

Bendigo Foreign Currency
At Call Deposit Account.
Product Disclosure Statement.

9 November 2023

About this document

This document is a Product Disclosure Statement (**PDS**) for Bendigo and Adelaide Bank's Foreign Currency At Call Deposit (**FCACD**).

The PDS is an important document. It provides you with information about the FCACD Account so you can decide whether or not to acquire it. You should read this document carefully before acquiring an FCACD Account. You should also keep the PDS for your future reference. If you have any questions or have not received any part of the PDS, please contact us.

The information contained in the PDS is general information only and does not take into account your objectives, financial situation or needs. Accordingly, you may wish to seek professional advice before making an investment decision. This PDS should not be taken to be a recommendation or opinion that an FCACD Account is appropriate for you.

The issuer of the product described in the PDS is Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL No. 237879 (**Bendigo Bank**).

The PDS only applies where it is received by a person in Australia.

We will advise you in writing of any changes that are in our reasonable opinion, materially adverse to you.

We will advise you in writing of any changes to this PDS.

A paper copy of any updated information will be given to you on request without charge.

This PDS can be accessed on the Bendigo Bank website at www.bendigobank.com.au.

You can contact us at:

- Financial Markets
The Bendigo Centre,
PO Box 480,
Bendigo VIC 3552
Telephone 1800 061 783
www.bendigobank.com.au

Note: Telephone conversations with Bendigo and Adelaide Bank Financial Markets are recorded for dispute resolution purposes.

Alternatively you can contact us via:

- Telephone 1300 236 344
- The Bendigo Bank website at www.bendigobank.com.au; or
- Customer Feedback Team
Telephone 1300 361 911
From overseas +61 3 5445 0666
8.30am – 5.00pm (AEST/AEDT)
Monday to Friday
Email: feedback@bendigoadelaide.com.au
Reply Paid PO Box 480
Bendigo VIC 3552

Contact details

Key features

A Foreign Currency At Call Deposit (FCACD) is a bank account that is denominated in a foreign currency.

A FCACD is an "at call" account which means that you have daily access to your funds and the ability to withdraw your foreign currency from your account on any good business day in that currency provided you do so prior to the relevant "cut off" time and it is a business day for us to process payments. The cut-off time relevant to each foreign currency is set out in

We offer FCACD Accounts in certain currencies only.

The currencies in which we offer these accounts are available by speaking with your Foreign Exchange Dealer.

Set out below is a summary of the main features of, and restrictions applying to, an FCACD Account.

| Foreign Currency At Call Deposit Account - Key Features Table | |
|---|---|
| Minimum to open | The equivalent in the relevant foreign currency on the day of opening of A\$10,000.00 |
| Funds Availability | At Call |
| Interest Calculated | Daily |
| Interest Credited | Monthly (credited first business day of each month) |
| Interest Payment Method | Credited to your Foreign Currency At Call Deposit Account or to another eligible account held with us. See clause 5.2 and clause 5.3 of the Terms and Conditions below. |
| Additional Deposits | Yes on any business day in the foreign currency in which your FCACD Account is denominated. |

The terms and conditions beginning on page 4 explain the way in which the account operates.

Significant benefits and risks

The benefits include:

- You will earn interest on the money deposited into your account. You will receive returns linked to the prevailing interest rate as determined by us for the particular foreign currency you have deposited. For more information about interest, see clauses 4 and 5 of the terms and conditions below.
- You can make additional deposits of foreign currency into your FCACD Account at any time provided it is a business day in that currency and a business day for us to process the deposit. Deposits must also be in the currency in which your FCACD Account is denominated.
- You can withdraw money out of your FCACD Account on any business day for the currency and if it is a business day for us to process the payment.

The risks include:

Foreign exchange markets are inherently risky and unpredictable. There is a risk that movements in exchange rates may adversely affect the holder of the account if the balance of the account needs to be translated into, or converted to, a different currency.

- As with many investment products, you are reliant on our ability, to meet obligations including payment of your account balance to you. To reduce the risk financial institutions are prudentially regulated by the Australian Prudential Regulation Authority and must comply with its prudential and reporting requirements, including a standard that aims to ensure that financial institutions have sufficient liquidity to meet their obligations to their customers.

Commissions

We do not currently charge a commission to establish a FCACD Account.

Costs

No Government charges currently apply to your account.

Full details of current fees can be found in the Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates. A copy of the Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates can be obtained by contacting any of our branches, by telephoning 1300 236 344 or by visiting our website at www.bendigobank.com.au.

Terms and conditions

Unless you have previously agreed to be bound by these terms and conditions, your first use of an account indicates that you understand and agree to be bound by these terms and conditions.

Table of contents

| | |
|---|----|
| Section A: Meaning of words | 4 |
| Section B: General terms and conditions | 4 |
| 1. Opening and holding an account | 4 |
| 2. Deposit and withdrawals | 4 |
| 3. Interest rates | 5 |
| 4. Interest | 5 |
| 5. Fees & charges | 6 |
| 6. Statement and confirmation of transactions | 6 |
| 7. Joint accounts | 6 |
| 8. Authorised signatories | 6 |
| 9. Closing your account | 7 |
| 10. Changes | 7 |
| 11. Tax | 8 |
| 12. Privacy | 9 |
| 13. Resolving complaints | 9 |
| 14. If you have changed your address or name | 9 |
| 15. Banking Code of Practice | 9 |
| 16. Other | 9 |
| 17. Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) | 11 |

Section A: Meaning of words

“account” means an FCACD Account or accounts we establish in your name or in your name jointly with another person(s) or in the name of a business or entity.

“authorised signatory” is defined in clause 9.

“business day” means a day when we are open for business in Sydney or Melbourne, excluding a weekend or public holiday and excluding any public holiday in the country of the relevant foreign currency.

“FCACD” means Foreign Currency At Call Deposit.

“Government charges” means all charges or duties on deposits into, or withdrawals from, your account that are payable under a law of the Commonwealth or any State or Territory whether or not you are primarily liable to pay these charges.

“law” means common law, principles of equity and laws made by parliament (including regulations and other instruments under them, and consolidations, amendments, re-enactments or replacements of them).

“terms and conditions” means the terms and conditions set out in this document and any confirmation letter sent to you in relation to your account.

“we”, “us”, and “our” means Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL No. 237879.

“you” and “your” means the holder of an account or if there are more than one of you, all of you jointly and each of you severally.

The singular refers to the plural and vice versa.

A reference to:

- a document includes any variation or replacement of it; and
- any thing includes the whole and each part of it.

All examples used in this document are for illustrative purposes only.

Section B: General terms and conditions

1. Opening and holding an account

- 1.1 You must provide us with any information we reasonably require to open an account.
- 1.2 Subject to the requirements of any law, we may refuse to open an account.
- 1.3 A minimum amount of foreign currency is required to open an account. The minimum amount that currently applies is set out in the Key Features Table on page 2.
- 1.4 We offer accounts in certain foreign currencies only. Current foreign currencies in which we offer these accounts may be obtained from your Foreign Exchange Dealer.
- 1.5 A Foreign Currency Account can only be maintained if an existing Australian dollar account is held in the same name / title.

2. Deposit and withdrawals

Deposit

- 2.1 You may make deposit into your account by:
 - (a) purchasing the relevant foreign currency from us via a foreign exchange contract - our PDS for this product is available by contacting us;
 - (b) a self-initiated transfer of foreign currency into your account from another account held with us or another financial institution; or
 - (c) a transfer of foreign currency by another party to your account with us (inward telegraphic transfer).

Deposits may not be made in cash.

- 2.2 Your investment commences from the date the funds are cleared.

Withdrawals

- 2.3 You may make a withdrawal from your account in a number of ways including:
 - (a) by requesting us to transfer the funds in the relevant foreign currency to another account held with another financial institution via telegraphic transfer;
 - (b) by using our e-banking Telegraphic Transfer platform;
 - (c) by requesting us to transfer the funds to another account you have with us denominated in the same foreign currency
 - (d) by converting the foreign currency in your account into Australian dollars via a foreign exchange contract and depositing that

Australian dollar equivalent into your nominated bank account with us (deposits to a third party's bank account with us or another bank are not permitted).

Withdrawals may not be made in cash.

- 2.4 We may not allow a withdrawal unless we have proof of your identity that is satisfactory to us.
- 2.5 You must keep a credit balance in your account at all times and must not overdraw your account. If you overdraw your account in breach of these terms and conditions, you must repay the overdrawn amount immediately. We will calculate penalty interest (at an interest rate determined on the same basis as set out in clause 4.2 below) on the overdrawn amount on a daily basis and you authorise us to debit it to your account at the same time that we would have credited interest in respect of your account until the amount is repaid. We do not agree to provide you with credit merely because we debit an amount to your account that causes it to be overdrawn.
- 2.6 You authorise us to debit to your account all withdrawals you or an authorised signatory make from that account.
- 2.7 If we receive your instructions to make a withdrawal after the cut-off time relevant to the foreign currency in which your account is denominated, we will not process those instructions until the next business day.

3. Interest rates

- 3.1 We pay interest on your account. Interest rates may vary so that more than one interest rate may apply.

Interest rate

- 3.2 The interest rate on your account is based on the prevailing foreign currency market interest rates as determined by us for the relevant foreign currency which may be either positive or negative. The foreign currency market rate is adjusted by a margin that reflects the following factors:
 - (a) the amount you are depositing (for the day the account is opened) and the balance of the account (for each day thereafter)
 - (b) an allowance for our reasonable business costs;
 - (c) any risks associated with the account; and
 - (d) our profit margin.

The margin may vary from time to time due to changing market conditions and the liquidity of the foreign currency held. The prevailing foreign currency market rate may also vary from time to time due to changing market conditions.

- 3.3 We may change the interest rates from time to time at our discretion. This means that the interest rate may increase or decrease. If any law regulates such a change, we will only make the change to the extent permitted by, and subject to, the requirements of that law. You can find out our current interest rates by contacting your Foreign Exchange Dealer.

4. Interest

Calculation and crediting of interest

- 4.1 We calculate interest by applying the applicable daily percentage rate to the balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by the day count convention applicable to the relevant foreign currency in which your account is denominated. You can find out relevant day count conventions by contacting your Foreign Exchange Dealer.

The formula is:

Interest per day =

$(\text{Balance of your account} \times \text{interest rate} / 100) / \text{days in year},$

where days in year = the day count convention for the relevant foreign currency

For example: A deposit of EUR 200,000 for 31 days at 2.25% earns interest of $\text{EUR}200,000 \times 31 \times (2.25/100) / 360 = \text{EUR } 387.50$ (360 being the day count convention for Euros).

- 4.2 You can elect to have interest credited to your account or to another eligible account held with us. An eligible account is either another Foreign Currency At Call Deposit Account with us denominated in the same currency as your account or another Australian dollar denominated account with us. If the interest is to be credited into another Australian dollar denominated account with us, the interest must first be converted from the relevant foreign currency into Australian dollars through a foreign exchange contract with us.
- 4.3 If you wish to change the account to which your interest is credited, you may do so at any time by giving us notice in writing.
- 4.4 Interest will be credited to your account monthly on the first business day of each month.
- 4.5 Outstanding interest for a closed account is payable on the first business day of the next month.

5. Fees & charges

Full details of current fees can be found in the Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates. A copy of the Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates can be obtained by contacting any of our branches, by telephoning 1300 236 344 or by visiting our website at www.bendigobank.com.au.

6. Statements and confirmation of transactions

- 6.1 We will issue you with a statement on a monthly basis. The statement will be issued to you electronically to your nominated email address will include all transactions, fees and charges which have been transacted on your account during the statement month. You must check your statement and immediately notify us if you notice an error or possible unauthorised transaction on that statement.
- 6.2 When you make deposits we will provide you with a receipt for each deposit.
- 6.3 We strongly advise you to keep the confirmation letter and all statements and receipts in a safe place for future reference, as you may need them to do things such as complete tax returns. If you misplace any of your account records You may contact your Foreign Exchange Dealer to arrange duplicate versions.
- 6.4 You agree that confirmation of transactions involving your account may be provided by us to you by you contacting your Foreign Exchange Dealer.

7. Joint accounts

- 7.1 This paragraph applies if an account is in two or more names jointly.

Understanding your obligations

- 7.2 We may allow you to operate accounts jointly with other persons or entities.
- 7.3 If you do, your liability under these terms and conditions is both joint and several. This means that each of you is liable both on your own and together for the whole of any debit balance on the account. You should carefully consider any arrangement which involves you becoming a joint account holder.

It is up to you and the other joint account holder(s) to specify how many of you must sign in order to operate a joint account. Account operating instructions are part of your contract with us and may only be altered by written notification to us, signed by each party to the joint account. However, any joint account holder can

cancel operating instructions by contacting us which will require that all further instructions be given jointly by all joint account holder(s).

- 7.4 Despite any instructions you may give us to the contrary, we may insist that the joint account only be operated on the signatures of all joint account holders if:

- (a) one of the joint account holders requests us in writing to do so; or
- (b) we are notified of any dispute between the joint account holders; or
- (c) we are notified of the death or bankruptcy of any of the joint account holders.

- 7.5 You agree that each of you act as an agent for the other and that we can send a copy of a notice or statement to all or any one of you, except where we are legally obliged to do otherwise.

- 7.6 You agree that each joint account holder may have access to information about the account without the consent of the other joint account holders.

- 7.7 If any of you die, the account will be treated as the account of the surviving account holders only.

8. Authorised signatories

- 8.1 You may ask us, in writing, to authorise one or more other people to operate your account. We do not have to agree to your request but if we agree, we can impose conditions. If we do not agree to your request, we will notify you.
- 8.2 A person that is authorised to use your account is called an authorised signatory. You can arrange to have this authority revoked at any time. If you want to revoke the authority of an authorised signatory, you must notify us in writing.
- 8.3 These terms and conditions apply to the authorised signatory in the same way that they apply to you. You should ensure that any authorised signatory has read these terms and conditions and complies with them as if they were you. If the authorised signatory does not comply with these terms and conditions, you will be in default.
- 8.4 When an authorised signatory instructs us to carry out an action, or makes a transaction, we will act on the instructions of that person. We are not required to make any inquiries in relation to any instructions received by an authorised signatory in relation to your account. You are wholly liable for any loss or damage you or a third party suffers as a result of us acting upon those instructions, except to the extent that loss or damage

- arises due to our fraud, wilful misconduct or negligence or that of our employees or agents.
- 8.5 You consent to us giving an authorised signatory information about your account.
- 9. Closing your account**
- 9.1 You may close your account only if it has a credit balance.
You may close the account by speaking to your Foreign Exchange Dealer;
- 9.2 We may close your account at any time, due to unsatisfactory conduct or if we consider it necessary to prevent fraud or other losses to you or us or to protect our legitimate interests by giving you notice that is reasonable in all the relevant circumstances and reimbursing you for any amount outstanding to the credit of your account. If you or an authorised signatory breach any of these terms and conditions, we may close the account without giving you prior notice.
- 9.3 We will give you notice as soon as possible after closing the account (unless we have previously given you notice) and will reimburse you for the amount standing to the credit of your account.
- 9.4 If your account is closed:
- (a) you will be liable for any transactions that were not processed, or that occur, on the account at the time the account is closed; and
 - (b) you must pay to us on demand all unpaid fees and charges prior to closure of the account.
- 9.5 We reserve the right to withdraw any particular type of account or currency from offer without notice.
- 9.6 If we receive notice of a dispute from a third party who has a beneficial interest in the funds held in the account, we may at our discretion freeze the account until the dispute has been resolved.
- 10. Changes**
- 10.1 Acting reasonably we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.
- 10.2 You agree that we can give notice of changes to these terms and conditions, any material change to, or any significant event that affects any of the matters specified in the PDS in writing, by an advertisement in a major daily newspaper or in any other way permitted by law.
- 10.3 The Notice of Change table sets out how and when we will notify you of changes.
- 10.4 If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is publicised by the Government.

Notice of Change

| Type of change | Minimum number of days notice | Manner of giving notice |
|---|---|--|
| Impose a fee or charge (other than a Government charge) A variation of the method by which interest is calculated A variation of the frequency with which interest is debited or credited | 30 | In writing |
| Any other changes (including a change to any other term or condition that is not caught by the above) | If the change is unfavourable to you, 30. Otherwise no later than the day on which the variation takes effect | In writing, by an advertisement in a major daily newspaper or in any other way permitted by law or agreed to by you |
| Any change that is an increase | 30 | In writing, by an advertisement in a major daily newspaper or in any other way permitted by law or agreed to by you. |

11. Tax

11.1 The information in this section is general information only.

You should consult your own independent professional adviser regarding the tax consequences of operating the account, to take into account your own personal circumstances.

11.2 The interest earned on your account must be included in your assessable income.

Quotation of Tax File Numbers and/or Australian Business Numbers

11.3 If you do not already have a Tax File Number, or if applicable, an Australian Business Number, you may wish to apply for one from the Australian Taxation Office.

When you open an account with us, you have the option of supplying us with your Australian Business Number, or if applicable Tax File Number. If you do not, we are required by law to deduct withholding tax from your interest, at the highest marginal tax rate plus the Medicare Levy and forward it to the Australian Taxation Office.

Providing your Tax File Number is NOT compulsory, but is advisable

11.4 You may be exempt from the withholding rules above, even if you do not provide a Tax File Number or an Australian Business Number. In this case you should advise us of your type of exemption and provide any supporting documentation we may require. Certain groups, clubs and/or organisations who are not required to lodge tax returns, are exempt from giving a Tax File Number or, if applicable, Australian Business Number.

We are required to report annually to the Australian Taxation Office details of interest or income earned by customers, any Tax File Number withholding amounts deducted and Tax File Numbers quoted.

As you may be eligible for a tax refund, you will need to include details of the withholding tax deductions on your taxation form.

Information concerning Australian Business Numbers may be obtained from the Australian Business Registrar (the Commissioner of Taxation). You will find your Tax File Number on your income tax assessment, or you can inquire at your nearest Australian Taxation Office.

11.5 Collection of Tax File Number information by us is authorised and its use and disclosure are strictly regulated by tax laws and the Privacy Act. Under the tax laws the Australian Business Registrar may give access to an entity's Australian Business Number and no privacy provisions apply to the Australian Business Number itself.

More information on Tax File Numbers and Australian Business Numbers is available from the Australian Taxation Office.

Australian Tax Position of Non-Resident Investors

11.6 If you are not an Australian resident (for tax purposes) Australian non-resident withholding tax may be withheld from your distributions at the prescribed rates issued from the Australian Taxation Office unless an exemption applies. You may be entitled to claim a tax credit in your home country for this tax.

12. Privacy

- 12.1 We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us.
- 12.2 You can obtain information about privacy in our Privacy Policy which is available by contacting us on 1300 236 344 or on our website www.bendigobank.com.au

13. Resolving complaints

If you have a complaint about our services you can refer your complaint directly to the appropriate external dispute resolution scheme. However, we consider Internal Dispute Resolution (IDR) to be an important and necessary step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.

You can raise your complaint with us by:

- (a) speaking to a member of our staff directly or your Foreign Exchange Dealer;
- (b) telephoning 1300 236 344;
- (c) website www.bendigobank.com.au/contact-us
- (d) secure email – by logging into e-banking
- (e) contacting us through a Bendigo Bank social media channel
- (f) telephoning the Customer Feedback Team on: 1300 361 911
8:30am – 5:00pm (AEST/AEDT)
Monday to Friday;
Email: feedback@bendigoadelaide.com.au
Reply Paid PO Box 480
Bendigo VIC 3552

If you have contacted us in the first instance and are not satisfied with our response you can refer your complaint to the appropriate external dispute resolution scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

Time limits may apply to the time in which you must make a complaint to AFCA, therefore you should act promptly or otherwise consult the AFCA website to find out if, or when the time limit relevant to your circumstances expires.

If your complaint relates to how we handle your personal information you can also contact the Office of the Australian Information Commissioner (OAIC):
GPO Box 5218
Sydney NSW 2001
Telephone: 1300 363 992
Email: enquiries@oaic.gov.au
Web: www.oaic.gov.au

14. If you have changed your address or name

- 14.1 If you have changed your address (home, business or email, where relevant) you must provide us with your new address as soon as possible, either by phoning 1300 236 344 or by writing to your Foreign Exchange Dealer or our head office.

15. Banking Code of Practice

- 15.1 If you are an individual or a small business (as defined by the Banking Code of Practice) we are bound by the Banking Code of Practice.
- 15.2 The Banking Code of Practice requires us to draw your attention to the availability of general descriptive information concerning our banking services. This includes information about account opening procedures, our obligations regarding the confidentiality of your information, complaint handling procedures, bank cheques, the advisability of you informing us promptly when you are in financial difficulty so that we may discuss your situation and the advisability of you reading the terms and conditions applying to this banking service.
- 15.3 That information is contained in this PDS to the extent relevant to the products offered under this PDS and is contained in full in the Personal Accounts and Facilities T&Cs and the Business Accounts and Facilities T&Cs.

16. Other

- 16.1 We can decide, at our discretion, the order in which payments will be processed.
- 16.2 We may give you a certificate about a matter in connection with the account. The certificate is sufficient to prove the matter, unless you prove the certificate is incorrect.
- 16.3 Notices and other communications for us may be:
- (a) given personally to one of the Foreign Exchange Dealers or sent by post to our registered office; or
 - (b) given by any other means permitted by law.

- 16.4 Subject to the requirements of any law, communications for you may be:
- (a) given to you personally or left at:
 - (i) any address specified by you; or
 - (ii) your residential or business address last known to us or your registered office;
 - (b) sent by prepaid post to any of these places;
 - (c) sent by facsimile to your residential or business facsimile number last known to us;
 - (d) given by any other means permitted by law.
- 16.5 You must give us any information or documents we require to identify you or any person authorised to operate your account. Subject to the requirements of any law, you authorise us to check the authenticity of any such information or documents that you give to us.
- 16.6 Enforcement expenses may become payable if you breach these terms and conditions. For instance, if you overdraw your account without our written permission we may take legal action to recover the debt. Any reasonable expenses we incur in recovering our debt will be payable by you and you authorise us to debit the amount of these expenses to your account.
- 16.7 General descriptive information concerning banking services is available from us on request.
- 16.8 We may choose at any time to waive any of our rights under these terms and conditions. Subject to any applicable law, a waiver by us is not a change to, and does not reduce our rights under, these terms and conditions unless we give you written notice that it is a change to these terms and conditions.
- 16.9 Nothing in this agreement has the effect of excluding, restricting or modifying rights in the Australian Securities and Investments Commission Act or Competition and Consumer Act, which cannot be excluded, restricted or modified by agreement. If your account is of a kind not ordinarily acquired for personal, domestic or household use, our liability is restricted to re-supplying the services or the cost of re-supplying the services.
- 16.10 Part or all of any provision of these terms and conditions that is illegal or unenforceable will be severed from these terms and conditions, however the remaining provisions of these terms and conditions will continue in force.
- 16.11 We may assign or otherwise deal with our rights under these terms and conditions in any way we consider appropriate. You agree that we may disclose any information or documents we consider desirable to help us exercise this right. You also agree that we may disclose information or documents at any time to a person to whom we assign our rights under these terms and conditions. Where that information is confidential we will ensure that it is held confidentially by the person to whom we assign our rights.
- 16.12 To the extent that the National Credit Code applies to these terms and conditions and:
- (a) that Code would otherwise make a provision of these terms and conditions illegal, void or unenforceable; or
 - (b) a provision of these terms and conditions would otherwise contravene a requirement of that Code or impose an obligation or liability which is prohibited by that Code, these terms and conditions are to be read as if that provision were varied to the extent necessary to comply with that Code or, if necessary, omitted.
- 16.13 You should inform us promptly if you are in financial difficulty.
- 16.14 If you are in default, we may use any money you have in another account with us towards satisfying overdue amounts. We may do this without giving you any notice but we will tell you afterwards. When exercising this right we will comply with any applicable requirements of the Code of Operation for Department of Human Services and Department of Veterans' Affairs Direct Credit Payments. We will not exercise this right in connection with amounts you owe in respect of any credit facility which you hold with us that is regulated by the National Credit Code:
- (a) while we are actively considering your financial situation as a result of your hardship application (we may ask you, as a condition of not exercising our right to combine your accounts, to agree to retain funds in an account until our decision on your hardship application has been made);
or
 - (b) while you are complying with an agreed arrangement with us resulting from our consideration of your hardship application.

17. Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF)

17.1 We are committed to the regulatory requirements for anti-money laundering and counter-terrorism financing.

17.2 To comply with these requirements we may:

- (a) require you to provide to us, or otherwise obtain, any additional documentation or other information;
- (b) suspend, block or delay transactions on your account, or refuse to provide services to you;
- (c) report any, or any proposed, transaction or activity to anybody authorised to accept such reports relating to AML or any other law.

Talk to us today

| | |
|---------------------|--|
| In person | At your nearest Bendigo Bank branch |
| On the phone | Call FX Dealing Room 1800 061 783 |
| Online | At bendigobank.com.au |
| By mail | The Bendigo Centre PO Box 480 Bendigo VIC 3552 |

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178. AFSL No. 237879.

(V021) BEN50PD008 (09/11/2023)