

## Schedule of interest rates for Bendigo Christmas Club Account

Rates effective from 30 December 2011.

This document is Part 3 of the Bendigo Christmas Club Account Product Disclosure Statement (PDS). The other documents that make up the PDS are:

- Part 1 - Bendigo Christmas Club Account; and
- Part 2 - Schedule of Fees, Charges and Transaction Account Rebates

However, we may give you this document on its own (without the other documents that make up the PDS). In this case, this document does not form part of the PDS unless we tell you otherwise.

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo Christmas Club Account the subject of the Bendigo Christmas Club Account PDS. You should consider the PDS in deciding whether to acquire, or continue to hold, a Bendigo Christmas Club Account.

The interest rates in this Schedule are subject to change. You can find out our current rates or obtain the PDS at any time by calling into one of our branches, 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, [www.bendigobank.com.au](http://www.bendigobank.com.au), The Bendigo Centre, Bendigo, Vic 3550 ABN 11 068 049 178 AFSL No. 237879

Bendigo Christmas Club Account	Interest Rate
\$0 plus	1.50% pa
Overdrawn Account Rate	16.75% pa

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