



Schedule of Fees, Charges and Transaction Account Rebates

24 October 2011

Bendigo and Adelaide Bank Limited
The Bendigo Centre
Bendigo VIC 3550
Telephone **1300 BENDIGO** (1300 236 344)
ABN 11 068 049 178. AFSL/Australian Credit Licence
No 237879
Schedule of Fees, Charges and
Transaction Account Rebates

Community Sector Banking ABN 88 098 858 765
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This Schedule of Fees, Charges and Transaction Account Rebates is an important document. It provides you with information about the fees, charges and transaction account rebates applicable to the accounts and facilities contained within your Terms and Conditions.

This document should be read in conjunction with your account Terms and Conditions (or other disclosure documents) and Schedule of Interest Rates.

However, we may give you this document on its own (without the other documents listed above).

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/Australian Credit Licence 237879.

Bendigo and Adelaide Bank has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 as its Authorised Representative, 265317, to advise and deal in relation to the financial products which are the subject of the Terms and Conditions.

Community Sector Banking Pty Ltd ABN 88 098 858 765 - Authorised Representative No. 265317 of Level 1, 251-253 Princes Highway Corrimal 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/

Australian Credit Licence 237879 and Community 21 Limited ABN 79 097 612 416.

Community Sector Banking Pty Ltd
www.communitysectorbanking.com.au is a franchisee and authorised representative of Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Vic 3550.

This document is effective from 24 October 2011.

We may change our fees and charges and transaction account rebates from time to time and Government charges may change at any time. There is no maximum limit for the amount of fees and charges we may impose. You can obtain a copy of the current Schedule of Interest Rates, Terms and Conditions, and other general descriptive information about banking services, at any time by calling into one of our branches, phoning Customer Contact and Care on **1300 BENDIGO** (1300 236 344) or by visiting our website www.bendigobank.com.au

For Community Sector Banking Accounts, you can obtain a copy of the current Schedule of Interest Rates, Terms and Conditions, and other general descriptive information about banking services at any time by phoning Community Sector Banking on **1300 CSBANK** (1300 272 265) or by visiting the Community Sector Banking website at www.communitysectorbanking.com.au

Schedule of Fees, Charges and Transaction Account Rebates

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Transaction Account Rebates

About Transaction Account Rebates

With a Bendigo Transaction Account Rebate you may be eligible to reduce transaction fees incurred on your account.

What accounts are eligible for Transaction Account Rebates?

Bendigo Transaction Account Rebates vary depending on the account or relationship you hold with us. A list of eligible accounts and the Transaction Account Rebates which apply to those accounts are outlined in the Personal and Business Sections of this booklet.

What fees do the Transaction Account Rebates apply to?

Not all fees are reduced by the rebates. Only eligible transaction fees are reduced by the rebates. Eligible transaction fees are those fees listed in the “Fees and Charges” section of this booklet starting on page 23 that have a “Yes” under the heading “Eligible for Transaction Account Rebate”.

If a fee listed cannot be reduced by Transaction Account Rebates it will have a “No” under the heading “Eligible for Transaction Account Rebate”. The fees listed under the heading “Other Fees and Charges” section of this booklet and Government charges cannot be reduced by the Transaction Account Rebates.

How do Transaction Account Rebates work?

If you hold an eligible account we will give you a monthly fee allowance (a rebate) that we will use to reduce the eligible monthly transaction fees you incurred on your account.

The period for calculating Transaction Account Rebates commences on the first day of each month and ends on the last day of each month.

Eligible transaction fees are accumulated during a calendar month and charged to your account on the first day of the following month. We will subtract the Transaction Account Rebates from the eligible transaction fees charged to your account. This will also occur on the first day of each month.

For example, if:

- you have a Bendigo Classic Passbook Account (to which a Transaction Account Rebate of \$1.75 applies); and
- in the month of July, you conduct 2 in-branch cash withdrawals only,

you will have accumulated transaction fees in July of \$3.50. On 1 August, we will subtract from that amount the monthly Transaction Account Rebate of \$1.75. This means that for the month of July, you will pay transaction fees of only \$1.75.

Can I accrue unused Transaction Account Rebates?

No, where a Transaction Account Rebate exceeds the accumulated transaction fees eligible for rebate, the unused rebate portion cannot be accrued and carried over to the next month.

Additional Transaction Account Rebates

About Additional Transaction Account Rebates

Additional Transaction Account Rebates are one way we reward our customers who have more than one account with us.

Who is eligible for Additional Transaction Account Rebates?

To be eligible for an Additional Transaction Account Rebate, you must have an account with us, either in your own name or with another person, and your name must also appear as an account holder, fund holder or borrower on any of the following account or fund types:

- an owner occupied or residential investment loan;
- a term deposit, investment common fund or debenture;
- a personal loan; or
- a credit card,

held with either Bendigo and Adelaide Bank Limited (excluding Adelaide Bank loans or credit cards originated by Third Party Mortgages), Sandhurst Trustees Limited or Victorian Securities Corporation Limited.

What accounts are eligible for Additional Transaction Account Rebates?

The accounts that are entitled to receive Additional Transaction Account Rebates are set out in the Personal and Business section of this booklet. Those eligible to receive an additional rebate have the word “eligible” under the heading “Additional Rebate”.

What fees do the Additional Transaction Account Rebates apply to?

Not all fees are reduced by the rebates. Only eligible transaction fees are reduced by the rebates. Eligible transaction fees are those fees listed in the “Fees & Charges” section of this booklet starting on page 23 that have a “Yes” under the heading “Eligible for Transaction Account Rebate”.

If a fee listed cannot be reduced by Additional Transaction Account Rebates it will have a “No” under the heading “Eligible for Transaction Account Rebate”. The fees listed under the “Other Fees and Charges” heading in the “Fees and Charges” section of this booklet and Government charges cannot be reduced by the Additional Transaction Account Rebates.

How much do Additional Transaction Account Rebates increase your Rebates by?

If you have an owner occupied or residential investment loan with us, and an account which is eligible to receive Additional Transaction Account Rebates, all of your eligible transaction fees will be fully rebated. This means you will not pay any eligible transaction fees on your account which is eligible to receive Additional Transaction Account Rebates. You may still have to pay other transaction fees and other fees and charges.

If you have a term deposit, investment common fund, debenture, personal loan or credit card with us, and an account which is eligible to receive Additional Transaction Account Rebates, you will be entitled to increase your Transaction Account Rebates on the account which is eligible to receive Additional Transaction Rebates by \$1.75 each month.

If you hold two or more different accounts or fund types, described under the heading “Who is eligible for Additional Transaction Account Rebates?”, you will be entitled to one Additional Transaction Account Rebate for each account or fund type. For example if you hold a personal loan and a term deposit you will be entitled to an Additional Transaction Account Rebate of \$1.75 for the personal loan and \$1.75 for the term deposit. Your total Additional Transaction Account Rebate will be \$3.50.

If you hold more than one of the same account or fund types listed above the Additional Transaction Account Rebate will only apply once for that type of account or fund. For example if you hold two or more term deposits your Additional Transaction Account Rebate will be \$1.75 not \$3.50.

How do Additional Transaction Account Rebates work?

Additional Transaction Account Rebates are added to your Transaction Account Rebate and are then used to reduce the eligible transaction fees incurred on your account. They reduce your eligible transaction fees in the same way as Transaction Account Rebates detailed above.

The period for calculating Additional Transaction Account Rebates commences on the first day of each month and ends on the last day of each month.

For example, if:

- you have a Bendigo Ultimate Everyday Account (to which a Transaction Account Rebate applies); and
- you have a personal loan with us; and
- in the month of July, you conduct 10 EFTPOS withdrawals only.

You will have accumulated transaction fees in July of \$7.00. On 1 August, we will subtract from that amount the monthly Transaction Account Rebate of \$4.00 and the Additional Transaction Account Rebate of \$1.75 (a total of \$5.75). This means that for the month of July, you will pay transaction fees of only \$1.25.

Can I accrue unused Additional Transaction Account Rebates?

No, where an Additional Transaction Account Rebate exceeds the accumulated transaction fees eligible for rebate, the unused rebate portion cannot be accrued and carried over to the next month.

Ineligible Accounts

The following accounts are not eligible for Transaction Account Rebates:

- Bendigo Term Deposit Accounts
- Bendigo Credit Card Accounts
- Guaranteed Term Deposit

Personal Accounts

Bendigo lines of credit

Account	Account rebate	Additional rebate
Bendigo Home Equity Loan (including Home Equity)	Full	Rebate*#
Bendigo Home Equity Professionals Loan (Including Home Equity Professionals)	Full	Rebate*#

Bendigo Passbook Accounts

Account	Account rebate	Additional rebate
Bendigo Achiever Passbook Account	\$4.00	Eligible
Bendigo Retirement Passbook Account	\$7.00	Eligible
Bendigo Classic Passbook Account	\$1.75	No

excludes cheques drawn at settlement.

* "Full rebate" means that no dollar limit applies to the rebate. This means that all transaction fees eligible for "Transaction Account Rebates" will be rebated in full.

Bendigo Passbook Accounts cont.

Account	Account rebate	Additional rebate
Bendigo Shareholder Passbook Account	\$10.00	Eligible
Bendigo Piggy Bank	Exempt from Passbook Account transaction fees	
Bendigo Christmas Club Account	Nil [^]	No [^]

Bendigo Everyday Accounts

Account	Account rebate	Additional rebate
Bendigo Ultimate Everyday Account	\$4.00	Eligible
Bendigo Retirement Everyday Account	\$7.00	Eligible
Bendigo Mortgage Saver Everyday Account	Full	Rebate*
Bendigo Shareholder Everyday Account	\$10.00	Eligible
Bendigo Student Account	Full	Rebate*
Our Community Account	\$4.00	Eligible

Bendigo Cash Management Accounts

Account	Account rebate	Additional rebate
Bendigo Network Cash Management Account	\$4.00	Eligible
Bendigo Money Extra CashManagement Account	\$4.00	Eligible
Bendigo Network Cash Management Cheque Account	\$4.00	Eligible
Guaranteed At Call Account	\$4.00	Eligible

* "Full rebate" means that no dollar limit applies to the rebate. This means that all transaction fees eligible for "Transaction Account Rebates" will be rebated in full.

[^] Transaction fees do not apply to Bendigo Christmas Club Accounts, however the "Early Withdrawal Fee" listed in the "General Fees" section of this booklet starting on page 38 will apply.

Bendigo Cash Management Accounts cont.

Bendigo Oxfam Australia Cash Management Account	\$4.00	Eligible
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Bendigo Cheque Accounts

Account	Account rebate	Additional rebate
Bendigo Ultimate Cheque Account	\$4.00	Eligible
Bendigo Retirement Cheque Account	\$7.00	Eligible
Bendigo Mortgage Saver Cheque Account	Full	Rebate*
Bendigo Shareholder Cheque Account	\$10.00	Eligible

Personal Accounts no longer on offer (existing accounts only)

Account	Account rebate	Additional rebate
Bendigo VIP Passbook	\$4.00	Eligible
Bendigo Accumulator Passbook	\$4.00	Eligible
Bendigo Cash Management Passbook	\$4.00	Eligible
Bendigo OnCall Cash Management	\$4.00	Eligible
Bendigo Retirement Plus	\$8.00	Eligible
Bendigo Ultimate Plus	\$8.00	Eligible
Bendigo Shareholder Plus	\$10.00	Eligible

* "Full rebate" means that no dollar limit applies to the rebate. This means that all transaction fees eligible for "Transaction Account Rebates" will be rebated in full.

Account	Account rebate	Additional rebate
Bendigo Ultimate MMB	\$4.00	Eligible
Bendigo Plus	\$4.00	Eligible
Bendigo Call	\$4.00	Eligible
Bendigo Share Cash	\$4.00	Eligible
Bendigo Supercash Management	\$4.00	No

Personal Accounts no longer on offer (existing accounts only) cont.

Cassa Gold	\$4.00	No
Bendigo Rewards Plus	Exempt from transaction fees	
Bendigo Oxfam Australia Deposit Account	\$6.00	Eligible
Tasmanian Perpetual Trustees Cash Management Account	\$8.00	Eligible
Tasmanian Perpetual Trustees Cash Management Cheque Account	\$8.00	Eligible
Community Sector Banking		
Account	Account rebate	
Community Sector Banking Salary Optimiser Account	\$4.00	No
Community Sector Banking Social Investment Deposit Account	\$4.00	No

Monthly service fees

All monthly service fees are charged calendar monthly on the first day of the month.

Rewards Plus \$5.00

Bendigo Home Equity Loan (optional) \$8.00
(includes existing Bendigo Home Equity)

Bendigo Mortgage Saver Everyday Account and Bendigo Mortgage Saver Cheque Account \$5.00

Applies when a full mortgage offset facility is selected.

This fee only applies to the first linked Bendigo Mortgage Saver Everyday Account or Bendigo Mortgage Saver Cheque Account and is debited on the first day of each month.

*Formerly Bendigo Firepower Brigade Account

Business Accounts

Bendigo Business Passbook Accounts

Account	Account rebate	Additional rebate
Bendigo Trust Passbook Account	\$6.00	No

Bendigo Business Accounts without cheque access

Account	Account rebate	Additional rebate
Bendigo Business Account	Nil	No
Bendigo Business Solutions Account	\$20.00	No
Bendigo Primary Producer Account	\$10.00	No
Bendigo Club Account	\$7.00	No
Bendigo Emergency Services Account *	Exempt from transaction fees	
Bendigo Farm Management Deposit Account	Exempt from transaction fees	
Bendigo Real Estate Trust Account	Nil	No
Bendigo Conveyancer Trust (Vic) Account	Nil	No
Bendigo Trust Account	\$6.00	No
Bendigo GST Management Account	\$1.75	No

Bendigo Business Accounts with cheque access

Account	Account rebate	Additional rebate
Bendigo Business Cheque Account	Nil	No
Bendigo Business Solutions Cheque Account	\$20.00	No
Bendigo Primary Producer Cheque Account	\$10.00	No
Bendigo Club Cheque Account	\$7.00	No

Bendigo Business Accounts with cheque access cont.

Account	Account rebate	Additional rebate
Bendigo Emergency Services Cheque Account*	Exempt from transaction fees	
Bendigo Real Estate Trust Cheque Account	Nil	No
Bendigo Solicitors Trust Cheque Account	Nil	No
Bendigo Conveyancer Trust (Vic) Cheque Account	Nil	No
Bendigo Trust Cheque Account	\$6.00	No
Bendigo Business Investment Facility	\$25.00	No

Bendigo Business Cash Management Accounts

Account	Account rebate	Additional rebate
Bendigo Business Cash Management Cheque Account	Nil	No
Bendigo Business Cash Management Account	Nil	No
Bendigo School Cash Management Cheque Account	\$10.00	No
Bendigo School Cash Management Account	\$10.00	No
Bendigo Oxfam Australia Cash Management Account	\$4.00	No

Business Accounts no longer on offer (existing accounts only)

Account	Account rebate	Additional rebate
Bendigo Schools Management	\$10.00	No
Bendigo Oxfam Australia Deposit Account	\$6.00	No

*Formerly Bendigo Firepower Brigade Account

Community Sector Banking

Account	Account rebate
Community Sector Banking Salary Benefit Card Account	Nil
Community Sector Banking Cash Management Trading Account	\$4.00*
Community Sector Banking Gift Fund Account	Nil*
Community Sector Banking Capacity Builder Account	\$1.75
Community Sector Banking Social Investment Deposit Account	\$4.00

*Standard Transaction Account Rebate applies.

A further Transaction Account Rebate may be negotiated between Community Sector Banking and the customer at the time of establishing the account. However, not all customers will obtain a further Transaction Account Rebate. If a further Transaction Account Rebate is negotiated, it will be calculated based on the income earned from the monthly average balance held less the cost of transaction fees and (if applicable) is reviewed quarterly and may be renegotiated at that time.

NOTE: As at 8th August 2011, existing Cash Management Trading Account holders with negotiated rebates will continue to receive their existing rebate. New Cash Management Trading accounts opened from this date (8th August 2011) will receive Transaction Account Rebates as per the above (*).

Monthly Service Fees

All monthly service fees are charged calendar monthly on the first day of the month.

Business Solutions Accounts

(including Business Solutions

Cheque Account) \$10.00

Account	Account fee
Community Sector Banking Salary Benefit Card Account	\$5.00 per month (debited on the first day of each month)
GST Reporting fee (if reporting is requested)	\$3.00 per Cardholder per month

Transaction definitions

Free transactions

Sweep facility (internal)

When you instruct us in writing to make a regular payment from your Bendigo Bank or Community Sector Banking account to a Bendigo Visa or MasterCard credit card account.

Retail purchase

When you make a payment for goods and services with a Bendigo Blue Debit card or Community Sector Banking Salary Benefit Card or Bendigo Credit card by mail, telephone or Internet, or through a manual merchant facility or EFTPOS terminal where credit account is selected.

Bendigo Bank ATM deposit

When you make a deposit of cash or cheques into a Bendigo Bank ATM. This service is only available at Bendigo Bank ATMs which have a deposit facility.

Direct credit (inward)

When you make an arrangement with a third party to transfer funds to a Bendigo Bank account or Community Sector Banking account, often by electronic means, e.g. wages, dividends.

Direct debit

When you make an arrangement with a third party to automatically debit an account, e.g. insurance and health fund premiums, membership and subscription payments.

Note: If you provide a merchant with your BSB and account number to establish a direct debit on your account it will be treated as a cash advance and interest will be calculated and charged accordingly. If you only provide the merchant with the card number, the direct debit will be treated as a purchase.

Periodical payment (internal)

When you instruct us in writing to make a regular payment from one Bendigo Bank or Community Sector Banking account to another Bendigo Bank or Community Sector Banking account.

Bank@Post balance inquiries / loan repayments

When you make a loan repayment or balance inquiry at a Bank@Post terminal in an Australia Post office using a Bendigo Bank card, where this facility is available.

Bendigo Bank ATM inquiries

When you make an inquiry at a Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network, using a Bendigo Bank card.

Over the counter deposits

When you make a deposit over the counter at any Bendigo Bank branch or agent. A collection item fee may apply. Please refer to collection item on page 21.

e-banking transactions

Bill payment withdrawal (BPAY®)

When you instruct us through Bendigo Phone Banking or Bendigo e-banking to pay a bill via the BPAY® scheme. (Including using BPAY® View in e-banking)

® Registered to BPAY® Pty Ltd ABN 69 079 137 518

e-banking internal transfer

When you instruct us to transfer funds to a nominated Bendigo Bank or Community Sector Banking account via Bendigo e-banking.

Phone Banking transfer

When you instruct us to transfer funds to a nominated Bendigo Bank or Community Sector Banking account via Bendigo Phone Banking.

e-banking Pay Anyone transfer

When you instruct us to make a payment to another account at any financial institution within Australia using the Pay Anyone Service.

Cheque transactions

Cheque withdrawal

Where a cheque book is issued and a cheque written from that book is debited to your account.

Cheques on a Bendigo Bank Cheque Account, Community Sector Banking Cash Management Trading Account or Community Sector Social Investment Deposit Account that are cashed 'over-the-counter' at a Bendigo Bank branch attract the applicable Cash Withdrawal (in branch) fee.

Bank cheque withdrawal

When you request us to provide you with a bank cheque. This fee will either be payable on request or charged to your account.

Card initiated transactions

EFTPOS withdrawal

When you make a payment for goods and services by selecting savings or cheque, or request cash from an EFTPOS terminal in Australia or overseas using a PIN in conjunction with a Bendigo Bank card.

Retail purchase

When you make a payment for goods and services with a Bendigo Blue Debit card, Community Sector Banking Salary Benefit Card or Bendigo Credit card by mail, telephone or Internet, or through a manual merchant facility or EFTPOS terminal where credit account is selected.

Non-Bendigo Bank ATM Inquiry

When you make an inquiry at a non-Bendigo Bank ATM using a Bendigo Bank card.

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown.

If using your credit card interest will be charged from the day the inquiry is completed.

Non-Bendigo Bank ATM withdrawal

When you make a withdrawal at a non-Bendigo Bank ATM using a Bendigo Bank card.

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown.

If using your credit card interest will be charged from the day the withdrawal is completed.

Bendigo Bank ATM withdrawal

When you make a withdrawal at a Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network, using a Bendigo Bank card.

Bendigo Bank ATM transfer

When you transfer funds from one Bendigo Bank or Community Sector Banking account to another Bendigo Bank account at a Bendigo Bank ATM.

Bank@Post withdrawal

When you make a withdrawal at a Bank@Post terminal in an Australia Post Office using a Bendigo Bank card where this facility is available.

Bank@Post deposit

When you make a deposit at a Bank@Post terminal in an Australia Post Office using a Bendigo Bank card where this facility is available.

Cash advance

Means credit provided in the form of cash, either directly from us or from another financial institution, and credit provided through a Pay Anyone transaction, a Bendigo Phone Banking transaction, a Bendigo e-banking transaction or a balance transfer transaction.

When you provide a merchant with your BSB and account number in order to establish a direct debit payment to your card account, this transaction will also be treated as a cash advance.

Non-Bendigo Bank international ATM inquiry

When you make an inquiry internationally at a non-Bendigo Bank ATM using a Bendigo Bank card.

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown.

If using your credit card interest will be charged from the day the inquiry is completed.

Non-Bendigo Bank international ATM withdrawal

When you make a withdrawal internationally at a non-Bendigo Bank ATM using a Bendigo Bank card.

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown.

If using your credit card interest will be charged from the day the withdrawal is completed.

Branch/Agent transactions

Cash withdrawal (in branch)

When you make a cash withdrawal from your Bendigo Bank or Community Sector Banking account 'over-the-counter' at a Bendigo Bank branch.

Cheques on a Bendigo Bank or Community Sector Banking Cheque Account that are cashed 'over-the-counter' at a Bendigo Bank branch will attract this fee.

Transfer (in branch)

When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds from one Bendigo Bank or Community Sector Banking account to another Bendigo Bank or Community Sector Banking account (including scheduled in branch transfers where you request one or more future dated transfers as opposed to establishing a periodical payment or sweep facility).

Collection item

When you make a deposit of cheques into your account via the NAB Deposit facility or when you make a deposit of cheques or paper items to any Business Bendigo Bank account or Community Sector Banking Cash Management Trading Account (excluding Bendigo Club, Bendigo Club

Cheque, Bendigo Primary Producer, Bendigo Primary Producer Cheque, Bendigo Trust, Bendigo Trust Passbook and Bendigo Trust Cheque accounts).

Agency withdrawal

When you make a cash withdrawal or request to transfer funds from one Bendigo Bank or Community Sector Banking account to another Bendigo Bank or Community Sector Banking account at any Bendigo Bank Agency.

National Australia Bank (NAB) deposit

When you make a deposit into a Bendigo Bank or Community Sector Banking Cash Management account at a branch of the National Australia Bank. To use this service you will need a specially printed deposit book that can be arranged at any Bendigo Bank branch.

This service is only available to Bendigo Bank and Community Sector Banking business customers and Bendigo Bank reserves the right to decline any request for the service. National Australia Bank may charge other fees in connection with this service and reserves the right not to process a deposit.

EFT credit transfer

When Bendigo Bank or Community Sector Banking accepts funds to be credited to an account at another bank.

Other transactions

Periodical payment by cheque

When you instruct us in writing to make a regular payment by cheque for a fixed amount from a Bendigo Bank or Community Sector Banking account to a non-Bendigo Bank account. This fee is payable each time the payment is made.

Periodical payment to other financial institutions

When you instruct us in writing to make a regular payment for a fixed amount from a Bendigo Bank or Community Sector Banking account or Community Sector Banking Salary Benefit Card to an account at another financial institution. This fee is payable each time payment is made.

Fringe Benefits Tax Annual Statement fee

If you elect to have Fringe Benefit Tax Annual Statements from Community Sector Banking, Community Sector Banking will provide a statement for each employee Salary Benefit Card (which relates to a Type 1 benefit under Fringe Benefits Tax legislation). This fee is payable prior to the provision of the statements.

GST Reporting fee

If you elect to have GST Reporting from Community Sector Banking, Community Sector Banking will provide a record of all expenditure on each employee Salary Benefit Card (which relate to a Type 1 benefit under FBT legislation) and calculate the total GST paid each month. This report may be used by PBI organisations to claim back GST, where a valid tax invoice is held. This fee is payable prior to completion of the report.

Fees & charges

There are 3 types of fees and charges:

1. Transaction fees
2. Other fees and charges
3. Government charges

Transaction Fees

The following accounts are exempt from transaction fees, unless otherwise stated in the tables below:

- Bendigo Piggy Bank Passbook Account
- Bendigo Rewards Plus Account
- Bendigo Farm Management Deposit Account
- Bendigo Emergency Services Account[#]
- Bendigo Emergency Services Cheque Account[#]
- Bendigo Term Deposit Accounts
- Bendigo Credit Card Accounts

[#] Formerly Bendigo Firepower Brigade Account

For all other accounts, the following transaction fees apply. These fees are incurred when you make one of the transactions. Unless otherwise stated, fees eligible for transaction account rebates accrue during the month and are charged to your account on the first day of the following month. Transactions that are not eligible for a transaction account rebate, will incur a fee at the time of the transaction. A detailed description of these transactions can be found in the “Transaction definitions” section of this booklet starting on page 17.

Fee free transactions

Transaction	Fee	Eligible for Transaction Account Rebate
Sweep Facility (internal)	Free	NA
Retail Purchase	Free	NA
Bendigo Bank ATM Deposit	Free	NA
Direct Credit (inward)	Free	NA
Direct Debit	Free	NA
Periodical Payment (internal)	Free	NA
Bank@Post Loan Repayments	Free	NA
Transaction	Fee	Eligible for Transaction Account Rebate
Bendigo Bank ATM Inquiries	Free	NA
Over the counter deposits	Free	NA

e-banking transactions

Bill Payment Withdrawal (BPAY®)	40c	Yes
e-banking Internal Transfer	40c	Yes
Phone Banking Transfer	40c	Yes
e-banking Pay Anyone Transfer	40c	Yes

Cheque transactions

Cheque Withdrawal	70c	Yes
Bank Cheque Withdrawal^#	\$10.00	Yes

Card initiated transactions

EFTPOS Withdrawal	70c	Yes
Retail Purchase	Free	NA
Non-Bendigo Bank ATM Inquiry#*	Free	NA
Non-Bendigo Bank ATM Withdrawal#*	Free	NA
Bendigo Bank ATM Withdrawal	70c	Yes
Bendigo Bank ATM Transfer	70c	Yes
Bank@Post Withdrawal#	\$2.20	No
Bank@Post Deposit#	\$2.20	No
Bank@Post Balance Inquiries	20c	No
Cash Advance	0.50% min. \$3.25	No
Non-Bendigo Bank International ATM Inquiry#*	\$1.50	No
Non-Bendigo Bank International ATM Withdrawal#*	\$5.00	No

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^Applies to all accounts, including Term Deposits

#Applies to all accounts, including Credit Card Accounts

* **Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.**

Branch/Agent transactions

Transaction	Fee	Eligible for Transaction Account Rebate
Cash Withdrawal (in branch)	\$1.75	Yes
Transfer (in branch)	\$1.75	Yes
Collection Item*	70c	Yes
Agency Withdrawal	\$1.75	Yes

National Australia Bank (NAB) Deposit#	\$3.00	Yes
EFT Credit Transfer^#	\$4.00	Yes

Other transactions

Periodical Payment by Cheque#	\$3.75	Yes
Periodical Payment to Other Financial Institution#	\$3.75	Yes

Please note the previously listed fees do not apply to the Bendigo Investment Facilities.

Bendigo Business Investment Facility

All withdrawals (excluding Bank Cheques)	\$5.00	Yes
Bank Cheque Withdrawal	\$10.00	Yes

^Applies to all accounts, including Term Deposits

#Applies to all accounts, including Credit Cards Accounts

* Applies to specified accounts only. Refer to transaction definition on page 17.

Other Fees and Charges

Annual Fees

The following fees may apply if you hold a Bendigo Credit card account or Bendigo Debit card account. The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

Account	Fee
Bendigo Red Credit Card No Interest Free Days	Nil
Bendigo Red Credit Card Interest Free Days	\$45.00
Bendigo Gold Credit Card accounts	\$85.00
Bendigo RSPCA Rescue Credit Card	\$24.00
Bendigo RSPCA Rescue Rewards Credit Card	\$24.00
Bendigo Basic Black Credit Card	\$45.00
CFA Credit Card accounts	\$24.00
Guild Line of Credit accounts	\$100.00

Bendigo Bank Credit Cards

Most Credit Card accounts are charged an annual fee – see the table above. Credit card accounts opened after 19th January 2004 will be charged the annual fee when the account is opened and the fee will appear on your first statement, then annually thereafter.

Credit card accounts opened prior to 19th January 2004 will be charged the annual fee the day after the initial transaction on the account, then annually thereafter on the same day.

CFA Credit cards

CFA Credit card accounts opened before 19th January 2004 will be charged an annual fee on the twelve month anniversary, then annually thereafter on the same day.

Guild Line of Credit Accounts

Guild Line of Credit accounts opened before 19th January 2004 will be charged an annual fee on the twelve month anniversary of the day the account was opened, then annually thereafter on the same day.

Rewards Program Fees

These fees apply if you have a Bendigo Red Credit card (no interest free days) and you have elected to become a member of the Bendigo Rewards Program

Account	Fee
Bendigo Red Credit card	\$24.00 (annually)

Other Card Fees

Credit Card Default Fee \$25.00

When your minimum repayment on a Bendigo Credit card exceeds \$25.00 and it has not been made 30 days after the due date. This fee is charged to your account at the end of the monthly statement period.

Just Business Credit Card Fee \$4.00

Applies when you have a MasterCard credit card linked to your account. This fee is charged per card linked to the account and is charged to the account monthly.

Bendigo Blue Debit Card Fee \$3.00

Applies when you have a Bendigo Blue Debit card linked to your account. This fee is charged per account, regardless of the number of linked debit cards and is charged to the account on the first calendar day of the month.

Bendigo Business Blue Debit Card Fee \$3.00

Applies when you have a Bendigo Business Blue Debit card linked to your account. This fee is charged per account, regardless of the number of linked debit cards and is charged to the account on the first calendar day of the month.

Emergency cash

Bendigo Red Credit and Bendigo Blue

Debit card holders \$100.00

Bendigo Gold Credit card holders Free

Foreign cash advance \$3.25 or 0.5%
of the transaction amount,
whichever is greater.

When you request a cash advance at a foreign Financial Institution.

Overseas card transaction fee

2% of all cash advance and retail purchase transactions made in currencies other than Australian dollars. The fee is added to the total transaction amount debited or credited to the customer's account in Australian dollars.

Replacement PIN Free

Issue of a replacement Personal Identification Number (PIN) for a Bendigo Blue Debit card, Bendigo Cashcard or Bendigo Credit card.

Sales Voucher Retrieval Fee \$10.00 per retrieval

Applies if we make a retrieval request for a Sales voucher for a non-PIN generated transaction and the retrieval request is withdrawn or determined as being a valid transaction.

Replacement Card Fees

Bendigo Blue Debit card, Bendigo Cashcard,
Community Sector Banking Salary Benefit Card
or Bendigo Credit card replacement or re-issue Free

The following fees apply to the emergency replacement of a Bendigo Blue Debit card, Bendigo Red Credit card, Community Sector Banking Salary Benefit Card or Bendigo Gold Credit card lost or stolen overseas, within 72 hours of request:

Replacement card for Bendigo Blue Debit card, Bendigo Red Credit card holders and Community Sector Banking Salary Benefit Card	\$100.00
Replacement card for Bendigo Gold Credit card holder	Free

Cheque fees

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

Bank Cheque replacement fee	\$30.00
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When a Bank Cheque has been lost, destroyed or stolen and you request us to provide you with a replacement Bank Cheque.

Bank Cheque stop fee	\$20.00
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Allowed only in limited circumstances. When you request us to stop payment on a Bank Cheque and to purchase it back.

Cheque books - standard	Free
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Cheque cancellation fee	\$5.00
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When you request us to place a stop on a cheque (other than a lost or stolen cheque) you have issued.

Cheque dishonour (inward)

When you deposit a cheque into your account and that cheque is subsequently dishonoured by the Financial Institution on which it was drawn. This fee is charged to your account when the cheque is dishonoured.

Personal accounts	Free
Business accounts	\$10.00
Cheque dishonour (outward)	\$40.00

When we dishonour a cheque you have written. This fee is charged to your account when the cheque is dishonoured.

Cheque redirection fee (internal)

When a cheque written by you is presented within 20 business days of account closure and redirected to another Bendigo Bank Cheque account, Community Sector Banking Cash Management Trading Account or Community Sector Social Investment Deposit Account in the same name. Free

When a cheque written by you is presented 20 business days after account closure and redirected to another Bendigo Bank cheque account, Community Sector Banking Cash Management Trading Account or Community Sector Social Investment Deposit Account in the same name. \$10.00

This fee will be charged to the account to which the cheque is redirected at the time the cheque is redirected.

Cheque search fee	\$60 per hour (minimum charge \$15)
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When you request us to search and retrieve a copy of a cheque or cheques.

Cheque special clearance	\$15.00
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When you request us to obtain a special clearance of a cheque deposited by you.

Cheque trace fee	\$20.00
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Applies to each cheque where a trace to obtain information of final destination is requested. A copy of the cheque will be provided with this request.

International services

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service. The following should be read in conjunction with the Bendigo Foreign Exchange Facilities Disclosure Documents.

Bank draft fees

A bank draft is a method of transferring funds by mail and is available in many currencies.

Issue of Bank Draft to Bendigo Bank or Community Sector Banking Account holder	\$10.00
Issue of Bank Draft to Bendigo and Adelaide Bank Shareholder*	\$5.00
Refund of Bank Draft	\$10.00
Repurchase and Reissue of Bank Draft	\$20.00
Stop Payment on Bank Draft	\$25.00

* Shareholder must hold Bendigo Bank account

Cash Passport

The following fees apply if we arrange the purchase of a Cash Passport for you.

Bendigo Bank Account holders	\$15.00 or 1% of amount, whichever is greater.
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Foreign Bank Note Fees

Foreign bank notes (buying or selling)

When we arrange for you to purchase or sell foreign currency.

Bendigo Bank and Non Bendigo Bank Customers	\$5.00 or 1% of AUD amount, whichever is greater
Bendigo and Adelaide Bank Shareholders	\$2.50 or 0.5% of AUD amount, whichever is greater

Foreign Cheque / Collection Item Fees

Dishonour of cash letter item Other bank fee applies

Applies where a foreign cheque that we have purchased from you has been dishonoured. The returning bank generally charges a fee for the dishonoured item which will be passed onto you. The amount charged will vary from bank to bank. You should be aware that the sum to be debited to your account for the dishonoured item will be determined by applying the Bank's prevailing foreign exchange sell rate to the foreign value of the cheque on the day the Bank is debited for the dishonour. The debit will be back-dated to the day of the original transaction. This may result in a difference between the amount being debited to your account and the amount originally credited to your account. International Cheque Payment Laws, in some circumstances, allow a fraudulent cheque to be returned / dishonoured at any time up to seven (7) years after it has been presented.

Dishonour of collection item

Applies where a foreign cheque that we have purchased from you has been dishonoured. International Cheque Payment Laws, in some circumstances, allow a fraudulent cheque to be returned/dishonoured at any time up to seven (7) years after it has been presented. This may occur even though the cheque has initially been paid and proceeds credited to your account. Should any cheque collected on your behalf with proceeds credited to your account be subsequently dishonoured, the proceeds, together with any fees and charges, will be debited to your account. The dishonour will be debited to your account at the Bank's foreign currency selling rate on the day the Bank is debited for the dishonour.

Purchase Foreign cheque

Foreign cheques issued in the same currency to that which the drawee institution deals, with values up to the equivalent of AUD \$30,000

Bendigo Bank Account holders	\$10.00
Bendigo and Adelaide Bank Shareholders	\$5.00

Purchase Collection Item

All foreign cheques issued in a different currency to that which the drawee institution deals. Foreign cheques issued in the same currency to that which the drawee institution deals with a value greater than AUD \$30,000

Bendigo Bank Account holders \$40.00

Charged upon receipt of fate from issuing bank (Additional fees may be charged by the drawer's Financial Institution).

Cheques are returned to the drawee institution for clearance and funds credited to customers account in Australian dollars when we receive confirmation of clearance. Settlement can take up to six weeks or longer.

Inward collection item \$40.00

Applies where a cheque that you have remitted overseas is sent to us on a collection basis. The fee is deducted from the proceeds remitted back to the payee's bank.

Travellers Cheques

Selling

The following fees apply if we arrange the cashing of Travellers Cheques for you.

Amex travellers cheques

Bendigo Bank Account holders Free

Non-Bendigo Bank Account holders \$6.00

Non-Amex travellers cheques

Bendigo Bank and Non-Bendigo Bank Account holders \$6.00

Bendigo and Adelaide Bank Shareholders \$3.00

Buying

The following fees apply if we arrange the purchase of Travellers Cheques for you.

Bendigo Bank and Non-Bendigo Bank Account holders \$10.00 or 1% of amount, whichever is greater.

Bendigo and Adelaide Bank Shareholders	Free
Bendigo Gold Credit card holders	Free
Travellers cheque replacement	Free

Other International Fees

Foreign cash advance	See Page 29
Overseas card transaction fee	See Page 29

Telegraphic Transfers

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

International

Inward telegraphic transfers
– in a foreign currency \$10.00

Acceptance of payments in a foreign currency for swift transfer to a Bendigo Bank or Community Sector Banking account.

Inward telegraphic transfer in AUD currency \$2.00

Acceptance of payment in AUD currency for swift transfer to a Bendigo Bank or Community Sector Banking account.

Outward telegraphic transfers

Issue of telegraphic transfer

Bendigo Bank or Community Sector
Banking Account holders \$30.00

Bendigo and Adelaide Bank Shareholders* \$15.00

* Shareholder must hold Bendigo Bank account

Note: Payment of Australian or foreign funds into a foreign account or for receipt into a Bendigo and Adelaide Bank account, may incur a handling or acceptance fee by the accepting bank and/or intermediary bank(s). These fees may be deducted from the total funds originally remitted.

Payment of Australian or foreign funds for transfer to any account at most foreign financial institutions. The accepting bank and/or intermediary bank(s) may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

International telegraphic transfer return request \$25.00

Applies if you request the return payment of a telegraphic transfer.

Amendment to Telegraphic Transfer Instructions \$25.00

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

Telegraphic Transfer Trace Fee \$25.00

Applies where you request us to investigate the fate of a telegraphic transfer.

If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

Rejected Telegraphic Transfer Other bank fee applies

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned which is passed onto you. The fee amount will vary from bank to bank.

Domestic

Acceptance of a payment from an Australian financial institution for fast transfer to any Bendigo Bank account
\$2.00

Payment of funds from a Bendigo Bank account for transfer to an account at any Australian financial institution.[^]

Bendigo Bank Account holders \$30.00

Bendigo and Adelaide Bank Shareholders* \$15.00

[^] The accepting bank may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

* Shareholder must hold Bendigo Bank account

Domestic Telegraphic Transfer

Remittance Return Request \$25.00

Applies if you request the return payment of a telegraphic transfer.

Amendment to Telegraphic Transfer

Instructions \$25.00

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

Telegraphic Transfer Trace Fee \$25.00

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

Rejected Telegraphic Transfer Other bank fee applies

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned which is passed onto you. The amount of fee will vary from bank to bank.

Bulk Payment Fees

Bulk Payment Fees are inclusive of GST. They are payable by direct debit from your nominated account each month and a tax invoice will be issued. A Direct Debit Request Authority Form may need to be completed.

Establishment fee \$99.00

When we approve and establish the Bendigo Bulk Payment facility requested by you we will charge you a one off establishment fee.

Processing fee of 16.5 cents per transaction

When we process your bulk payment instructions you will be charged a fee for each transaction.

Quick*Link™ (ABA file software) \$302.50

This fee is payable and is deducted from your nominated account when we supply you with the Quick*Link™ software package.

General Fees

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

Audit request	\$60.00 per hour (minimum charge \$30.00)
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When you or your representative (for example, your accountant) request us to provide a written statement of your financial accounts with Bendigo Bank or Community Sector Banking.

Bill payment transaction trace fee	\$20.00
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When you request us to trace a bill payment you have made through the BPAY® scheme.

Cash order or exchange - coin

When you request coins from us or request to exchange coins with us.

Bendigo Bank or Community Sector Banking Account holders	Free
Non-Bendigo Bank Account holders	\$1.00 per bag (minimum charge \$5.00)

Cash order or exchange – notes/coin

When we are required to order cash on your behalf or when we are required to have cash collected on your behalf:

charges reflect the costs charged to us by external contractors providing cash supplies to our branches and may vary due to location. Please contact your local branch for information regarding fees for your location.

* Higher rates may be charged by branches deemed to be in a remote location by our Service Provider. Contact your branch for more information.

** Higher rates may be charged for services performed on weekends, public holidays or with less than 3 days notice.

*** Additional fees for delivery of coin bags, delivery of note bags or the wrapping of coin may be applicable. Coin bag limits may apply.

Company/business name search \$50.00

When we are required to, or you request us to, conduct a company or business name search.

Deposit book \$5.00

When you request us to order a pre-encoded deposit book for your account. This fee applies to each book ordered by you.

Deposit box envelopes \$10.00

If you wish to use the Bendigo Bank Deposit Box facility we will provide you with a box of envelopes. This charge applies to each box of envelopes provided to you.

Direct debit dishonour fee \$40.00

Applies when a direct debit from your account is dishonoured due to insufficient funds.

Direct entry trace fee \$30.00

Applies to each direct entry transaction where a trace is requested by the customer to obtain information about the transaction made or received by the customer.

Dormant account fee \$24.00

This is an annual fee which applies to your account (other than a Term Deposit account) if it has not been activated by a customer generated deposit or withdrawal for three (3) years or more. We will provide you with written notification 30 days prior to deduction of the fee if we have not previously received returned mail. If you have not activated your account for a period of seven (7) years, we are required under section 69 of the Banking Act 1959 to forward all remaining funds in the account, if the balance is \$500.00 or greater, to the Commonwealth Government.

End of Fringe Benefits

Tax Year Account Balance Listing fee

Community Sector Banking can provide a listing of the account balances for each Salary Benefit Card held by your organisation.

Balance listings prior to 31/03/2011 \$10.00 per customer number

Balance listings after 01/04/2011 \$1.00 per
card holder

Balance transfers made between 26 March \$4.00 for
balances over \$100 and

and 31 March each year \$6.00 for
balances under \$100

Tax Year Reporting fee

Community Sector Banking can provide a reporting service that prepares a listing of all reportable Fringe Benefits transactions and deposits for each Salary Benefit Card held by your organisation.

\$3.00 per account

Early withdrawal fee \$15.00

Where you make a withdrawal and/or closure prior to the specified release date, to an account that has withdrawal restrictions. This fee only applies to Christmas Club Accounts.

Monthly additional benefits fee

Bendigo Retirement/Ultimate Plus Accounts* \$4.00

* No longer on offer for new accounts

Overdrawn account fee \$27.50

Applies where your account is overdrawn or exceeds its credit limit without prior arrangement with us.

You will be charged this fee each day your account is debited and your account remains overdrawn at the end of the day.

Periodical payment dishonour \$20.00

If you have established a periodical payment and we cannot make the payment due to insufficient funds in your account then we will apply this fee after four (4) unsuccessful attempts on consecutive days.

Security tokens (issue & replacement)

Applies to customers using the Pay Anyone and Bulk Payments Service. Tokens may be used for other Bendigo Bank services (ie. Logon to Bendigo e-banking)

Professional \$99.00

One Touch \$20.00

Statement replacement \$5.00

If you request us to provide you with a replacement statement we will apply a fee to each statement we re-issue to you.

Sweep facility rejection \$20.00

If you have established a sweep facility payment and we cannot make the payment due to insufficient funds in your nominated account then we will apply this fee after one (1) unsuccessful attempt.

Voucher search \$60.00 per hour
(minimum charge \$15.00)

Where you request us to search and/or retrieve voucher/s or other documentation.

Warrant delivery \$25.00

Where you request us to hand deliver a warrant to another bank or financial institution.

Tips on minimising your transaction fees

There are several ways in which you can minimise your transaction fees. They include:

- By making withdrawal and deposit transactions that are free of transaction fees such as those listed under “Fee free transactions” heading in the Transaction Fees section of this booklet starting on page 24.
- By reducing the number of withdrawals you make.
- By considering whether to establish an account or loan with Bendigo Bank that may increase your Transaction Account Rebate (refer to ‘Who is eligible for Additional Transaction Account Rebates’ starting on page 7).

- If using ATMs, withdrawing more cash less often may reduce the number of transactions you make.
- If you hold the following Bendigo and Adelaide Bank shares you are entitled to a Shareholder discount:
 - Personal customers holding 500 or more fully paid ordinary Bendigo and Adelaide Bank Limited shares
 - Personal customers holding 40 or more fully paid Bendigo and Adelaide Bank Limited Preference shares
 - Corporate entities holding 1500 or more fully paid ordinary Bendigo and Adelaide Bank Limited shares
 - Corporate entities holding 120 or more fully paid Bendigo and Adelaide Bank Limited Preference shares.
 - By choosing the most appropriate account for your needs. Details are available from your nearest branch, by telephoning Customer Contact and Care **1300 BENDIGO** (1300 236 344), or by visiting our website at www.bendigobank.com.au
For Community Sector Banking telephone **1300 CSBANK** (1300 272 265) or visit our website at www.communitysectorbanking.com.au

As these tips have been prepared without taking into account your objectives, financial situation or needs, before acting on these tips, you should consider how appropriate they are having regard to your objectives, financial situation and needs. Terms and Conditions for each of these products (other than our credit facilities) are available from your nearest Bendigo Bank branch or online at www.bendigobank.com.au

Community Sector Banking Terms and Conditions are available at www.communitysectorbanking.com.au

