

Commercial Broking

Commercial Business Product Matrix

	Overdrafts	Fixed & Variable Term Loans	Prepaid Interest Loans	Contingent Liability
Benefits	Access to cash for meeting day-to-day cash flow requirements	A term loan to help customers grow their business with medium to longer term financing	A business loan with the option of pre-paying interest for a 12-month period	Provide security to your business' customers/suppliers without using up working capital
Product	Business Overdraft	Business Flexi Loan	Term Loan (Interest in Advance)	Bank Guarantee
Open to	<ul style="list-style-type: none"> · Sole Traders · Partnerships · Trusts (individual or non-individual trustees) · Companies 	<ul style="list-style-type: none"> · Sole Traders · Partnerships · Trusts (individual or non-individual trustees) · Companies 	<ul style="list-style-type: none"> · Sole Traders · Partnerships · Trusts (individual or non-individual trustees) · Companies 	<ul style="list-style-type: none"> · Sole Traders · Partnerships · Trusts (individual or non-individual trustees) · Companies
Acceptable Use	<ul style="list-style-type: none"> · Cash flow · Wages · Payment of suppliers 	<ul style="list-style-type: none"> · Commercial property · Residential Investment property (Non-Individuals only) · Construction / Renovation · Land subdivision · Other investments 	<ul style="list-style-type: none"> · Commercial property · Residential Investment property (Non-Individuals only) · Construction / Renovation · Land subdivision · Other investments 	<ul style="list-style-type: none"> · Property leases · Performance bonds · Projects
Interest Type	Variable	Fixed or Variable	Fixed	Not Applicable
Borrowed Amount	Min: \$20,000 Max: Subject to Credit consideration	Min: \$20,000 Max: Subject to Credit consideration	Min: \$20,000 Max: Subject to Credit consideration	Min: \$1,000
Term	Repayable on demand	Dependent on purpose and subject to Credit consideration	Range of terms available	Set term or open-ended
Repayment	Facility should fluctuate fully between debit and credit. Account balance must stay within the approved limit	Monthly, Quarterly or Half-yearly	Annually in advance	On demand
Interest Charge Frequency	Monthly in arrears	Charged in arrears in line with loan repayment frequency	Annually in advance	Not Applicable

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Establishment Fee	Available on applicaiton	Available on applicaiton	Available on applicaiton	Not Applicable
Ongoing Fees	Available on applicaiton	Available on applicaiton	Available on applicaiton	<ul style="list-style-type: none"> · \$200 Application Fee · 2.5% Line Fee
Ongoing Fee Frequency	Monthly, Quarterly or Half-yearly	In arrears in line with repayment frequency	Payable 12 months in advance	<ul style="list-style-type: none"> · Application Fee: Each time Bank Guarantee issued · Line Fee: Monthly, quarterly or half-yearly in advance for so long as Bendigo and Adelaide Bank has any liability under the Bank Guarantee
Redraw	Not Applicable	Yes – Variable Rate loans only	No	Not Applicable

This quick reference guide to Bendigo Bank business lending products is intended for broker use only and must not be distributed to customers. Bendigo Bank lending criteria, terms, conditions, fees and charges apply. Please refer to your Business Relationship Manager for service fees and charges. Information is subject to change. This document was prepared and issued by Bendigo and Adelaide Bank Limited. ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 (1484487-1484486) (06/20)