

Commercial Broking - Business Lending Product Matrix

	Business Overdraft	Business Term Loans	Lease Doc Lending	Contingent Liability
Purpose	Provides businesses access to cash to meet day-to-day cash flow requirements	Provides medium to longer term financing to help customers grow their business	Provides a simple approval process for commercial property investments that can service on a standalone basis	Provides security to your business' customers/suppliers without using up working capital
Product	Business Overdraft	Business Loan or Market Rate Loan	Lease Doc Loan	Bank Guarantee
Borrower	<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"> · Special Purpose Vehicle (Non-Trading & Non-Individual) 	<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 Acquisition · Residential Property Investment (non-individuals only) · Construction, Development, or Land subdivision · Other Investments 	<ul style="list-style-type: none"> · Commercial Property Investment 	<ul style="list-style-type: none"> · Property leases · Performance bonds · Projects
Interest Type	Variable	Fixed or Variable	Fixed or Variable	Not Applicable
Borrowed Amount	Min: \$20,000 Max: Subject to Credit consideration	Min: \$20,000 Max: Subject to Credit consideration	Min: \$200,000 Max: \$3,000,000	Min: \$1,000
Term	Repayable on demand	Dependent on purpose and subject to Credit consideration	Aligned to the Weighted Average Lease Expiry Date (including options to renew)	Set term
Repayment Frequency	Facility should fluctuate fully between debit and credit. Account balance must stay within the approved limit	Monthly, Quarterly or Half-yearly in arrears or Yearly Interest in Advance	Monthly in arrears	N/A
Interest & Fee Charging Frequency	Monthly in arrears	Charged in line with loan repayment frequency	Monthly in arrears	Monthly, Quarterly or Half-yearly in advance

	Business Overdraft	Business Term Loans	Lease Doc Lending	Contingent Liability
Establishment Fee	Available on applicaiton	Available on applicaiton	Available on applicaiton	\$200
Ongoing Fees	1.00% Line Fee (min: \$25 p.m.)	Business Loan: \$25 p.m. Market Rate Loan: 0.15% Line Fee (min \$25 p.m.)	\$25 p.m.	2.5% Line Fee
Redraw	Not Applicable	Yes – Variable Rate loans only	Yes - Variable Rate loans only	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 (2232133-2264319) (12/25)