

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

Prepared as at 26 February 2010 with rates listed effective from 5 March 2010

This document should be read in conjunction with the Bendigo OnCall Deposit Direct Term Deposit Accounts Terms and Conditions, and the 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 OnCall Deposit Direct Term Deposit Accounts the subject of the Bendigo OnCall Deposit Direct Term Deposit Accounts Terms and Conditions.

The interest rates in this Schedule are subject to change. You can find out our current rates or to obtain the Terms and Conditions at any time by calling into one of our branches, phoning 1300 366 666 or visiting our website www.bendigobank.com.au

The issuer of this document is Bendigo and Adelaide Bank Limited, www.bendigobank.com.au, The Bendigo Centre, Bendigo, VIC 3550 ABN 11 068 049 178 AFSL No. 237879

Term	Account balance	Review date	Interest credited			
			Monthly	Quarterly	Half yearly	Annually
Bendigo OnCall Deposit Direct Term Deposit Account						
1 Month	If your account balance is					
	\$0 - \$4,999.99	0.50%pa	-	-	-	-
	\$5,000 - \$24,999.99	1.80%pa	-	-	-	-
	\$25,000 - \$49,999.99	1.90%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.00%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.10%pa	-	-	-	-
	\$500,000 Plus	2.20%pa	-	-	-	-
2 Months	If your account balance is					
	\$0 - \$4,999.99	0.50%pa	-	-	-	-
	\$5,000 - \$24,999.99	5.00%pa	-	-	-	-
	\$25,000 - \$49,999.99	5.00%pa	-	-	-	-
	\$50,000 - \$249,999.99	5.00%pa	-	-	-	-
	\$250,000 - \$499,999.99	5.00%pa	-	-	-	-
	\$500,000 Plus	5.00%pa	-	-	-	-
3 Months	If your account balance is					
	\$0 - \$4,999.99	0.50%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
90 Day	If your account balance is					
	\$0 - \$1,999.99	0.75%pa	-	-	-	-
	\$2,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
100 Day	If your account balance is					
	\$0 - \$4,999.99	0.75%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-

Term	Account balance	Review date	Interest credited			
			Monthly	Quarterly	Half yearly	Annually
4 Months	If your account balance is					
	\$0 - \$4,999.99	0.75%pa	-	-	-	-
	\$5,000 - \$24,999.99	5.25%pa	-	-	-	-
	\$25,000 - \$49,999.99	5.25%pa	-	-	-	-
	\$50,000 - \$249,999.99	5.25%pa	-	-	-	-
	\$250,000 - \$499,999.99	5.25%pa	-	-	-	-
	\$500,000 Plus	5.25%pa	-	-	-	-
5 Months	If your account balance is					
	\$0 - \$4,999.99	0.75%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
6 Months	If your account balance is					
	\$0 - \$4,999.99	1.00%pa	1.00%pa	1.00%pa	-	-
	\$5,000 - \$24,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$25,000 - \$49,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$50,000 - \$249,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$250,000 - \$499,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$500,000 Plus	6.00%pa	5.90%pa	5.95%pa	-	-
7 Months	If your account balance is					
	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
8 Months	If your account balance is					
	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
9 Months	If your account balance is					
	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
10 Months	If your account balance is					
	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-

Term	Account balance	Review date	Interest credited			
			Monthly	Quarterly	Half yearly	Annually
11 Months	If your account balance is					
	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
12 Months	If your account balance is					
	\$0 - \$4,999.99	1.25%pa	1.25%pa	1.25%pa	1.25%pa	-
	\$5,000 - \$24,999.99	6.10%pa	5.95%pa	5.95%pa	6.00%pa	-
	\$25,000 - \$49,999.99	6.10%pa	5.95%pa	5.95%pa	6.00%pa	-
	\$50,000 - \$249,999.99	6.10%pa	5.95%pa	5.95%pa	6.00%pa	-
	\$250,000 - \$499,999.99	6.10%pa	5.95%pa	5.95%pa	6.00%pa	-
	\$500,000 Plus	6.10%pa	5.95%pa	5.95%pa	6.00%pa	-
15 Months	If your account balance is					
	\$0 - \$4,999.99	-	-	1.25%pa	-	-
	\$5,000 - \$24,999.99	-	-	3.05%pa	-	-
	\$25,000 - \$49,999.99	-	-	3.10%pa	-	-
	\$50,000 - \$249,999.99	-	-	3.15%pa	-	-
	\$250,000 - \$499,999.99	-	-	3.20%pa	-	-
	\$500,000 Plus	-	-	3.25%pa	-	-
24 Months	If your account balance is					
	\$0 - \$4,999.99	-	1.50%pa	1.50%pa	1.50%pa	1.50%pa
	\$5,000 - \$24,999.99	-	5.80%pa	5.85%pa	5.90%pa	6.00%pa
	\$25,000 - \$49,999.99	-	5.80%pa	5.85%pa	5.90%pa	6.00%pa
	\$50,000 - \$249,999.99	-	5.80%pa	5.85%pa	5.90%pa	6.00%pa
	\$250,000 - \$499,999.99	-	5.80%pa	5.85%pa	5.90%pa	6.00%pa
	\$500,000 Plus	-	5.80%pa	5.85%pa	5.90%pa	6.00%pa

Bendigo Oncall Deposit Direct Gold Term Deposit Account

12 Months	If your account balance is				
	\$0 - \$1,999.99	-	-	1.25%pa	-
	\$2,000 - \$24,999.99	-	-	4.75%pa	-
	\$25,000 - \$49,999.99	-	-	4.75%pa	-
	\$50,000 - \$249,999.99	-	-	4.75%pa	-
	\$250,000 - \$499,999.99	-	-	4.75%pa	-
	\$500,000 Plus	-	-	4.75%pa	-

A '-' indicates that the interest crediting frequency is not available.

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 Terms and Conditions (and are available on request). Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Victoria 3550. ABN 11 068 049 178. AFSL 237879