



generation
green

Make your impact on the
environment less noticeable



www.bendigobank.com.au/generationgreen

It's time to put the environment first.

Climate change. Increasing greenhouse emissions. Every day, we hear about the impact the human race is having on the planet, yet our behaviour is slow to change, largely because it's deemed 'too hard' to make a difference.

But what if we could make it easier for people to change their behaviour? What if we could develop initiatives that made being environmentally friendly also financially friendly?

Introducing Generation Green™.

Generation Green™ is a new and exciting range of solutions that make it easy for everybody to help the environment. Generation Green™ provides a range of loans, accounts and other services that make looking after the environment simply a part of every day life.

More than just a range of products, Generation Green™ is a way of thinking. We encourage you to be part of Generation Green™ – a generation that will act to make a difference. And by being part of Generation Green™ you'll be helping to ensure that future generations can enjoy a beautiful, sustainable environment.

Generation Green™ solutions.

Bendigo Bank is proud to introduce the first of our Generation Green™ solutions.

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Generation Green™ loans offer discounted interest rates for environmentally friendly homes and products, while Generation Green™ Carbon Offsets provide an easy way for you to reduce your greenhouse emissions and your impact on the environment.

Be part of Generation Green™.

To be part of Generation Green™ or to find out more:

- Drop into your nearest Bendigo Bank branch
- Phone 1300 304 541
- Visit www.bendigobank.com.au/generationgreen

By being part of Generation Green™ you'll be helping to ensure that future generations can enjoy a beautiful, sustainable environment

Generation Green™ Home Loans – save money and the environment.

While you're helping the environment, we'd like to help you by making it more affordable.

With an 0.50% pa reduction on Bendigo Bank's current residential variable rate and no monthly service fee, a Generation Green™ Home Loan could give you an interest saving of more than \$26,000 over the life of your loan.*

And if that's not reason enough to consider a 'green' home, remember that you could also save on energy bills while reducing your impact on the environment.

It's easy to be green.

Generation Green™ Home Loans aren't just for new homes. If you have an existing mortgage and want to take advantage of this discounted interest rate, it may be easier than you think to meet our energy-efficient criteria. You could qualify for a Generation Green™ Home Loan just by making a few adjustments to your home.

Generation Green™ Home Loan details.

Interest Rate	Variable
Calculated	Daily
Charged	Monthly
Term	Maximum 30 years
Payments	Weekly, Fortnightly or Monthly
Additional Payments	Yes
Redraw Facility	Yes

*Assumes a loan amount of \$200,000 with monthly repayments of \$1711.64 over a 30 year term. Compares a loan on an interest rate of 9.65%pa (comparison rate 9.749%pa) with an \$8 monthly fee to a Bendigo Green Home Loan on an interest rate of 9.15%pa (comparison rate 9.193%pa) with no monthly fee. Approval is subject to Bendigo Bank's lending criteria.

Generation Green™ Personal Loans.

Generation Green™ Personal Loans offer a reduced interest rate – so instead of paying a premium to be environmentally friendly, you'll actually enjoy substantial savings.

In fact, with a discounted rate 1% pa less than Bendigo Bank's normal fixed rate personal loans, Generation Green™ Personal Loans reward you for making environmentally friendly purchases.

There are currently 12 environmentally friendly products that can be purchased with a Generation Green™ Personal Loan.

Environmentally friendly vehicles	Any vehicle that achieves a five star rating
Double glazing	Reduces heat gain and loss and noise transmission through windows
External awnings	To keep your home cool
Grey water treatment systems	Reduces the need for fresh water
Insulation	Helps prevent temperature extremes and cuts energy
Micro-hydro system	Takes advantage of the continual flow of a water source to harness energy for household purposes
Retrofit kits	Solar collectors that can be connected to conventional off-peak hot water systems
Solar hot water heaters	Can reduce your hot water bill by more than 60% each year
Solar power	A photovoltaic system converts light energy into electricity
Water tanks	Reduces reliance on water storage and reduces water bills
White goods and appliances	Top Energy Saver Award winning whitegoods and appliances (conditions apply)
Wind turbines	Uses wind energy to reduce dependence on fossil fuels and allows your house to generate their own power

Generation Green™ Carbon Offsets.

Generation Green™ is all about reducing our collective impact on the environment. To find the right solutions we've had to think outside the realm of normal banking products and services. That's why we've introduced Generation Green™ Carbon Offsets – the easy way to make your greenhouse emissions less noticeable.

How does it work?

When you choose to buy a Generation Green™ Carbon Offset product, Bendigo Bank makes arrangements to replant native vegetation to offset the carbon dioxide you produce.

This vegetation absorbs the equivalent amount of carbon dioxide you've chosen to offset. It's a simple way to reduce your impact on the environment.

Choose how much carbon dioxide you wish to offset:

Amount of CO ₂ offset	Tonnes of CO ₂	Cost (inc. GST)
Average car's emissions for a year	4.3 tonnes*	\$64.50
Average house's emissions for a year	14 tonnes*	\$210
Average annual emissions per person	24 tonnes*	\$360

*Source: Australian Greenhouse Office and Victorian Government.

Getting back to our roots.

All Generation Green™ vegetation is made up of pre-1750 species (the kind of trees and plants that existed in Australia prior to European settlement).

By replanting these species, we're not just removing carbon dioxide from the air, we're working to return the landscape to its original state. This improves biodiversity, enhances water quality and restores native habitat.

A great gift idea.

Generation Green™ Carbon Offsets make a perfect gift for someone who has everything.

If you choose to make a gift of carbon offsets, the recipient will receive a Generation Green™ Carbon Offset Certificate from Community Energy Australia, a wholly owned subsidiary of Bendigo and Adelaide Bank Limited.

What a funny thing for a bank to do.

At first thought, it may seem unusual for a bank to play an active role in the conservation of the environment. But at the Bendigo, the concept of sustainability has always been at the heart of what we do. It's what led to our introduction of the Community Banking™ model, which helps make communities more self-sustainable. We've also applied the same philosophy and model to telecommunications. And it's this same concept that lies at the heart of our community engagement initiatives like Community Enterprise™ Foundation and Lead On™, which gives young people the chance to learn skills that lead to ongoing employment.

It's certainly a diverse range of initiatives, but they all share a common thread: sustainability. Caring for the environment – and more importantly, providing the means to help others do the same – is a natural extension of this philosophy.



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recycled

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