Bendigo Bank

Schedule of interest rates for Business Accounts

Rates effective from 18 March 2025.

This document should be read in conjunction with the:
- Bendigo Business Accounts and Facilities Terms and Conditions;
- Bendigo Business Standard Terms
- Business Credit Card Terms and
- Business Fees and Charges.

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 Business Accounts, the subject of Bendigo Business Accounts and Facilities Terms and Conditions, Business Credit Card Terms or the Bendigo Business Standard Terms.

The interest rates in this Schedule are subject to change. You can find out our current rates or obtain the Terms and Conditions as well as make an enquiry about a fixed lending rate, at any time by calling into one of our branches, phoning 1300 236 344 or visiting our website at www.bendigobank.com.au

The issuer of this document is Bendigo and Adelaide Bank Limited.

Transaction Accounts	Tier	Interest Rate p.a.
Bendigo Business Everyday Account†	$0 plus	0.00%
Bendigo Business Basic Account†	$0 plus	0.00%
Bendigo Accountant Everyday Account†	$0 plus	0.00%
Bendigo Accountant Basic Account†	$0 plus	0.00%

Savings Account	Tier	Interest Rate p.a.
Bendigo Business EasySaver Account~	$0 plus	1.20%

Credit Card Accounts	Interest-free days	Transaction Type	Interest Rate p.a.
Business Credit Card	Up to 44	Purchases	13.99%
		Cash Advances	13.99%
Qantas Business Credit Card	Up to 55	Purchases	19.99%
		Cash Advances	21.99%

Trust Accounts	Tier	Interest Rate p.a.
Bendigo Real Estate Trust Account	Not Applicable	Not Applicable
Bendigo Solicitors Trust Account	Not Applicable	Not Applicable
Bendigo Conveyancer Trust (VIC) Account	Not Applicable	Not Applicable
Bendigo Retention Money Trust (NSW) Account	$0 plus	0.00%

Lending Reference Rates	Interest Rate p.a.
Variable Residential Rate^	7.25%
Variable Reference Rate^	8.00%
Default Reference Rate	5.00%
Overdraft Residential Rate^	10.25%
Overdraft Reference Rate^	11.00%
Standard Overdraft Rate	15.48%
Business Overdraft Indicator Rate	11.74%
Overdraft Indicator Rate	12.89%
Overdrawn Account Rate	18.23%
Account Overlimit Rate	6.00%

Obsolete Products (not available for new loans)

Lending Reference Rates	Interest Rate p.a.
Small Business Residential Secured Rate	7.54%
Small Business Non Residential Secured Rate	8.39%
Small Business Unsecured Rate	13.54%
Business Solutions Residential Secured Rate	8.49%
Business Solutions Non Residential Secured Rate	9.64%
Business Solutions Unsecured Variable Rate	13.54%
Commercial Variable Base Rate	6.75%
Business Solutions Resi Secured Overdraft Rate	10.74%
Business Solutions Non Resi Secured Overdraft Rate	12.64%
Business Solutions Unsecured Overdraft Rate	16.14%
Commercial Overdraft Rate ^	10.64%
Small Business Resi Secured Overdraft Rate ^	10.24%
Small Business Non Resi Secured Overdraft Rate ^	11.54%
Small Business Unsecured Overdraft Rate ^	16.14%
Commercial Overdraft Facility Rate ^	9.64%
Bus Investment Facility Residential Secured Rate	10.64%
Bus Invest Facility Non Residential Secured Rate	11.64%

† Interest for overdrawn accounts is at the Small Business Unsecured Overdraft Rate. The Overlimit Rate applies in addition to your overdraft rate if you exceed an approved overdraft limit. If you have an overdraft facility with us, the rate applied is governed by the terms of that facility.

~ Interest for overdrawn accounts is at the Overdrawn Account Rate.

^ A Margin may apply on top of the published rate.