

# Schedule of Interest Rates for Business Accounts

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

This document should be read in conjunction with the Bendigo Business Accounts and Facilities 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 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 366 666 or visiting our website at [www.bendigobank.com.au](http://www.bendigobank.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.

Business Accounts	Tier	Rate
Bendigo Business Account	\$0 plus	0.01%pa
Bendigo GST Management Account	\$0 plus	0.60%pa
Bendigo Business Solutions Account	If your account balance is	
	\$0 - \$19,999.99	0.01%pa
	\$20,000 - \$49,999.99	0.50%pa
	\$50,000 - \$99,999.99	0.75%pa
	\$100,000 - \$149,999.99	1.10%pa
	\$150,000 plus	1.50%pa
Bendigo Primary Producer Account	If your account balance is	
	\$0 - \$49,999.99	0.01%pa
	\$50,000 plus	1.25%pa
Bendigo Club Account	Not Applicable	Not Applicable
Bendigo Emergency Services Account #	\$0 plus	3.70%pa
Our Community Account	If your account balance is	
	\$0 - \$1,999.99	0.05%pa
	\$2,000 - \$24,999.99	2.00%pa
	\$25,000 - \$49,999.99	2.20%pa
	\$50,000 - \$99,999.99	2.50%pa
	\$100,000 - \$249,999.99	2.90%pa
	\$250,000 - \$499,999.99	3.15%pa
	\$500,000 plus	3.45%pa
Bendigo Farm Management Deposit	\$0 - \$400,000.00	The current interest rate can be obtained at <a href="http://www.bendigobank.com.au">www.bendigobank.com.au</a> or by telephoning 1300 366 666
<b>Cheque Accounts</b>		
Bendigo Business Cheque Account	\$0 plus	0.01%pa
Bendigo Business Solutions Cheque Account	If your account balance is	
	\$0 - \$19,999.99	0.01%pa
	\$20,000 - \$49,999.99	0.50%pa
	\$50,000 - \$99,999.99	0.75%pa
	\$100,000 - \$149,999.99	1.10%pa
	\$150,000 plus	1.50%pa

<b>Cheque Accounts</b>	<b>Tier</b>	<b>Rate</b>
Bendigo Primary Producer Cheque Account	If your account balance is \$0 - \$49,999.99 \$50,000 plus	0.01%pa 1.25%pa
Bendigo Club Cheque Account	Not Applicable	Not Applicable
Bendigo Emergency Services Cheque Account #	\$0 plus	3.70%pa
Bendigo Business Investment Facility	If your account balance is \$0 - \$19,999.99 \$20,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$149,999.99 \$150,000 plus	0.01%pa 0.30%pa 0.50%pa 0.75%pa 1.10%pa
<b>Cash Management Accounts</b>		<b>Rate</b>
Bendigo Business Cash Management Account and Bendigo Business Cash Management Cheque Account	If your account balance is \$0 - \$4,999.99 \$5,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 plus	0.05%pa 0.70%pa 1.60%pa 1.80%pa 2.10%pa 2.50%pa 3.25%pa
Bendigo School Cash Management Account and Bendigo School Cash Management Cheque Account	If your account balance is \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 plus	0.05%pa 1.50%pa 2.30%pa 2.60%pa 3.00%pa 3.50%pa 4.00%pa
Bendigo Oxfam Australia Cash Management Account	If your account balance is \$0 - \$1,999.99 \$2,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 plus	0.05%pa 2.00%pa 2.20%pa 2.50%pa 2.90%pa 3.15%pa 3.45%pa
<b>Trust Accounts</b>		<b>Rate</b>
Bendigo Trust Passbook Account, Bendigo Trust Cheque Account and Bendigo Trust Account	If your account balance is \$0 - \$9,999.99 \$10,000 plus	0.01%pa 0.50%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
<b>Overdrawn Account Rates</b>		<b>Rate</b>
Bendigo Business Account, Bendigo Business Cheque Account, Bendigo GST Management Account, Bendigo Emergency Services Account #, Bendigo Emergency Services Cheque Account #, 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		10.94%pa
Over limit Rate*		6.00%pa

<b>Overdrawn Accounts Rates</b>	<b>Rate</b>
Bendigo Primary Producer Account and Bendigo Primary Producer Cheque Account	
Business Overdraft Indicator Rate	10.94%pa
Over limit 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 and Bendigo Oxfam Australia Cash Management Account	
Standard Overdraft Rate	13.65%pa
Over limit Rate*	6.00%pa
Bendigo Business Cash Management Account and Bendigo Business Cash Management Cheque Account	
Commercial Overdraft Rate	9.64%pa
Over limit Rate*	6.00%pa
Bendigo Business Solutions Account, Bendigo Business Solutions Cheque Account and Bendigo Business Investment Facility	
Business Overdraft Indicator Rate	9.74%pa
Business Investment Facility Residential Secured Rate	8.64%pa
Business Investment Facility Non-Residential Secured Rate	9.64%pa
Business Solutions Unsecured Overdraft Rate	14.14%pa
Business Solutions Residential Secured Overdraft Rate	9.64%pa
Business Solutions Non-Residential Secured Overdraft Rate	10.64%pa
Over limit 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 366 666.

\* 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.



\* The Over limit rate applies in addition to your overdrawn account 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.