

Bendigo Foreign Exchange

Terms & Conditions.

4 March 2020



Bendigo Foreign Exchange Terms and Conditions

This document sets out the Terms and Conditions on which Bendigo and Adelaide Bank Limited ABN 11 068 049 178 (**BEN**) will provide you with access to its foreign exchange currency dealing service (**Service**), which includes an online currency dealing platform (**Online FX**) for users who register for it. This document must be read in conjunction with the Foreign Exchange Customer Services Application form, and the terms and conditions of Bendigo e-banking, and the BEN Account from which funds will be made available for use with the Service. You should read these documents carefully before entering into any foreign currency transactions through the Service.

If you enter into any foreign currency transactions covered by these Terms and Conditions, you risk incurring a loss and you must accept that risk. If you do not understand this risk or are not willing to accept risk and possible loss, you should not enter into foreign currency transactions. You are responsible for monitoring your own transactions. BEN is not liable for any loss suffered by you in relation to foreign currency transactions in any circumstances.

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1 Definitions and interpretation

Agreement means together:

- (a) these Terms and Conditions;
- (b) your Foreign Exchange Customer Services Application;
- (c) the terms and conditions of Bendigo e-banking; and
- (d) the terms and conditions of the BEN Account from which funds will be made available for use with the Online FX dealing platform.

Authorised Representative means any person who is:

- (a) authorised by you to provide instructions and authorise transactions on your behalf for use of the Service; and
- (b) who is registered by BEN as authorised to use the Service on your behalf.

In relation to matters of financial difficulty, your Authorised Representative may include a financial counsellor or other person nominated by you.

Banking Code of Practice means the Banking Code of Practice, with effect from 1 March 2020, issued by the Australian Banking Association.

BEN means Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

Beneficiary means a third party that you nominate that is to be transferred the proceeds of a Transaction.

Business Day means any day that is not a Saturday, Sunday, or public holiday in Sydney, New South Wales or Melbourne, Victoria

Foreign Exchange Contract means an agreement between you and BEN for the sale or purchase of foreign currency and includes:

- (a) Value Today Transactions; or
- (b) Value Tomorrow Transactions; or
- (c) Spot Transactions; or
- (d) Forward Exchange Contracts,

as described in the Product Disclosure Statement.

Foreign Exchange Customer Services Application means the BEN Foreign Exchange Customer Services Application form.

Foreign Exchange Order means a Target Order and a Stop Loss Order.

Forward Exchange Contract means a Transaction with a Settlement date that is more than two Good Business Days after the Trade Date.

Good Business Day means a day that is not a Saturday, Sunday or public holiday in Sydney, New York and the financial centre relevant to the currency pair being traded. For example, where the currency pair being traded is AUD/GBP, a Good Business Day will be a day that is not a Saturday, Sunday or public holiday in Sydney, New York and London.

Online FX means the foreign exchange currency dealing platform made available by BEN pursuant to these Terms and Conditions.

Product Disclosure Statement means the product disclosure statement for the Service issued by BEN and available at <https://www.bendigobank.com.au/globalassets/documents/disclosures/bendigo-foreign-exchange-contracts.pdf>.

Service means BEN's foreign exchange currency dealing service, which includes an online currency dealing platform for users who register for it.

Settlement means completion of the sale or purchase of a currency pair as required under clause 8.

Spot Transaction means a Transaction with a Settlement date that is two Good Business Days after the Trade Date.

Stop-Loss Order is where you instruct BEN to complete a Foreign Exchange Contract on your behalf when the prevailing exchange rate deteriorates (moves adversely) to a specified stop-loss exchange rate (stop-loss rate). When the exchange rate of the relevant currencies quoted by BEN reaches or exceeds your specified stop-loss rate, BEN will execute your Stop-Loss Order by completing the Foreign Exchange Contract on a best endeavours basis at that rate, or the next best available exchange rate. Outcomes achieved can be worse than the specified stop-loss rate, based on market conditions. Stop Loss Orders are not available via Online FX.

Target Order is where you instruct BEN to complete a Foreign Exchange Contract for you if the prevailing exchange rate reaches a target rate. A target rate specified by you needs to be a rate that provides you with a more beneficial settlement currency equivalent than the prevailing exchange rate. When the exchange rate of the relevant currencies quoted by BEN reaches your target rate, BEN will execute your Target Order and complete the Foreign Exchange Contract at the target rate on a best endeavours basis at that rate. Target Orders are not available via Online FX.

Terms and Conditions means these terms and conditions relating to use of the Service.

Trade Date means, in relation to the purchase or sale of currency, the date you and BEN enter into an agreement for the purchase or sale of the currency.

Transaction means an arrangement between you and BEN for the sale or purchase of foreign currency in accordance with a Transaction Request on the terms of this Agreement, and includes Foreign Exchange Orders, where applicable.

Transaction Request means a request made by you for the purposes of clause 4 to enter into a Transaction in relation to foreign currency.

Value Date means the date of Settlement of a Transaction, which is:

- (a) the same date as the Trade Date for Value Today Transactions;
- (b) the next Good Business Day for Value Tomorrow Transactions;
- (c) two Good Business Days for Spot Transactions contracts; and
- (d) more than two Good Business Days after the Trade Date, as specified in the Forward Exchange Contract.

Value Today Transaction means a Transaction with a Settlement date that is on the Trade Date.

Value Tomorrow Transaction means a Transaction with a Settlement date that is one Good Business Day after the Trade Date.

You, your and similar terms mean the person listed under Section 1: Customer Details in the Foreign Exchange Customer Services Application and includes your Authorised Representatives.

1.2 Interpretation

The following apply in the interpretation of these Terms and Conditions, unless the context requires otherwise.

- (a) A reference to these Terms and Conditions, this agreement, this document or a similar term means either the terms and conditions set out in this document or the document itself, as the context requires, as varied, novated or replaced in any way.
- (b) A reference to a law includes any law, principle of equity, statute and official directive of any governmental authority.

- (c) A reference to any statute, regulation, code, rule or similar instrument includes any consolidations, amendments or re-enactments of it, any replacements of it, and any regulation or other statutory instrument issued under it.
- (d) A reference to the singular includes the plural number and vice versa.
- (e) A reference to a gender includes a reference to each gender.
- (f) A reference to a party means a person who is a party to this Agreement.
- (g) A reference to a party or a person includes that party's or person's executors, legal personal representatives, successors, liquidators, administrators, trustees in bankruptcy and similar officers and, where permitted under these Terms and Conditions, their substitutes and assigns.
- (h) An agreement on the part of, or in favour of, two or more persons binds or is for the benefit of them jointly and severally.
- (i) Where a word or expression has a defined meaning, its other grammatical forms have a corresponding meaning.
- (j) A reference to doing something includes an omission, statement or undertaking (whether or not in writing) and executing a document.
- (k) A reference to a clause is a reference to a clause of these Terms and Conditions.
- (l) A reference to time is to the time in the place where a thing is to be done, unless specified otherwise.
- (m) A heading is for reference only. It does not affect the meaning or interpretation of these Terms and Conditions.

2 Availability of Service

2.1 BEN agrees to make the Service available to you on the terms and conditions set out in the Agreement.

2.2 You agree that:

- (a) you will need to have customer access to BEN's e-banking platform, and be registered for a BEN Account, in order to undertake Transactions through the Service; and
- (b) your access to the Service will:
 - (i) be suspended for any period of time that your customer access to BEN's e-banking platform is suspended; and
 - (ii) terminate automatically if your access to BEN's e-banking platform is terminated.

3 Security tokens, user ID and password

3.1 You agree that, in order to make use of the Service and initiate Transactions:

- (a) you will need to obtain a token for use with your BEN Account; and
- (b) you will be required to use a token to verify your identity each time you initiate and/or process a Transaction.

3.2 You acknowledge and agree that:

- (a) you are responsible for the security of your token, user ID and password; and
- (b) BEN is not liable for any mistaken or fraudulent use of your token, user ID and password.

4 Entering into Transactions

4.1 You may make a Transaction Request in relation to a currency pair by selecting the currency pair and the Value Date for the relevant currency pair via the Service.

4.2 BEN may quote a price at which it will buy or sell currency (**quote**) on the Trade Date in response to your Transaction Request.

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- 4.3 If BEN provides a quote in response to your Transaction Request, you may accept the quote within the period of time specified by BEN.
- 4.4 If you accept the quote provided by BEN within the period of time specified by BEN, you enter into an agreement with BEN to effect a Transaction:
- (a) at the currency exchange rate specified by BEN; and
 - (b) for the amount you identified in the Transaction Request.
- 4.5 If you do not accept the quote provided by BEN within the time specified by BEN:
- (a) no agreement will be entered between you and BEN in respect of the quote provided by BEN in relation to the currency pair; and
 - (b) you will be required to request a new quote for the relevant currency pair.
- 4.6 BEN is not obliged to provide a quote in response to your Transaction Request where the Trade Date you request for that currency pair is not a Good Business Day.
- 4.7 For the purposes of clauses 4.3, 4.4 and 4.5, where you transact through Online FX, the time specified by BEN will be the time displayed on Online FX.

5 Information required to process Transactions

- 5.1 You must provide BEN with the following information at Settlement:
- (a) the account from which you authorise BEN to debit the amount of the Transaction; and
 - (b) if payment is to be made to a third party beneficiary (**beneficiary**) after settlement of a Transaction (as applicable):
 - (i) the name and address of the beneficiary;
 - (ii) the bank name and address of the beneficiary's bank;
 - (iii) the BSB, routing number or equivalent for the beneficiary's bank; and
 - (iv) the account number or International Bank Account Number (IBAN) of the beneficiary;
 - (v) the beneficiary bank's SWIFT code; and
 - (vi) any other information required by the beneficiary bank, as requested by BEN to provide.
- 5.2 You acknowledge that:
- (a) BEN is not obliged to effect a Transaction if all of the information set out in clause 5.1 is not provided by you or any of it is incorrect;
 - (b) if BEN requires further information to process the Transaction, BEN will contact you via telephone or email; and
 - (c) in the event that the necessary information is not received prior to the relevant currency pair cut-off time (see clause 8.1), the Transaction will not be settled and any rights or entitlements you had in respect of the Transaction will be null and void.

6 Cleared funds must be available

- 6.1 You must have cleared funds available in your account, of an amount equal to or greater than the sum of the Transaction and any relevant transaction fees, at the time of Settlement.
- 6.2 BEN may refuse to process a Transaction Request if there are insufficient funds available for withdrawal at the time of Settlement.

7 Restrictions on Transactions

- 7.1 BEN may impose:
- (a) restrictions on the accounts from which a Transaction may be made; or

(b) daily limits on the value of Transactions.

7.2 BEN may impose such restrictions, or change the daily limit for Transactions, at any time at its discretion by giving you prior notice.

8 Settlement of Transactions

8.1 Where you have made an agreement with BEN under clause 4.4 to enter into a Transaction, you must settle the Transaction no later than the cut-off time listed below for the relevant currency pair on the Value Date.

Times (AEST)	10.00am	10.30am	11.00am	1.00pm	2.00pm	3.00pm
Currencies	JPY, NZD	THB, INR, PHP, IDR	SGD, HKD, FJD	ZAR	DKK, SEK	EUR, USD, GBP, NOK, CHF, CAD, CNY

8.2 BEN may amend the settlement times for currency pairs set out in clause 8.1 by making the amended cut-off times available on Bendigo e-banking available at: <https://www.bendigobank.com.au/help/ebanking/>

8.3 Settlement of a Transaction is deemed to have been effected when funds have been transferred from your nominated account by the cut-off time specified in clause 8.1.

8.4 If you do not effect Settlement of a Transaction within the time specified in clause 8.1:

- (a) you will be in default of your agreement with BEN in relation to the relevant Transaction;
- (b) you must take such actions as are reasonably necessary to mitigate the consequences of your default, including doing such things and effecting such transactions as BEN reasonably requires; and
- (c) BEN reserves the right to recover from you any losses that it has incurred as a result of your default.

8.5 BEN will provide details for all settled Transactions by email, and make available to you a list of all settled and unsettled Transactions.

8.6 For the purposes of clause 8.5, BEN will make details for settled and unsettled Transactions undertaken through Online FX available to you via Online FX.

9 Predelivery of Foreign Exchange Contracts

The following conditions apply in relation to the predelivery of an amount under a Foreign Exchange Contract:

- (a) Any request by you for the predelivery of any amount under a Foreign Exchange Contract before the Value Date must be provided to BEN with sufficient time to meet the relevant currency pair cut off time on the delivery date.
- (b) BEN has absolute discretion as to whether or not to agree to a request to predeliver an amount under a Foreign Exchange Contract.
- (c) If BEN agree to predeliver an amount under a Foreign Exchange Contract, BEN will, at the time of pricing, provide you with an indicative predelivery price. If you do not accept the indicative pricing, no change will be made to the Foreign Exchange Contract and the original terms will prevail.
- (d) The amount required to be delivered by BEN on the Value Date for a Foreign Exchange Contract will be reduced by any amount predelivered by BEN under that Foreign Exchange Contract.
- (e) A predelivery of an amount under a Foreign Exchange Contract will not be available for Transactions entered into via Online FX.

10 Payments to beneficiaries

10.1 If you nominate a beneficiary in respect of a Transaction, payment of the proceeds of the Transaction will occur in accordance with this clause 10 (**Third Party Transfer**),

10.2 BEN will pay the proceeds of a Transaction to the beneficiary following Settlement on the Value Date.

- 10.3 You agree that payment of the proceeds of a Transaction to a beneficiary may not occur where the Value Date is not a Good Business Day.
- 10.4 You agree that:
- (a) a Third Party Transfer, once effected, is irrevocable and cannot be cancelled;
 - (b) you will be liable to pay fees and charges to BEN in respect of the Third Party Transfer;
 - (c) the bank or financial institution of the beneficiary you nominate may:
 - (i) deduct a fee from the proceeds of any Third Party Transfer; or
 - (ii) levy other processing charges,the amounts of which are not disclosed to BEN, and if these charges are deducted from the amount of the Third Party Transfer, the beneficiary will receive a lesser amount than transmitted;
 - (d) the bank or financial institution of the beneficiary may deduct charges for any payments that they reject, the amounts of which are not disclosed to BEN;
 - (e) BEN is not responsible for any delays in transmission or payment caused by circumstances beyond our control; and
 - (f) BEN will have no liability to you for any loss you may incur for the failure to make a payment to a beneficiary in the circumstances described in clause 10.4(a).
- 10.5 In relation to mistaken, unauthorised or fraudulent Third Party Transfers:
- (a) You will receive a receipt of the Third Party Transfer via email, which should be carefully checked. Any disagreement with the details of the receipt should be acted upon immediately to ensure there has been no confusion with the commercial terms of the transaction.
 - (b) You must notify BEN immediately:
 - (i) if you become aware that you have made a mistake when requesting a Third Party Transfer;
 - (ii) you or your Authorised Representative did not authorise the Third Party Transfer from your account;
 - (iii) if you believe that a Third Party Transfer was not processed in accordance with your instructions; or
 - (iv) if you believe that you or your Authorised Representative have been fraudulently induced to make a Third Party Transfer.
 - (c) BEN may suspend your or your Authorised Representative's right to use the Third Party Transfer service at any time if you or your Authorised Representative is suspected of acting in a fraudulent manner.

11 Acknowledgements

- 11.1 You acknowledge and agree that:
- (a) BEN is authorised to accept and act upon any email it receives which purports to be from any Authorised Representative.
 - (b) BEN may confirm a Transaction Request by telephone or email with any or all Authorised Representatives.
 - (c) BEN may require an Authorised Representative to identify themselves in any manner BEN considers appropriate in the circumstances.
 - (d) BEN is not responsible for any loss, damage or liability that you may suffer or incur by reason of or in connection with:
 - (i) BEN acting on any Transaction Request which purports to have been settled by any Authorised Representative; or

- (ii) BEN refusing to act on any Transaction Request which purports to have been settled by any Authorised Representative; or
- (iii) any error contained in a Transaction Request; or
- (iv) any delay in transmission of the Transaction Request; or
- (v) lack of receipt of any Transaction Request by BEN,
which was not caused or contributed by any act or omission of BEN.

12 Representations and warranties

You acknowledge and agree that there are risks inherent in the Transactions. You represent and warrant that, in determining whether to enter into a Transaction and in selecting any particular foreign currency:

- (a) you have independently assessed and accepted the risk of movements, including adverse movements, in exchange rates;
- (b) you understand that BEN does not provide any advice or recommendations in relation to the Transactions;
- (c) you are entering into each Transaction for valid commercial reasons and not for speculative purposes; and
- (d) you have not relied on any advice, recommendation, opinion or statement made by BEN or any of BEN's officers, directors or employees.

13 Indemnity and liability

- 13.1 You indemnify BEN in respect of any losses, damages or liabilities that BEN may suffer or incur (including legal costs) as a result of BEN acting in good faith in accordance with this Agreement.
- 13.2 To the extent permitted by law, BEN is not liable for any loss or damage that you suffer in connection with this Agreement or your use of the Service, excluding loss or damage arising from the negligence of, wilful misconduct or fraud by us, our officers, directors or employees.

14 Suspension of the Service

- 14.1 You acknowledge that BEN may at any time suspend the Service, wholly or in part (including Online FX) and/or prevent you from lodging Transaction Requests where BEN (in its sole discretion) considers such suspension necessary, including to respond to security or unauthorised transaction risks.
- 14.2 BEN retains the sole discretion regarding the features, functions and other benefits of the Service or Online FX and BEN may at any time vary, modify or suspend the features, functions and other benefits available to you in respect of the Service or Online FX or your access to or use of the Service or Online FX by giving you notice of such variation, modification or suspension.

15 Default and termination

- 15.1 You are in default if:
 - (a) you do not pay an amount you owe to BEN in accordance with this Agreement;
 - (b) you breach any obligation of this Agreement or any other agreement between us;
 - (c) you make a representation to us that is false or misleading in a material way;
 - (d) you become insolvent or an insolvent under administration (as defined in the *Corporations Act 2001* (Cth)), in receivership, in receivership and management, under administration, in liquidation, in provisional liquidation, subject to statutory management or judicial management, wound up, subject to any arrangement, assignment or composition, or dissolved; or
 - (e) you as an individual:
 - (i) state that you are unable to pay all of your debts as and when they become due and payable;

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- (ii) have a bankruptcy notice issued against you or a receiver or a trustee for creditors or a trustee in bankruptcy appointed to any of your property;
- (iii) enter into, or attempt to enter into, or convene a meeting for the purpose of entering into, an arrangement, assignment or composition with your creditors; or
- (iv) have an event occur in relation to you which is analogous to anything referred to above or which has a substantially similar effect.

15.2 If you are in default, BEN may:

- (a) terminate any Transaction Request that has not yet settled;
- (b) negotiate with you to vary the terms of this Agreement; or
- (c) terminate any of its obligations under this Agreement,
and you will be liable to pay BEN:
- (d) any outstanding fees; and
- (e) any costs or charges incurred by BEN in respect of your default, including any costs BEN may incur on a mark-to-market basis (which may result in an adverse outcome for you).

15.3 If you are in default, and BEN elects to terminate any Transaction that has not yet settled, BEN must:

- (a) calculate in Australian dollars (or any other currency as we choose in good faith) the mark-to-market value of the Transaction as at the termination date using prevailing market rates as BEN choose in good faith, and
- (b) determine the mark-to-market value by considering what a person would pay BEN to take over your rights under each Transaction (expressed as a negative number), or what BEN would have to pay another person (expressed as a positive number) to take over your rights and obligations under the terminated Transaction, and
- (c) notify you as soon as possible after making these calculations, and
if the amount is greater than zero, you must pay BEN that amount, and if the amount is less than zero, BEN must pay you that amount.
- (d) Either BEN or you must pay any amount payable under this clause within two Business Days of BEN giving the notice in clause 15.3(c).
- (e) BEN may set off money which it owes to you under this Agreement against money which you owe to BEN, whether or not under this Agreement.

16 Interest

- 16.1 You must pay BEN interest on amounts you do not pay when due.
- 16.2 The interest accrues from the due date until you pay the overdue amount.
- 16.3 The interest rate is 2% above the rate we calculate as the cost of funding the overdue amount.
- 16.4 Each month, we may add to the amount you owe us any interest payable under this clause that is overdue. You will then be liable under this clause for interest on the total amount.

17 Authority

In relation to entering into this Agreement and any Transaction, you represent and warrant that:

- (a) you have the power to do so;
- (b) you are bound by these Terms and Conditions and any Transaction you enter into;
- (c) you enter into any Transaction as a principal, unless you inform us otherwise;
- (d) you are not in default;

- (e) all information you give us is true, correct and complete;
- (f) you have not withheld information from us which might have caused us to refrain from entering into any Transaction with you; and
- (g) you do not enter into any Transaction as a trustee, unless you inform us otherwise in accordance with clause 18.

18 Trustee authority

If you notify BEN that you enter into this Agreement or any Transaction as a trustee, you represent and warrant that:

- (a) you enter into this Agreement and any Transaction for the benefit of the trust;
- (b) you are the sole trustee of the trust;
- (c) you have disclosed to us all the terms of the trust;
- (d) you have not delegated any power of trustee or exercised any power of appointment;
- (e) you are fully indemnified from trust assets for obligations under this Agreement and any Transaction; and
- (f) the trust is not the subject of any action for termination.

19 Costs

You must pay BEN:

- (a) for any costs that BEN reasonably incurs in enforcing or taking any other action in connection with BEN's rights under this Agreement, and
- (b) on demand any fees, taxes, charges and expenses in connection with this Agreement or any Transaction.

The above costs shall not apply to you if BEN incurs those costs due to our fraud, negligence or wilful misconduct.

20 Notices

20.1 A notice or any other communication to BEN in connection with this Agreement must be in writing and may be:

- (a) left at or posted to the following address:
The Bendigo Centre
PO Box 480
Bendigo VIC 3552
Attention: Financial Markets
- (b) sent by email to bendigofx@bendigoadelaide.com.au; or
- (c) or delivered otherwise as agreed between the parties in writing.

20.2 Notices and any other communication in connection with this Agreement are taken to be received if:

- (a) posted:
 - (i) three days after posting within Australia; or
 - (ii) seven days after posting from outside Australia; or
- (b) emailed, except if that time is after 5:00pm in the place of receipt or not on a Business Day, in which case they are taken to be received on the next Business Day.

21 Variation

BEN reserves the right to change the Terms and Conditions at any time. BEN will notify you of any change as required by law. BEN will notify you of changes in writing.

22 No reliance on advice

BEN does not provide, and does not purport to provide, any advice or recommendations in relation to any Transaction. You acknowledge and agree that you do not rely on any advice by or for BEN in connection with any Transaction.

23 No assignment

You may not assign, declare a trust over, create or allow to exist any security interest over, or otherwise deal with any of your rights under this Agreement without BEN's prior written consent.

24 Power of attorney

You irrevocably appoint BEN as your attorney to do anything which you are required to do in connection with any Transaction.

25 Inconsistency

To the extent of any inconsistency between these Terms and Conditions and any other applicable terms and conditions, these Terms and Conditions prevail for each Transaction.

26 Counterparts

The Foreign Exchange Customer Services Application form may be executed in counterparts and each counterpart is taken to be an original.

27 Dispute Resolution

27.1 The provisions of this clause 27 are subject to the terms of the Banking Code of Practice. To the extent of any inconsistency between these terms and the Banking Code of Practice, the Banking Code of Practice will prevail.

27.2 You consent to BEN recording telephone conversations between you and BEN, whether or not you receive an automatic warning tone or warning message being given.

27.3 You can raise your complaint with us by;

- (a) speaking to a member of our branch staff directly;
- (b) telephoning the Customer Feedback Team on 1300 361 911 8.30am – 5.00pm (AEST / AEDT), Monday to Friday;
- (c) faxing us on 1300 367 615;
- (d) emailing feedback@bendigoadelaide.com.au;
- (e) completing the Customer Feedback form "Talk to us we're listening" available from your nearest branch or online at www.bendigobank.com.au; or
- (f) writing to the Customer Feedback Team, Bendigo and Adelaide Bank Ltd, Reply Paid 480, Bendigo 3552

27.4 If you are not satisfied with the response, you have the option of referring the matter to the Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response:

- (a) telephone 1300 139 527 (+61 3 5485 7919) 8.30am – 5.00pm (AEST / AEDT) Monday to Friday;
- (b) email – customeradvocate@bendigoadelaide.com.au
- (c) post/letter – write to Customer Advocate PO Box 480, Bendigo, Vic, 3552

28 Governing law

- 28.1 This agreement is governed by the laws of Victoria. The parties irrevocably submit to the exclusive jurisdiction of the courts of Victoria and the division of the Federal Court of Australia in that jurisdiction, and the courts of appeal from them.

Contact us

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 236 344
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/Australian Credit Licence No. 237879.

(V005) BEN50TC071 (04/03/2020)