.00%	5.45%	5.45%	5.45%	5.45%	5.45%
<b>7 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>8 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>9 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>10 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>11 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>12 Months</b>	Maturity	1.25%	5.05%	5.05%	5.05%	5.05%	5.05%
	Half Yearly	1.25%	5.00%	5.00%	5.00%	5.00%	5.00%
	Quarterly	1.25%	4.95%	4.95%	4.95%	4.95%	4.95%
	Monthly	1.25%	4.95%	4.95%	4.95%	4.95%	4.95%
<b>15 Months</b>	Quarterly	1.25%	3.05%	3.10%	3.15%	3.20%	3.25%
<b>24 Months</b>	Yearly	1.50%	5.30%	5.30%	5.30%	5.30%	5.30%
	Half Yearly	1.50%	5.20%	5.20%	5.20%	5.20%	5.20%
	Quarterly	1.50%	5.20%	5.20%	5.20%	5.20%	5.20%
	Monthly	1.50%	5.15%	5.15%	5.15%	5.15%	5.15%

## Bendigo OnCall Deposit Direct Term Deposit Account cont.

Term	Interest Credited	\$0 < \$2,000	\$2,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>90 Day</b>	Maturity	0.75%	2.30%	2.40%	2.50%	2.60%	2.70%

Term	Interest Credited	\$0 < \$5,000	\$5,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>100 Day</b>	Maturity	0.75%	2.30%	2.40%	2.50%	2.60%	2.70%

## Bendigo OnCall Deposit Direct Gold Term Deposit Account

Term	Interest Credited	\$0 < \$2,000	\$2,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>12 Months</b>	Quarterly	1.25%	4.50%	4.50%	4.50%	4.50%	4.50%