

Business.

Fees and Charges.

9 May 2018

It's not just business banking.

It's bigger than that.

It's your company thriving and your customers getting what they want, then coming back for more. It's jobs in the community and it's your future. We think that business banking is more than just balance sheets and budgets. Which is why we're doing more than ever to help every Australian business succeed.

About this document

The Business Fees and Charges booklet provides information about a range of business account services, the applicable fees and transaction account rebates. However it may not include all fees applicable to your account.

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

You should refer to your account Standard Terms or contact us to find out which services are available to your account.

We may change our fees, charges and transaction account rebates from time to time and Government charges may change at any time. You can obtain a current copy of this booklet at any time by contacting us.

This booklet includes fees for:

- Business accounts
- Term Deposit accounts
- Business credit cards
- Business and commercial finance
- Business investment accounts
- Interest rate risk management
- Debtor finance
- Equipment finance
- International services

For information about personal account products and services available please contact us.

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Section A – Transaction Account Rebates

What is a Transaction Account Rebate?

If you hold an eligible account as listed in Section B of this booklet 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 your Transaction Account Rebate 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. On the first day of each month we will subtract your Transaction Account Rebate from the eligible Transaction Fees charged to your account. Any unused rebate does not carry over to the following month.

Fees that are eligible for the rebate in this booklet are identified by '(R)' in Section C.

Section B – Business Accounts

Bendigo Transaction Accounts

| Account | Monthly Service Fee | Transaction Account Rebate |
|--------------------------------------|--------------------------|----------------------------|
| Bendigo Business Everyday Account | \$15.00 | No |
| Bendigo Business Basic Account | No | No |
| Bendigo Commercial Everyday Account | Available on Application | No |
| Bendigo Commercial Basic Account | No | No |
| Bendigo Business Investment Facility | No | \$25.00 |

Bendigo Savings Accounts

| Account | Monthly Service Fee | Transaction Account Rebate |
|---|---------------------|----------------------------|
| Bendigo Business EasySaver Account | No | No |
| Bendigo Business CommunitySaver Account | No | No |

Bendigo Trust Accounts

| Account | Monthly Service Fee | Transaction Account Rebate |
|---|---------------------|----------------------------|
| Bendigo Real Estate Trust Account | No | No |
| Bendigo Solicitors Trust Account | No | No |
| Bendigo Conveyancer Trust (VIC) Account | No | No |
| Bendigo Retention Money Trust (NSW) Account | No | No |

Bendigo Term Deposit Accounts

| Account | Monthly Service Fee | Transaction Account Rebate |
|---------------------------------------|---------------------|----------------------------|
| Bendigo Standard Term Deposit Account | No | No |
| Bendigo Gold Term Deposit Account | No | No |

Bendigo Accounts no longer offered (existing accounts only)

| Account | Monthly Service Fee | Transaction Account Rebate |
|---|---------------------|----------------------------|
| Bendigo Schools Management | No | \$10.00 |
| Our Community Account | No | \$4.00 |
| Bendigo Oxfam Community Investment Account ² | No | \$4.00 |
| Bendigo Community Choice Investment Account | No | \$4.00 |
| Bendigo Primary Producer Account | No | \$10.00 |
| Bendigo Business Cash Management Account | No | No |
| Bendigo Schools Cash Management Account | No | \$10.00 |
| Bendigo Trust Account | No | \$6.00 |
| Bendigo Business Solutions Account | \$10.00 | \$20.00 |
| Bendigo Business Account | No | No |
| Bendigo GST Management Account | No | \$1.75 |
| Bendigo Club Account | No | \$7.00 |
| Bendigo Emergency Services Account | No | No ¹ |
| Bendigo Community Choice Partners Account | No | No ¹ |
| Bendigo Business Flexi Offset | No | No |

Community Sector Banking

| Account | Monthly Service Fee | Transaction Account Rebate |
|--|---------------------|----------------------------|
| Community Sector Banking b-packaged [®] Account | \$2.00 | No |
| Community Sector Banking b-entertained [®] Account | \$2.00 | No |
| Community Sector Banking Not-for-Profit Everyday Account | No | No |
| Community Sector Banking Gift Fund Account | No | Available ³ |
| Community Sector Banking Capacity Builder Account | No | \$1.75 |
| Community Sector Banking Social Investment Deposit Account | No | \$4.00 |

Community Sector Banking Accounts no longer offered (existing accounts only)

| Account | Monthly Service Fee | Transaction Account Rebate |
|--|---------------------|----------------------------|
| Community Sector Banking Cash Management Trading Account | No | \$4.00 ⁴ |

Business Credit Cards

| Account | Monthly Service Fee | Transaction Account Rebate |
|---------------------------------|---------------------|----------------------------|
| Business Mastercard Credit card | \$4.00 ⁵ | No |

Business Debit Cards

| Account | Monthly Service Fee | Transaction Account Rebate |
|--|---------------------|----------------------------|
| Business Debit Mastercard | \$3.00 ⁷ | No |
| Community Sector Banking b-packaged Debit Mastercard | \$3.00 ⁶ | No |
| Community Sector Banking b-entertained Debit Mastercard | \$3.00 ⁶ | No |

1. Account exempt from eligible Transaction Fees
2. Formerly Bendigo Oxfam Australia Cash Management Account or Bendigo Oxfam Australia Deposit Account
3. Available subject to approval
4. Standard Transaction Account Rebate applies however:
A further Transaction Account Rebate may be negotiated between Community Sector Banking and the customer. 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. Cash Management Trading accounts opened from this date (8th August 2011) will receive Transaction Account Rebates as per the above.
5. 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
6. Applies when you have a Business Debit Mastercard, Community Sector Banking **b-packaged** Debit Mastercard or Community Sector Banking **b-entertained** Debit Mastercard linked to your account (excluding Bendigo Business Account's with overdrafts). 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
7. Does not apply to the Bendigo Business Everyday Account, Bendigo Business Basic Account, Bendigo Commercial Everyday Account, Bendigo Commercial Basic Account and Community Sector Banking Not-For-Profit Everyday Account.

| Transaction | Current Transaction Accounts | | | | Business Investment Facility | Business Accounts no longer offered (existing accounts only) | | When is fee charged? | |
|-------------------------------|---|------------------|--------------------------|------------------|------------------------------|--|-----------------------------|------------------------|-------------------------------------|
| | Business Everyday | Business Basic | Commercial Everyday | Commercial Basic | Business Investment Facility | Fee for existing accounts | Eligible for account rebate | | |
| Monthly Service Fee | \$15.00 | N/A | Available on application | N/A | N/A | Refer to page 3 | N/A | 1st of following month | |
| Business Debit Mastercard Fee | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$3.00 | \$3.00 | N/A | 1st of following month | |
| Free | Sweep facility (internal) | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Retail purchase | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Bendigo Bank ATM deposit | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Direct credit (inward) | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Direct debit | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Periodical payment (internal) | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Bank@Post loan repayment | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Bendigo Bank ATM enquiry | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Cash deposit (in branch) | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Non-Bendigo Bank ATM enquiry ¹ | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Non-Bendigo Bank ATM withdrawal ¹ | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | BPAY® withdrawal | Unlimited | \$0.40 | Unlimited | \$0.40 | \$5.00 | \$0.40 | Yes | 1st of following month |
| e-banking | e-banking internal transfer | Unlimited | \$0.40 | Unlimited | \$0.40 | \$5.00 | \$0.40 | Yes | 1st of following month |
| | Phone Banking transfer | Unlimited | \$0.40 | Unlimited | \$0.40 | \$5.00 | \$0.40 | Yes | 1st of following month |
| | e-banking Pay Anyone transfer, including Osko® | Unlimited | \$0.40 | Unlimited | \$0.40 | \$5.00 | \$0.40 | Yes | 1st of following month |
| | Cash withdrawal | Unlimited | \$1.75 | Unlimited | \$1.75 | \$5.00 | \$1.75 | Yes | 1st of following month |
| Branch/Agent | Transfer | Unlimited | \$1.75 | Unlimited | \$1.75 | \$5.00 | \$1.75 | Yes | 1st of following month |
| | Agency withdrawal | Unlimited | \$1.75 | Unlimited | \$1.75 | \$5.00 | \$1.75 | Yes | 1st of following month |
| | Collection item | Unlimited | \$0.70 | Unlimited | \$0.70 | Unlimited | \$0.70 | Yes | 1st of following month |
| | National Australia Bank (NAB) deposit | \$3.00 | \$3.00 | \$3.00 | \$3.00 | Unlimited | \$3.00 | Yes | at time of transaction ² |
| | EFTPOS withdrawal | Unlimited | \$0.70 | Unlimited | \$0.70 | \$5.00 | \$0.70 | Yes | 1st of following month |
| Card initiated | Bendigo Bank ATM withdrawal | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Bendigo Bank ATM transfer | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | |
| | Bank@Post withdrawal | \$2.80 | \$2.80 | \$2.80 | \$2.80 | Unlimited | \$2.80 | No | at time of transaction |
| | Bank@Post deposit | \$2.80 | \$2.80 | \$2.80 | \$2.80 | Unlimited | \$2.80 | No | at time of transaction |
| | Bank@Post balance enquiry | \$1.10 | \$1.10 | \$1.10 | \$1.10 | Unlimited | \$1.10 | No | at time of transaction |
| Cash advance | 0.50% min \$3.25 | 0.50% min \$3.25 | 0.50% min \$3.25 | 0.50% min \$3.25 | 0.50% min \$3.25 | 0.50% min \$3.25 | No | at time of transaction | |
| Other | Cheque withdrawal | Unlimited | \$0.70 | Unlimited | \$0.70 | \$5.00 | \$0.70 | Yes | 1st of following month |
| | Bank cheque withdrawal | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | \$10.00 | Yes | at time of transaction ² |
| | EFT Credit Transfer | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$5.00 | \$4.00 | Yes | at time of transaction ² |
| | Periodical payment by cheque | \$3.75 | \$3.75 | \$3.75 | \$3.75 | \$5.00 | \$3.75 | Yes | at time of transaction ² |
| | Periodical payment to other financial institution | \$3.75 | \$3.75 | \$3.75 | \$3.75 | \$5.00 | \$3.75 | Yes | at time of transaction ² |

¹ 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.

² Fee charged on the 1st of the following month for accounts no longer offered.

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| Transaction | Current Savings Accounts | | Term Deposit Accounts | | When is fee charged? | |
|---------------------|---|-------------------------|-----------------------|-------------------|----------------------|------------------------|
| | Business EasySaver | Business CommunitySaver | Standard Term Deposit | Gold Tern Deposit | | |
| Monthly Service Fee | N/A | N/A | N/A | N/A | N/A | |
| Free | Sweep facility (internal) | Unlimited | Unlimited | N/A | N/A | |
| | Direct credit (inward) | Unlimited | Unlimited | N/A | N/A | |
| | Direct debit | Unlimited | Unlimited | N/A | N/A | |
| | Periodical payment (internal) | Unlimited | Unlimited | N/A | N/A | |
| | Cash deposit (in branch) | Unlimited | Unlimited | Unlimited^ | Unlimited^ | N/A |
| | BPAY withdrawal | Unlimited | Unlimited | N/A | N/A | N/A |
| e-banking | e-banking internal transfer | Unlimited | Unlimited | N/A | N/A | |
| | Phone Banking transfer | Unlimited | Unlimited | N/A | N/A | |
| | e-banking Pay Anyone transfer, including Osko | Unlimited | Unlimited | N/A | N/A | |
| | Cash withdrawal | \$1.75 | \$1.75 | Unlimited^ | Unlimited^ | 1st of following month |
| Branch/Agent | Transfer | \$1.75 | \$1.75 | Unlimited^ | Unlimited^ | 1st of following month |
| | Agency withdrawal | \$1.75 | \$1.75 | Unlimited^ | Unlimited^ | 1st of following month |
| | Collection item | \$0.70 | \$0.70 | N/A | N/A | 1st of following month |
| | National Australia Bank (NAB) deposit | N/A | N/A | N/A | N/A | N/A |
| | Bank cheque withdrawal | \$10.00 | \$10.00 | \$10.00 | \$10.00 | at time of transaction |
| Other | EFT Credit Transfer | \$4.00 | \$4.00 | \$4.00 | \$4.00 | at time of transaction |
| | Periodical payment by cheque | \$3.75 | \$3.75 | N/A | N/A | at time of transaction |
| | Periodical payment to other financial institution | \$3.75 | \$3.75 | N/A | N/A | at time of transaction |

^For Standard Term Deposits, transactions only available seven days from the review date or initial deposit. For Gold Term Deposits only for amounts up to 25% of the initial deposit amount without interest rate reduction.

| Transaction | Regulated Trust Accounts | | | | When is fee charged? | | |
|---|---|------------------------------|--------------------------------------|--|----------------------|------------------------|------------------------|
| | Real Estate Trust ¹ | Solicitor Trust ¹ | Conveyancer Trust (VIC) ¹ | Retention Money Trust (NSW) ¹ | | | |
| Monthly Service Fee | N/A | N/A | N/A | N/A | N/A | | |
| Business Debit Mastercard Fee | N/A | N/A | N/A | N/A | N/A | | |
| Free | Sweep facility (internal) | Unlimited | Unlimited | Unlimited | Unlimited | N/A | |
| | Retail purchase | N/A | N/A | N/A | N/A | N/A | |
| | Bendigo Bank ATM deposit | N/A | N/A | N/A | N/A | N/A | |
| | Direct credit (inward) | Unlimited | Unlimited | Unlimited | Unlimited | N/A | |
| | Direct debit | Unlimited | Unlimited | Unlimited | Unlimited | N/A | |
| | Periodical payment (internal) | Unlimited | Unlimited | Unlimited | Unlimited | N/A | |
| | Bank@Post loan repayment | N/A | N/A | N/A | N/A | N/A | |
| | Bendigo Bank ATM enquiry | N/A | N/A | N/A | N/A | N/A | |
| | Cash deposit (in branch) | Unlimited | Unlimited | Unlimited | Unlimited | N/A | |
| | Non-Bendigo Bank ATM enquiry ² | N/A | N/A | N/A | N/A | N/A | |
| | Non-Bendigo Bank ATM withdrawal ² | N/A | N/A | N/A | N/A | N/A | |
| | e-banking | BPAY withdrawal | \$0.40 | \$0.40 | \$0.40 | \$0.40 | 1st of following month |
| | | e-banking internal transfer | \$0.40 | \$0.40 | \$0.40 | \$0.40 | 1st of following month |
| | | Phone Banking transfer | \$0.40 | \$0.40 | \$0.40 | \$0.40 | 1st of following month |
| e-banking Pay Anyone transfer, including Osko | | \$0.40 | \$0.40 | \$0.40 | \$0.40 | 1st of following month | |
| Branch/Agent | Cash withdrawal | \$1.75 | \$1.75 | \$1.75 | \$1.75 | 1st of following month | |
| | Transfer | \$1.75 | \$1.75 | \$1.75 | \$1.75 | 1st of following month | |
| | Agency withdrawal | \$1.75 | \$1.75 | \$1.75 | \$1.75 | 1st of following month | |
| | Collection item | \$0.70 | \$0.70 | \$0.70 | \$0.70 | 1st of following month | |
| | National Australia Bank (NAB) deposit | \$3.00 | \$3.00 | \$3.00 | \$3.00 | 1st of following month | |
| Card initiated | EFTPOS withdrawal | \$0.70 | \$0.70 | \$0.70 | \$0.70 | 1st of following month | |
| | Bendigo Bank ATM withdrawal | N/A | N/A | N/A | N/A | N/A | |
| | Bendigo Bank ATM transfer | N/A | N/A | N/A | N/A | N/A | |
| | Bank@Post withdrawal | N/A | N/A | N/A | N/A | N/A | |
| | Bank@Post deposit | N/A | N/A | N/A | N/A | N/A | |
| | Bank@Post balance enquiry | N/A | N/A | N/A | N/A | N/A | |
| | Cash advance | N/A | N/A | N/A | N/A | N/A | |
| Other | Cheque withdrawal | \$0.70 | \$0.70 | \$0.70 | \$0.70 | 1st of following month | |
| | Bank cheque withdrawal | \$10.00 | \$10.00 | \$10.00 | \$10.00 | 1st of following month | |
| | EFT Credit Transfer | \$4.00 | \$4.00 | \$4.00 | \$4.00 | 1st of following month | |
| | Periodical payment by cheque | \$3.75 | \$3.75 | \$3.75 | \$3.75 | 1st of following month | |
| | Periodical payment to other financial institution | \$3.75 | \$3.75 | \$3.75 | \$3.75 | 1st of following month | |

¹ If you have a Solicitors Trust, Real Estate Trust, Conveyancer Trust (VIC) or Retention Money Trust (NSW) as well as holding that account, you must open and maintain another Bendigo primary demand deposit account in the same name at all times. Fees associated with the regulated trust accounts are to be debited from the primary demand deposit account.

² 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.

| Transaction | Community Sector Banking Accounts | | | | | | Accounts no longer offered (existing accounts only) | | When is fee charged? |
|---|-----------------------------------|---------------|-------------------------|-----------|------------------|---------------------------|---|-----------------------------|-------------------------------------|
| | b-packaged | b-entertained | Not-For-Profit Everyday | Gift Fund | Capacity Builder | Social Investment Deposit | Fee for existing accounts | Eligible for account rebate | |
| Monthly Service Fee | \$2.00 | \$2.00 | N/A | N/A | N/A | N/A | N/A | N/A | 1st of following month |
| Business Debit Mastercard Fee | N/A | N/A | \$0.00 | \$0.00 | N/A | N/A | \$3.00 | N/A | 1st of following month |
| CSB b-packaged Debit Mastercard Fee | \$3.00 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 1st of following month |
| CSB b-entertained Debit Mastercard Fee | N/A | \$3.00 | N/A | N/A | N/A | N/A | N/A | N/A | 1st of following month |
| Sweep facility (internal) | Unlimited | N/A | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A |
| Retail purchase | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | Unlimited | N/A | N/A |
| Bendigo Bank ATM deposit | N/A | N/A | Unlimited | Unlimited | N/A | N/A | Unlimited | N/A | N/A |
| Direct credit (inward) | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A |
| Direct debit | Unlimited | N/A | Unlimited | Unlimited | N/A | Unlimited | Unlimited | N/A | N/A |
| Periodical payment (internal) | Unlimited | N/A | Unlimited | Unlimited | N/A | Unlimited | Unlimited | N/A | N/A |
| Bank@Post loan repayment | N/A | N/A | Unlimited | Unlimited | N/A | N/A | Unlimited | N/A | N/A |
| Bendigo Bank ATM enquiry | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | Unlimited | N/A | N/A |
| Cash deposit (in branch) | N/A | N/A | Unlimited | Unlimited | N/A | Unlimited | Unlimited | N/A | N/A |
| Non-Bendigo Bank ATM enquiry ¹ | Unlimited | Unlimited | Unlimited | Unlimited | N/A | N/A | Unlimited | N/A | N/A |
| Non-Bendigo Bank ATM withdrawal ¹ | N/A | N/A | Unlimited | Unlimited | N/A | N/A | Unlimited | N/A | N/A |
| BPAY withdrawal | N/A | N/A | Unlimited | \$0.40 | N/A | N/A | \$0.40 | Yes | 1st of following month |
| e-banking internal transfer | N/A | N/A | Unlimited | \$0.40 | \$0.40 | \$0.40 | \$0.40 | Yes | 1st of following month |
| Phone Banking transfer | N/A | N/A | Unlimited | \$0.40 | \$0.40 | \$0.40 | \$0.40 | Yes | 1st of following month |
| e-banking Pay Anyone transfer, including Osko | N/A | N/A | Unlimited | \$0.40 | \$0.40 | \$0.40 | \$0.40 | Yes | 1st of following month |
| Cash withdrawal | N/A | N/A | Unlimited | \$1.75 | N/A | \$1.75 | \$1.75 | Yes | 1st of following month |
| Transfer | N/A | N/A | Unlimited | \$1.75 | \$1.75 | \$1.75 | \$1.75 | Yes | 1st of following month |
| Agency withdrawal | N/A | N/A | Unlimited | \$1.75 | N/A | \$1.75 | \$1.75 | Yes | 1st of following month |
| Collection item | N/A | N/A | Unlimited | \$0.70 | N/A | \$0.70 | \$0.70 | Yes | 1st of following month |
| National Australia Bank (NAB) deposit | N/A | N/A | \$3.00 | \$3.00 | N/A | \$3.00 | \$3.00 | Yes | at time of transaction ² |
| EFTPOS withdrawal | \$0.70 | \$0.70 | Unlimited | N/A | N/A | N/A | \$0.70 | Yes | 1st of following month |
| Bendigo Bank ATM withdrawal | N/A | N/A | Unlimited | N/A | N/A | N/A | Unlimited | N/A | 1st of following month |
| Bendigo Bank ATM transfer | N/A | N/A | Unlimited | N/A | N/A | N/A | Unlimited | N/A | 1st of following month |
| Bank@Post withdrawal | N/A | N/A | \$2.80 | N/A | N/A | N/A | \$2.80 | No | at time of transaction |
| Bank@Post deposit | N/A | N/A | \$2.80 | N/A | N/A | N/A | \$2.80 | No | at time of transaction |
| Bank@Post balance enquiry | \$1.10 | \$1.10 | \$1.10 | N/A | N/A | N/A | \$1.10 | No | at time of transaction |
| Cash advance | N/A | N/A | 0.50% min \$3.25 | N/A | N/A | N/A | 0.50% min \$3.25 | No | at time of transaction |
| Cheque withdrawal | N/A | N/A | Unlimited | \$0.70 | N/A | \$0.70 | \$0.70 | Yes | 1st of following month |
| Bank cheque withdrawal | \$10.00 | \$10.00 | \$10.00 | \$10.00 | N/A | \$10.00 | \$10.00 | Yes | at time of transaction ² |
| EFT Credit Transfer | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | \$4.00 | Yes | at time of transaction ² |
| Periodical payment by cheque | \$3.75 | \$3.75 | \$3.75 | \$3.75 | N/A | \$3.75 | \$3.75 | Yes | at time of transaction ² |
| Periodical payment to other financial institution | \$3.75 | \$3.75 | \$3.75 | \$3.75 | N/A | \$3.75 | \$3.75 | Yes | at time of transaction ² |

¹ 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.

² Fee charged on the 1st of the following month for accounts no longer offered

Section C – Business Transaction Fees and Services

This section lists banking services that are available to your Bendigo Business Bank account or Community Sector Banking account.

Fees that are eligible for the rebate are identified by '(R)'.

Audit Request

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.

\$60.00 per hour
(Minimum charge \$30.00)

Document Request

Payable for each copy of any document requested (apart from copies of documents entitled to be obtained under the National Credit Code).

\$16.50

Branch/Agency Transactions

Agency Withdrawal (R)

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

\$1.75

Cash Withdrawal (in branch) (R)

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

\$1.75

Collection Item (R)

When you make a cheque deposit or deposit of paper items to any Bendigo business account or Community Sector Banking Account.

\$0.70

EFT Credit Transfer (R)

When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds to an account at another bank.

\$4.00

National Australia Bank (NAB) Deposit (R)

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

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.

\$3.00

Cash Deposit (in branch)

When you make a deposit 'over the counter' at any Bendigo Bank branch or agent. A collection item fee may apply. Please refer to the Collection Item fee in this booklet.

Free

Statement Fee

If you request us to provide you with a replacement statement or transaction listings on an account that does not issue statements we will apply a fee to each statement we re-issue to you (or page we issue for an account that does not issue statements).

\$5.00

Transfer (in branch) (R)

When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds from your 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).

\$1.75

Voucher Search

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

\$60.00 per hour
(Minimum charge \$15.00)

Bulk Payments

Bulk Payments allows customers to make multiple payments in one batch file (eg: for payroll payments). Bulk payment fees are inclusive of GST. They are payable by direct debit from a nominated account. A tax invoice will be issued upon request. A Direct Debit Request Authority is completed as part of the application process.

Establishment Fee

Once approved, Bulk Payment customers are charged a one off Establishment Fee of \$99.00.

Processing fee

Customers are charged 16.5c per transaction (per account number credited). 15c is charged at the time of the upload, with GST being built up and charged at the end of every month.

Card Initiated Transactions

Bank@Post™

Transactions made at a Bank@Post terminal in an Australian Post office, where this facility is available.

Bank@Post Balance Enquiry \$1.10

Bank@Post Deposit \$2.80

Bank@Post Loan Repayments Free

Bank@Post Withdrawal \$2.80

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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.

Free

Bendigo Bank ATM Enquiry

When you make an enquiry at a Bendigo Bank ATM.

Free

Bendigo Bank ATM Transfer

When you transfer funds from your account to another Bendigo Bank account at a Bendigo Bank ATM.

Free

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.

Free

EFTPOS Withdrawal (R)

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.

\$0.70

Non-Bendigo Bank ATM Enquiry⁸

When you make an enquiry on your account at a non-Bendigo Bank ATM.

Free

⁸ 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 enquiry is completed.

Non-Bendigo Bank ATM Withdrawal⁹

When you make a withdrawal from your account at a non-Bendigo Bank ATM.

Free

⁹ 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 enquiry is completed.

International Card Transactions

Refer to International Services heading.

Retail Purchase

When you make a payment for goods and services by selecting credit.

Free

Note: Where 'credit' account is selected when making purchases using your Business Debit Mastercard, Community Sector Banking **b-packaged** Debit Mastercard, Community Sector Banking **b-entertained** Debit Mastercard or Business Mastercard Credit card.

Card Services (other)

Credit Card Default Fee

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.

\$15.00

Emergency Cash

Business Debit Mastercard or Business Mastercard Credit cardholders.

\$100.00

Personalise My Card

You can request the Personalise My Card service for your Business Debit Mastercard or Business Mastercard Credit card. This fee is charged for each card issued using an uploaded image or gallery image.

\$10.00

Replacement personalised card using a new image that you upload or a gallery image.

\$10.00

Replacement Card

Business Debit Mastercard, Community Sector Banking **b-packaged** Debit Mastercard, Community Sector Banking **b-entertained** Debit Mastercard or Business Mastercard Credit card replacement or re-issue.

Free

Express card delivery or redirection

\$15.00

Emergency replacement of a Business Debit Mastercard, Community Sector Banking **b-packaged** Debit Mastercard, Community Sector Banking **b-entertained** Debit Mastercard or Business Mastercard Credit card lost or stolen overseas, within 72 hours of request.

\$100.00

Replacement PIN

Issue of a replacement Personal Identification Number (PIN) for a Business Debit Mastercard, Bendigo Easy Money card, Community Sector Banking **b-packaged** Debit Mastercard, Community Sector Banking **b-entertained** Debit Mastercard or Business Mastercard Credit card.

Free

Sales Voucher 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.

\$10.00 per retrieval

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 or a Bendigo e-banking transaction.

0.50% (Minimum charge \$3.25)

Note: 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.

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

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.

Cheques – Bank Cheque

A bank cheque is a cheque drawn on the bank.

Bank Cheque Withdrawal (R)

When you request us to provide you with a bank cheque.
\$10.00

Bank Cheque Replacement

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

Bank Cheque Stop Payment

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

Cheques – Personal Cheque

A personal cheque is a cheque drawn by you.

Cheque Book

Issue of a cheque book for your cheque account.
Free

Cheque Withdrawal (R)

Where a cheque book is issued and a cheque written from that book is debited to your account.
\$0.70

Cheque Cancellation Fee

When you request us to place a stop on a cheque (other than a lost or stolen cheque) you have issued.
\$5.00

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.
\$10.00

Cheque Dishonour (Outward)

When we dishonour a cheque you have written.
\$40.00

Cheque Search

When you request a copy of, or access to, a cleared personal or bank cheque drawn on your account.
\$60.00 per hour
(minimum \$15.00 charge)

Cheque Special Clearance

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

Cheque Trace

When you request a trace to obtain information of final destination of a cheque. A copy of the cheque will be provided with this request.
\$20.00

Company/Business Name Search

When we are required to, or you request us to, conduct a company or business name search.
\$50.00

Deposit Book

When you request us to order a pre-encoded deposit book for your account. This fee applies to each book ordered by you.
\$5.00

Deposit Box Envelopes

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.
\$10.00

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.
Free

Direct Debit

Direct Debit

When you make an arrangement with a third party to automatically debit an account.

Free

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.

Direct Debit Dishonour Fee

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

\$40.00

Direct Entry Trace Fee

Payable if you request a trace to obtain information about a direct debit transaction made or received by the customer.

\$30.00

Direct Debit Service

The Direct Debit Service gives customers the ability to debit their customers account, once their permission has been given, for ongoing payment arrangements. Direct Debit Service Fees are inclusive of GST.

| | |
|---|----------------------------|
| Establishment Fee | \$275.00 |
| Base Transaction Fee (1-149 transactions) | \$27.50 |
| Transaction Fee (over 150 transactions) | 16.5 cents per transaction |
| Direct Debit Rejection fee | \$2.75 per rejection |

BPAY® Biller

BPAY® Biller is a product that allows customers to accept payments via BPAY. Customers receive a daily report that contains a list of all BPAY Payments received.

Application Fee \$500.00

Monthly Transaction Fees

Available on application

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E-banking

e-banking Bill Payment Transaction Trace Fee

When you request us to trace a bill payment you have made through the BPAY scheme.

\$20.00

Bill Payment Transaction Recall Fee

When you request us to recall a bill payment you have made through the BPAY scheme.

\$20.00

Security Token (issue & replacement)

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

e-token

Free

One Touch

\$20.00 incl. GST

Bill Payment Withdrawal (R)

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)

\$0.40

e-banking Transactions

e-banking Internal Transfer (R)

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

\$0.40

e-banking Pay Anyone Transfer, including Osko (R)

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

\$0.40

Phone Banking Transfer (R)

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

\$0.40

End of Fringe Benefit Tax Year Reporting

Account Balance Listing Fee

Community Sector Banking can provide a listing of the account balances for each **b-packaged** or **b-entertained** account held by your organisation.

Balance listings prior to 31 March

\$10.00 incl. GST

Balance listings as at 31 March:

Administration Fee for the preparation of report

For first 1-10 cardholders \$10.00 incl. GST

For each additional cardholder \$1.00 incl. GST

Ad hoc Report Preparation

These may be for reports such as an audit check on past year's FBT Annual statements, listing of only salary sacrifice deposits or listing of any cardholder periodical payment or direct debits.

\$25.00 per hour incl. GST
(Minimum charge \$50.00, incl. GST)

Note: Reports are prepared on a first in first served basis and may take 7-10 working days to complete.

Balance Transfers

Community Sector Banking can provide an account balance transfer for each **b-packaged** or **b-entertained** account held by your organisation. These transfers will only be made to an account held by the organisation, not individual cardholders. Balance transfers made during the last five business days prior to 31 March:

| | |
|-------------------------------|------------------|
| Balances over \$100 | |
| | \$4.00 incl. GST |
| Balance transfers under \$100 | |
| | \$6.00 incl. GST |

FBT Annual Statement

Community Sector Banking can provide a reporting service that prepares a listing of all reportable Fringe Benefits transactions and deposits for each **b-packaged** account or **b-entertained** account held by your organisation.
\$3.00 per account incl. GST

Administration Fee for the preparation of the report
\$10.00 incl. GST

Fees for services no longer offered (existing customers only) -

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's **b-packaged** (which relate to a Type 1 benefit under FBT legislation) or **b-entertained** account (which relates to a meal entertainment benefit under Fringe Benefits Tax legislation or ATO guidelines) 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.
\$3.00 per cardholder per month incl. GST

International Services

International Card Transactions

Your overseas transactions are converted using the foreign exchange rates provided by the relevant card scheme (Mastercard or Visa) that processes the transaction. The exact rate you are charged depends on when the transaction is posted via the card processor to your account. This may be later than the day on which you made the purchase.

| | |
|---|----------------|
| International Retail Purchase ¹⁰ | See note below |
| International ATM Withdrawal ^{10 11} | \$5.00 |
| International ATM Enquiry ¹¹ | \$1.50 |
| Foreign Cash Advance ¹² | See note below |

¹⁰ All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. An international card transaction includes an international retail purchase, international ATM withdrawal or a foreign cash advance.

¹¹ 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.

¹² A foreign cash advance fee of \$3.25 or 0.5% of the transaction amount (whichever is greater) is charged if you obtain cash over the counter from any bank that displays the Mastercard or VISA logo.

Bank Draft

A bank draft is a foreign currency cheque drawn in favour of a foreign bank. Bank drafts are unavailable in Australian Dollars.

| | |
|--|---------|
| Issue of bank draft | \$10.00 |
| Issue of bank draft to Bendigo and Adelaide Bank shareholder | \$5.00 |
| Refund of bank draft | \$10.00 |
| Repurchase or reissue of bank draft | \$20.00 |
| Stop payment on bank draft | \$25.00 |

This service is available to Bendigo Bank account holders only.

Purchase Collection Item

When you deposit a foreign cheque to your account and the cheque is issued in a different currency to that which the drawee institution deals, or with a value greater than AUD \$30,000.00.

Cheques are returned to the drawee institution for clearance and funds are credited to your account in AUD on clearance. Settlement can take six weeks or longer. This fee charged on clearance

\$40.00

Collection Item Dishonour Fee

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.

Collection Item (Inward)

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.

\$40.00

Purchase Foreign Cheque

When you deposit a foreign cheque to your account and the cheque is issued in the same currency to that which the drawee institution deals, with values up to

| | |
|--|---------|
| AUD \$30,000.00. | \$10.00 |
| Bendigo and Adelaide Bank shareholders | \$5.00 |

Foreign Cheque Dishonour Fee

Applies when a foreign cheque that we have purchased from you has been dishonoured.

Free

Note: The returning bank may charge a fee for the dishonoured item which will be passed onto you. 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.

Foreign Bank Note

When we arrange for you to purchase or sell foreign currency.¹³

\$5.00 or 1.00% of the AUD amount,
whichever is greater

Bendigo and Adelaide Bank shareholders

\$2.50 or 0.50% of the AUD amount,
whichever is greater

¹³ Also available to non-Bendigo Bank customers

International Telegraphic Transfers

Refer to Telegraphic Transfers heading.

Merchant Services Fees

Batch Processing allows your routine transactions to be processed simply and securely via BEN online payment gateway:

| | |
|-----------------------------|--------------------------|
| Merchant Joining Fee | \$50.00 |
| Monthly Membership Fee | \$35.00 |
| Credit Card Transaction Fee | Available on application |
| Early Termination Fee | \$250.00 |

EFTPOS

Payable to establish and maintain an electronic payment facility for EFTPOS and credit card transactions:

| | |
|--|--------------------------|
| Merchant Joining Fee | \$35.00 |
| Monthly Terminal Rental | \$19.00/\$29.00 |
| Credit Card and Debit Card Transaction Fee | Available on application |
| Early Termination Fee | \$250.00/\$360.00 |

Mobile EFTPOS

Payable to establish and maintain an electronic payment facility for EFTPOS and credit card transactions:

| | |
|--|--------------------------|
| Merchant Joining Fee | \$35.00 |
| Monthly Terminal Rental | \$33.00 |
| Credit Card and Debit Card Transaction Fee | Available on application |
| Early Termination Fee | \$400.00 |

GoPos® Lite

A portable and lightweight EFTPOS device that allows you to accept card transactions on the go:

| | |
|--|--------------------------|
| Merchant Joining Fee | \$90.00 |
| Monthly Terminal Fee | \$12.00 |
| Credit Card and Debit Card Transaction Fee | Available on application |
| Early termination fee | \$400.00 |

Online Payment Solutions

The Website Payment Gateway allows your customers to process their own credit card payments when shopping on your website:

| | |
|--|--------------------------|
| Merchant Joining Fee | \$100.00 |
| Monthly Membership Fee | \$40.00 |
| Credit Card and Debit Card Transaction Fee | Available on application |
| Early Termination Fee | \$250.00 |

Online MOTO

Online MOTO allows regular payments taken via mail, internet & fax to be processed simply or securely via BEN online payment gateway.

Online MOTO (Flexi)

| | |
|-----------------------------|--------------------------|
| Merchant Joining Fee | \$50.00 |
| Monthly Membership Fee | \$25.00 |
| Credit Card Transaction Fee | Available on application |
| Early Termination Fee | \$250.00 |

Online MOTO (Fixed)

| | |
|-----------------------------|----------|
| Merchant Joining Fee | \$50.00 |
| Monthly Membership Fee | \$9.00 |
| Credit Card Transaction Fee | 1.9% |
| Early Termination Fee | \$250.00 |

Miscellaneous Service Charge

Payable where a service is provided for your account on a time basis.

\$60.00 per hour
(Minimum charge \$30.00)

Overdrawn Account Fee

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.
\$27.50

Note: This fee is not applicable to credit card accounts.

Pay Anyone Trace Fee

e-banking Pay Anyone Trace Fee, including Osko

Applies to each Pay Anyone transaction (including Osko payments), where a trace is requested by the customer to obtain information about the transaction made or received by the customer.

\$30.00

Periodical Payments

Periodical Payment by Cheque (R)

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.

\$3.75

Periodical Payment Dishonour

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.

\$20.00

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.

Free

Periodical Payment to Other Financial Institution (R)

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

\$3.75

Sweep Facility (internal)

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

Free

Sweep Facility Rejection

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.

\$20.00

Telegraphic Transfers

Amendment to Telegraphic Transfer Instructions

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.

\$25.00

Inward Telegraphic Transfer in a Foreign Currency

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

\$10.00

Inward Telegraphic Transfer in AUD Currency

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

\$2.00

Outward Telegraphic Transfers

When you request the transfer of funds to a non-Bendigo Bank account. This includes:

International Telegraphic Transfers – funds sent from your Bendigo Bank account to overseas destinations worldwide in AUD or foreign currency.

Domestic Telegraphic Transfers – AUD funds sent from your Bendigo Bank account to other financial institutions within Australia

Note: Other financial institutions may charge you a fee which will be debited from the total amount remitted prior to being applied to the destination account.

This service is available to Bendigo Bank account holders only either in branch or via e-banking. \$30.00

Bendigo and Adelaide Bank shareholders \$15.00

Rejected Telegraphic Transfer

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.

Note: Other bank fees may apply.

Telegraphic Transfer Remittance Return Request

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

\$25.00

Telegraphic Transfer Trace Fee

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.

\$25.00

Section D – Business Finance

Small Business Lending

Business Overdraft Facility

| | |
|--------------------------------------|----------|
| Establishment Fee or Further Advance | \$800.00 |
| Monthly Overdraft Fee | \$15.00 |

Business Solutions Principal and Interest

Business Solutions Interest Only

| | |
|--------------------------------------|----------|
| Establishment Fee or Further Advance | \$800.00 |
| Monthly Service Fee | \$15.00 |

Business Solutions Interest in advance

| | |
|--------------------------------------|----------|
| Establishment Fee or Further Advance | \$800.00 |
| Annual Administration Fee | \$180.00 |

Business Investment Facility

| | |
|--------------------------------------|--|
| Establishment Fee or Further Advance | \$800.00 |
| Transactions | All withdrawals (excluding bank cheques) (R) \$5.00 Bank cheque withdrawal (R) \$10.00 Note: The fees listed in Section C for withdrawal do not apply to the Bendigo Investment Facilities. |
| Monthly Overdraft Fee | \$15.00 |

Bank/Performance Guarantee

| | |
|--|--|
| Application Fee | \$200.00 |
| Line Fee Payable at settlement and either, monthly, quarterly or half-yearly anniversary thereafter. You are required to open a Bendigo Bank account to debit the Line Fee. | 2.50% p.a. of the aggregate value of all Bank/Performance Guarantees issued. |

Transaction Negotiation Authority

| | |
|-----------------|----------|
| Application Fee | \$100.00 |
|-----------------|----------|

Small Business Lending Accounts no longer on offer

Business Solutions Overdraft

| | |
|-------------------------------------|---|
| Application Fee or Further Advance* | \$0 - \$50,000 - \$350.00 >\$50,000 - \$250,000 - \$750.00 >\$250,000 - 0.50% of loan limit |
| Monthly Service fee | \$10.00 |

| | |
|--------------|---|
| Transactions | Transaction Account Rebate \$20.00^ ^Fees that are eligible for the rebate in this booklet are identified by (R) |
|--------------|---|

Commercial Lending

Commercial Overdraft Facility

| | |
|--------------------------------------|--------------------------|
| Establishment Fee or Further Advance | Available on application |
| Line Fee* | Available on application |

Bendigo Business Flexi Loan

| | |
|--------------------------------------|--------------------------|
| Establishment Fee or Further Advance | Available on application |
| Service Fee** | Available on application |
| Repayment Recalculation Fee | \$50.00 |

Commercial Solutions Interest in Advance Term Loan

| | |
|--------------------------------------|--------------------------|
| Establishment Fee or Further Advance | Available on application |
| Service Fee** | Available on application |

Commercial Business Investment Facility

| | |
|--------------------------------------|--|
| Establishment Fee or Further Advance | Available on application |
| Line Fee* | Available on Application |
| Transactions | All withdrawals (excluding bank cheques) (R) \$5.00 Bank cheque withdrawal (R) \$10.00 Note: The fees listed in Section C for withdrawal do not apply to the Bendigo Investment Facilities. |

Bank/Performance Guarantee

| | |
|--|---|
| Application Fee | \$200.00 |
| Line Fee Payable at settlement and either, monthly, quarterly or half-yearly anniversary thereafter. You are required to open a Bendigo Bank account to debit the Line Fee. | 2.50%p.a. of the aggregate value of all Bank/Performance Guarantees issued. |

Commercial Lending Accounts no longer on offer

Commercial Solutions Interest Only Commercial Solutions Principal and Interest

| | |
|--------------------------------------|--------------------------|
| Establishment Fee or Further Advance | Available on application |
| Service Fee | Available on application |
| Repayment Recalculation Fee | \$50.00 |

Commercial Solutions Overdraft

| | |
|--------------------------------------|--------------------------|
| Establishment Fee or Further Advance | Available on application |
| Line Fee* | Available on application |

* An overdraft facility with a Facility Limit:

- equal to or greater than \$1,000,000 will be charged a percentage based Line Fee; and

- less than \$1,000,000 will be charged a flat Line Fee.

Overdraft facility fees are calculated with reference to the highest Facility Limit that existed in respect of that overdraft facility during the relevant Interest Period.

** A term facility will be charged a flat fee calculated by reference to the sum of the facility utilised, the undrawn amount of the facility and any portion of the facility that has been prepaid (**Facility Amount**), unless it is a building loan facility on which fees will be charged a percentage fee, calculated by reference to the Facility Amount.

Interest Rate Risk Management

SWAP

| | |
|------------------|-----|
| Application Fee | Nil |
| Transaction Fees | Nil |

Caps and Collars

| | |
|-----------------|--------------------------|
| Application Fee | Available on application |
|-----------------|--------------------------|

Forward Start Option

| | |
|-----------------|--------------------------|
| Application Fee | Available on application |
|-----------------|--------------------------|

Debtor Finance

Confidential Debtor Finance and Partnership Debtor Finance

| | |
|--------------------|--------------------------|
| Administration Fee | Available on application |
| Application Fee | Available on application |

Interest margin applies for the above products on top of the debtor finance indicator rate as advertised monthly on the Bendigo Bank website.

Equipment Finance

A flexible range of solutions for your vehicle, plant and other equipment financing needs.

Equipment Loan

You own the equipment and purchase it with a Bendigo Bank loan, using the equipment as security.

| | |
|-------------------|----------|
| Documentation Fee | \$450.00 |
|-------------------|----------|

Asset Purchase

Bendigo Bank purchases the equipment and you buy it from us in instalments.

| | |
|-------------------|-----------------------------|
| Documentation Fee | \$495.00 (inclusive of GST) |
|-------------------|-----------------------------|

Finance Lease

Bendigo Bank purchases the equipment and leases it back to you for an agreed period.

| | |
|-------------------|-----------------------------|
| Documentation Fee | \$495.00 (inclusive of GST) |
|-------------------|-----------------------------|

Novated Lease

Like a finance lease, but designed specifically for employee motor vehicles that form part of a salary package arrangement.

| | |
|-------------------|-----------------------------|
| Documentation Fee | \$495.00 (inclusive of GST) |
|-------------------|-----------------------------|

*For Private Sales, Sale & Buy Back and Refinance of other Financial Institutions, an additional \$100.00 (plus GST if applicable) documentation fee will apply

International Services

Trade Finance

Documentary Import Bills for Collection

| | |
|------------------------------------|---|
| Handling Fee | \$75.00 or 0.30% of amount, whichever is greater (up to a maximum of \$750.00) + \$20.00 SWIFT fee |
| Extension of term | \$70.00 (includes \$20.00 SWIFT fee) |
| Dishonour | \$70.00 (includes \$20.00 SWIFT fee) |
| Trade Finance | \$50.00 fee + credit risk margin |
| Avalisation of Bill | Credit risk margin (minimum \$100.00) + \$20.00 SWIFT fee |
| Documents released free of payment | \$75.00 |

Import Letter of Credit

| | |
|--|---|
| Establishment Fee | \$100.00 or 0.45% of amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee |
| Negotiation Fee | Nil |
| Amendments to increase value or validity past six months | \$100.00 or 0.45% of amount per six months or part thereof +\$20.00 SWIFT fee |
| All other Amendments | \$70.00 (includes \$20.00 SWIFT fee) |

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|---|---|
| Drawings in excess of Letter of Credit value | \$100.00 or 0.45% of overdrawn amount, whichever is greater |
| Drawings under expired Letter of Credit | \$50.00 |
| Issuing Bill of Lading Indemnity | \$75.00 pa or part thereof |
| Airway Bill release | \$75.00 pa or part thereof |
| Discrepancy fee – deducted from proceeds paid to exporter | \$100.00 |
| Release of goods consigned to bank | \$75.00 |
| Trade Finance | \$50.00 fee + credit risk margin |

Transferable Letter of Credit

Refer to Trade Finance for transaction specific pricing

Export Documentary Collections

| | |
|-------------------------------------|---|
| Handling Fee | \$75.00 or 0.20% of amount, whichever is greater (up to a maximum of \$600) + courier costs (see below) |
| Correspondence | \$70.00 (includes \$20.00 SWIFT fee) |
| Direct Collections | \$75.00 minimum. Refer to Trade Finance for pricing |
| Documents delivered free of payment | \$70.00 (includes \$20.00 SWIFT fee) |
| Courier Costs | Refer to Trade Finance for pricing |

Export Letters of Credit

| | |
|------------------------------|---|
| Advising Fee | \$75.00 – refunded if negotiated through Bendigo Bank |
| Negotiation | \$75.00 or 0.20% of amount, whichever is greater (up to a maximum of \$900) |
| Confirmation | \$120.00 minimum. Refer to Trade Finance for pricing |
| Assignment of Proceeds | \$120.00 |
| Negotiation without Recourse | \$120.00 minimum if not confirmed. Refer to Trade Finance for pricing |
| Courier Costs | Refer to Trade Finance for pricing |

Foreign Currency Standby Letter of Credit

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|----------|--|
| Issuance | \$100.00 or 0.45% of the amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee |
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|---------------|------------------------------------|
| Drawing Fee | \$125.00 flat |
| Courier Costs | Refer to Trade Finance for pricing |

Foreign Currency Bank Guarantee

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|---------------|--|
| Issuance | \$100.00 or 0.45% of the amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee |
| Drawing Fee | \$125.00 flat |
| Courier Costs | Refer to Trade Finance for pricing |

Loan Variation and Securities

The following services are available in relation to business finance loans and securities.

Agent Lodging Fee

Payable when the Bank (or our representative) attends a settlement for the purchase or refinance of any security property or arrange for the stamping and/or lodging for registration of any security interest.

\$125.00

Break Costs

Payable if you convert from a fixed to a variable rate or repay your loan in full before the end of the loan term. Also payable if you prepay more than the allowed amount during any given fixed rate period.

Available on application

Discharge Administration Fee

Payable in relation to each security that is partially or fully released or discharged or where the loan account balance is paid in full and no security is released or discharged.

\$250.00

Fixed Rate Lock Fee

Up to \$500k \$600.00 + 0.15% of loan amount
Over \$500k Available on application

Fixed Rate Lock Late Application Fee

\$250.00

Loan Term Reduction / Extension

When we approve a request to amend the original loan term.
Available on application

Legal Fees/Solicitors Disbursements

Costs and disbursements inclusive of GST, payable when a solicitor is engaged in establishing the loan.

Available on application

Overdrawn Approval Fee

Applies where your account is overdrawn or exceeds its credit limit without prior arrangement with us. Charged each day your account is debited while it remains overdrawn.

\$27.50

Production Fee

Payable for each document we produce for you for any Land Titles Office. A Consent Fee may also apply. If we give our consent to any dealing that requires production of a document.

\$150.00

Amounts we have to pay to a holder of a security interest to obtain their consent to registration of a security or production by them of a title at any Land Titles Office to enable registration of a security.

Available on application

Redraw Fee

Payable each time you use the redraw facility to access to payments made in advance on your term loan. Only available in branch.

\$50.00

Search Processing Fees

Payable per search on the completion of any of the following: title search, company search, business name search, incorporated association search, bankruptcy search, covenants and caveat search.

\$50.00

Transfer Settlement Fee

Payable on drawdown for processing a transfer from an existing business loan facility to a Bendigo Business Flexi Loan.

\$150.00

Valuation Fee

Payable prior to ordering a valuation required for loan security property. Otherwise deducted from the amount financed or debited to the loan account.

Available on application

Variation Fee (Complex)

Payable if you substitute existing security with new security on your loan.

\$300.00

Variation Fee (Simple)

Payable when we agree to renegotiate an interest rate on a loan facility or consent to the creation of a subsequent security interest in favour of another party, consent to enter into a deed of priority, or consent to a lease change or dealing affecting the security property. A production fee may also apply if we are required to produce a document to any Land Titles Office.

\$150.00

Contact us

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|---------------------|---|
| In person | At your nearest Bendigo Bank branch |
| On the phone | Call 1300 BENDIGO |
| Online | At bendigobank.com.au |
| By mail | The Bendigo Centre PO Box 480 Bendigo VIC 3552 |

Community Sector Banking

For more information about your Community Sector Banking account please contact:

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|---------------------|--|
| Online | www.communitysectorbanking.com.au |
| On the phone | 1300 CSBANK (1300 272 265) Monday to Friday 8.30am-6pm AEST / AEDT |

Bendigo and Adelaide Bank Limited (Bendigo Bank), The Bendigo Centre, Bendigo Vic 3550 ABN 11 068 049 178. AFSL/Australian Credit Licence 237879. Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 ("Community Sector Banking") as its Authorised Representative and Credit Representative to advise and deal in relation to these products. Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416.

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BEN50TC070 (09/05/2018)