

## Schedule of interest rates for Personal Accounts

Rates effective from 30 December 2011.

This document should be read in conjunction with the:

- Bendigo Personal Accounts and Facilities Terms and Conditions; and
- Schedule of Fees, Charges and Transaction Account Rebates

However, we may give you this document on its own (without the other documents mentioned above).

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo Personal Accounts, the subject of the Bendigo Personal Accounts and Facilities Terms and Conditions.

The interest rates in this schedule are subject to change. You can find out our current rates or obtain the Terms and Conditions, at any time by calling into one of our branches, phoning **1300 BENDIGO** (1300 236 344) or visiting our website at [www.bendigobank.com.au](http://www.bendigobank.com.au)

For Community Sector Banking accounts contact Community Sector Banking on 1300 CSBANK (1300 272 265) or visit the Community Sector Banking website at [www.communitysectorbanking.com.au](http://www.communitysectorbanking.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 No. 237879. Bendigo Bank has appointed Community Sector Banking as its Authorised Representative, 265317, to advise and deal in relation to the products, the subject of the Terms and Conditions.

Passbook Accounts	Tier	Interest Rate
Bendigo Achiever Passbook Account	\$0 plus	0.01% pa
Bendigo Classic Passbook Account	\$0 < \$500	0.00% pa
	\$500 < \$10,000	0.75% pa
	\$10,000 < \$30,000	1.50% pa
	\$30,000 plus	2.25% pa
Bendigo Retirement Passbook Account	For that part of your balance between \$0 < \$42,000	3.00% pa
	For that part of your balance \$42,000 and above	4.50% pa
Bendigo Shareholder Passbook Account	\$0 plus	1.50% pa
Bendigo Piggy Bank Passbook Account	\$0 plus	1.50% pa

Everyday Accounts	Tier	Interest Rate
Bendigo Ultimate Everyday Account	\$0 plus	0.01% pa
Bendigo Student Account	\$0 < \$250	0.05% pa
	\$250 < \$2,000	0.75% pa
	\$2,000 < \$5,000	1.50% pa
	\$5,000 plus	2.25% pa
Bendigo Shareholder Everyday Account	\$0 plus	1.50% pa
Bendigo Retirement Everyday Account	For that part of your balance between \$0 < \$42,000	3.00% pa
	For that part of your balance \$42,000 and above	4.50% pa
Bendigo Mortgage Saver Everyday Account	Not Applicable	Not Applicable

Everyday Accounts <small>cont.</small>	Tier	Interest Rate
Our Community Account	\$0 < \$2,000	0.05% pa
	\$2,000 < \$25,000	2.00% pa
	\$25,000 < \$50,000	2.30% pa
	\$50,000 < \$100,000	2.55% pa
	\$100,000 < \$250,000	2.80% pa
	\$250,000 < \$500,000	3.25% pa
	\$500,000 plus	3.75% pa

Cheque Accounts	Tier	Interest Rate
Bendigo Ultimate Cheque Account	\$0 plus	0.01% pa
Bendigo Shareholder Cheque Account	\$0 plus	1.50% pa
Bendigo Retirement Cheque Account	For that part of your balance between \$0 < \$42,000	3.00% pa
	For that part of your balance \$42,000 and above	4.50% pa
Bendigo Mortgage Saver Cheque Account	Not Applicable	Not Applicable

Cash Management Accounts	Tier	Interest Rate
Bendigo Money Extra Cash Management Account	\$0 < \$2,000	0.05% pa
	\$2,000 < \$25,000	2.00% pa
	\$25,000 < \$50,000	2.30% pa
	\$50,000 < \$100,000	2.55% pa
	\$100,000 < \$250,000	2.80% pa
	\$250,000 < \$500,000	3.25% pa
	\$500,000 plus	3.75% pa
Bendigo Network Cash Management Account	\$0 < \$5,000	0.05% pa
	\$5,000 < \$25,000	0.60% pa
	\$25,000 < \$50,000	1.60% pa
	\$50,000 < \$100,000	1.80% pa
	\$100,000 < \$250,000	2.20% pa
	\$250,000 < \$500,000	2.75% pa
	\$500,000 plus	3.50% pa
Bendigo Network Cash Management Cheque Account	\$0 < \$5,000	0.05% pa
	\$5,000 < \$25,000	0.60% pa
	\$25,000 < \$50,000	1.60% pa
	\$50,000 < \$100,000	1.80% pa
	\$100,000 < \$250,000	2.20% pa
	\$250,000 < \$500,000	2.75% pa
	\$500,000 plus	3.50% pa

Cash Management Accounts <small>cont.</small>	Tier	Interest Rate
Bendigo Oxfam Australia Cash Management Account	\$0 < \$2,000	0.05% pa
	\$2,000 < \$25,000	2.00% pa
	\$25,000 < \$50,000	2.30% pa
	\$50,000 < \$100,000	2.55% pa
	\$100,000 < \$250,000	2.80% pa
	\$250,000 < \$500,000	3.25% pa
	\$500,000 plus	3.75% pa

Community Sector Banking	Tier	Interest Rate
Salary Optimiser Account	\$1 < \$5,000	2.65% pa
	\$5,000 < \$25,000	2.75% pa
	\$25,000 < \$50,000	2.85% pa
	\$50,000 < \$100,000	2.95% pa
	\$100,000 < \$250,000	3.05% pa
	\$250,000 < \$500,000	3.15% pa
	\$500,000 plus	3.25% pa
Social Investment Deposit Account	\$1 plus	At the discretion of Bendigo and Adelaide Bank. It is generally based on the average of the market 90 day Bank Bill Swap Rate (BBSW) for the preceding month plus or minus a margin. The current interest rate can be obtained at <a href="http://www.communitysectorbanking.com.au">www.communitysectorbanking.com.au</a> or by telephoning 1300 CSBANK (1300 272 265).

Overdrawn Account Rates	Interest Rate
Passbook Accounts	Overdrawn Account Rate 16.75% pa
Bendigo Ultimate Everyday Account, Bendigo Retirement Everyday Account, Bendigo Mortgage Saver Everyday Account, Bendigo Shareholder Everyday Account, Cheque Accounts, Bendigo Network Cash Management Account, Bendigo Network Cash Management Cheque Account, Bendigo Oxfam Australia Cash Management Account and Community Sector Banking Salary Optimiser Account	Standard Overdraft Rate 14.00% pa
	Overlimit Rate* 6.00% pa
Our Community Account and Bendigo Money Extra Cash Management Account	Overdraft Indicator Rate 11.54% pa
	Overlimit Rate* 6.00% pa

Bendigo Mortgage Saver Everyday Account and Bendigo Mortgage Saver Cheque Account – Discounted Offset Rates	Interest Rate
The following interest rates are those used to calculate the discounted interest on loan accounts that are linked to a Bendigo Mortgage Saver Everyday Account or a Bendigo Mortgage Saver Cheque Account. For more information refer to clause 5.7 to 5.14 of the Bendigo Personal Accounts and Facilities Terms and Conditions.	Full offset <sup>^</sup> 0.00% pa
	Partial offset 5.70% pa

\* The overlimit rate applies in addition to your overdrawn account rate if you exceed an approved overdraft limit.

<sup>^</sup> Not available on fixed rate loans. The partial offset rate can be applied during the fixed rate period.

For more information contact your local branch or phone 7 days a week on **1300 BENDIGO** (1300 236 344).

For Community Sector Banking accounts contact Community Sector Banking on 1300 CSBANK (1300 272 265).

Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out in the Bendigo Personal Accounts and Facilities Terms and Conditions, and the Schedule of Fees, Charges and Transaction Account Rebates (which are available on request). Bendigo and Adelaide Bank Ltd, The Bendigo Centre, Bendigo Victoria 3550. ABN 11 068 049 178. AFSL No. 237879.

Community Sector Banking Pty Ltd ABN 88 098 858 765 - Authorised Representative No. 265317 of Level 1, 251-253 Princes Highway Corrimal NSW 2518 is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354, a joint venture between Bendigo and Adelaide Bank Limited ABN 11 068 049 178 - AFSL 237879 and Community 21 Limited ABN 79 097 612 416. Community Sector Banking Pty Ltd [www.communitysectorbanking.com.au](http://www.communitysectorbanking.com.au) is a franchisee and authorised representative of Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Vic 3550