

## Schedule of Interest Rates for Business Accounts

Rates effective from 5 January 2012.

This document should be read in conjunction with the:

- Bendigo Business 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 Business accounts, the subject of the Bendigo Business 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.

Business Accounts	Tier	Interest Rate
Bendigo Business Account	\$0 plus	0.01% pa
Bendigo GST Management Account	\$0 plus	0.75% pa
Bendigo Business Solutions Account	\$0 < \$20,000	0.01% pa
	\$20,000 < \$50,000	0.40% pa
	\$50,000 < \$100,000	0.70% pa
	\$100,000 < \$150,000	1.30% pa
	\$150,000 plus	1.60% pa
Bendigo Primary Producer Account	\$0 < \$50,000	0.01% pa
	\$50,000 plus	1.25% pa
Bendigo Club Account	Not Applicable	Not Applicable
Bendigo Emergency Services Account <sup>#</sup>	\$0 plus	4.00% pa
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
Bendigo Farm Management Deposit	\$0 - \$400,000	The current interest rate can be obtained at <a href="http://www.bendigobank.com.au">www.bendigobank.com.au</a> or by telephoning <b>1300 BENDIGO</b> (1300 236 344)

Business Accounts	Tier	Interest Rate
Community Sector Banking Capacity Builder Account	\$1 < \$500,000	0.00% pa
	\$500,000 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 calendar month less 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).

Cheque Accounts	Tier	Interest Rate
Bendigo Business Cheque Account	\$0 plus	0.01% pa
Bendigo Business Solutions Cheque Account	\$0 < \$20,000	0.01% pa
	\$20,000 < \$50,000	0.40% pa
	\$50,000 < \$100,000	0.70% pa
	\$100,000 < \$150,000	1.30% pa
	\$150,000 plus	1.60% pa
Bendigo Primary Producer Cheque Account	\$0 < \$50,000	0.01% pa
	\$50,000 plus	1.25% pa
Bendigo Club Cheque Account	Not Applicable	Not Applicable
Bendigo Emergency Services Cheque Account <sup>#</sup>	\$0 plus	4.00% pa
Bendigo Business Investment Facility	\$0 < \$20,000	0.01% pa
	\$20,000 < \$50,000	0.30% pa
	\$50,000 < \$100,000	0.50% pa
	\$100,000 < \$150,000	0.70% pa
	\$150,000 plus	1.20% pa

Cash Management Accounts	Tier	Interest Rate
Bendigo Business Cash Management Account and Bendigo Business Cash Management Cheque Account	\$0 < \$5,000	0.05% pa
	\$5,000 < \$25,000	0.80% pa
	\$25,000 < \$50,000	1.60% pa
	\$50,000 < \$100,000	1.80% pa
	\$100,000 < \$250,000	2.10% pa
	\$250,000 < \$500,000	2.60% pa
	\$500,000 plus	3.50% pa

Cash Management Accounts	Tier	Interest Rate
Bendigo School Cash Management Account and Bendigo School Cash Management Cheque Account	\$0 < \$10,000	0.05% pa
	\$10,000 < \$25,000	1.60% pa
	\$25,000 < \$50,000	2.20% pa
	\$50,000 < \$100,000	2.50% pa
	\$100,000 < \$250,000	2.80% pa
	\$250,000 < \$500,000	3.30% pa
	\$500,000 plus	4.25% pa
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 Cash Management Trading Account	\$1 < \$250,000	2.85% pa
	\$250,000 < \$500,000	3.10% pa
	\$500,000 plus	3.80% pa
Community Sector Banking Gift Fund Account	\$1 < \$250,000	2.85% pa
	\$250,000 < \$500,000	3.10% pa
	\$500,000 plus	3.80% pa
Community Sector Banking 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).

Salary Sacrificing Accounts	Interest Rate
Community Sector Banking Salary Benefit Card Account (this applies to individual card holder accounts)	0.05% pa

Trust Accounts	Tier	Interest Rate
Bendigo Trust Passbook Account, Bendigo Trust Cheque Account and Bendigo Trust Account	\$0 < \$10,000	0.01% pa
	\$10,000 plus	0.40% pa
Bendigo Real Estate Trust Account and Bendigo Real Estate Trust Cheque Account	Not Applicable	Not Applicable
Bendigo Solicitors Trust Account and Bendigo Solicitors Trust Cheque Account	Not Applicable	Not Applicable
Bendigo Conveyancer Trust (VIC) Account and Bendigo Conveyancer Trust (VIC) Cheque Account	Not Applicable	Not Applicable

Overdrawn Account Rates		Interest Rate
Bendigo Business Account, Bendigo Business Cheque Account, Bendigo GST Management Account, Bendigo Emergency Services Account <sup>#</sup> , Bendigo Emergency Services Cheque Account <sup>#</sup> , Bendigo School Cash Management Account, Bendigo School Cash Management Cheque Account, Bendigo Trust Account, Bendigo Trust Passbook Account, Bendigo Trust Cheque Account, Our Community Account and Bendigo Farm Management Deposit Account	Overdraft Indicator Rate	11.54% pa
	Overlimit Rate*	6.00% pa
Bendigo Primary Producer Account and Bendigo Primary Producer Cheque Account	Business Overdraft Indicator Rate	10.39% pa
	Overlimit Rate*	6.00% pa
Bendigo Club Account, Bendigo Club Cheque Account, Bendigo Real Estate Trust Account, Bendigo Real Estate Trust Cheque Account, Bendigo Conveyancer Trust (VIC) Account, Bendigo Conveyancer Trust (VIC) Cheque Account, Bendigo Oxfam Australia Cash Management Account, Community Sector Banking Cash Management Trading Account, Community Sector Banking Salary Benefit Card Account, Community Sector Banking Gift Fund Account and Community Sector Banking Capacity Builder Account.	Standard Overdraft Rate	14.00% pa
	Overlimit Rate*	6.00% pa
Bendigo Business Cash Management Account and Bendigo Business Cash Management Cheque Account	Commercial Overdraft Rate	10.29% pa
	Overlimit Rate*	6.00% pa
Bendigo Business Solutions Account, Bendigo Business Solutions Cheque Account and Bendigo Business Investment Facility	Business Overdraft Indicator Rate	10.39% pa
	Business Investment Facility Residential Secured Rate	9.29% pa
	Business Investment Facility Non-Residential Secured Rate	10.29% pa
	Business Solutions Unsecured Overdraft Rate	14.79% pa
	Business Solutions Residential Secured Overdraft Rate	10.29% pa
	Business Solutions Non-Residential Secured Overdraft Rate	11.29% pa
	Overlimit Rate*	6.00% pa
Bendigo Solicitors Trust Account and Bendigo Solicitors Trust Cheque Account		Not Applicable

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)

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

# Formerly referred to as Bendigo Firepower Brigade or Bendigo Firepower Brigade Cheque Account.

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 Business 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 Limited, 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 Corrimall 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