

# Schedule of interest rates for Bendigo Christmas Club Passbook Account

Prepared as at 3 March 2010 with rates listed effective from 9 March 2010

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

Part 1 - Bendigo Christmas Club Passbook Account

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 Passbook Account the subject of the Bendigo Christmas Club Passbook Account PDS. You should consider the PDS in deciding whether to acquire, or continue to hold, a Bendigo Christmas Club Passbook 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 366 666 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

<b>Bendigo Christmas Club Passbook Account</b>	<b>Rate</b>
For balances greater than \$0.00	1.25%pa
Overdrawn Account Rate	16.40%pa

For more information contact your local branch or phone 7 days a week on 1300 366 666.



Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out in Parts 1 and 2 of the PDS (and are available on request). Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Victoria 3550. ABN 11 068 049 178. AFSL No. 237879.