

Master Dealing General Terms for foreign exchange, foreign currency and interest rate risk management transactions

04 March 2026

About this document

This is an important document

We offer a range of foreign exchange and interest rate risk management products to our customers. These Master Dealing General Terms apply to those products and form part of your Agreement with us.

It is important that you carefully read these Master Dealing General Terms, together with any Confirmation, any Letter of Offer (if you enter into a foreign exchange contract facility with us) and any other document you enter into with us.

These Master Dealing General Terms do not constitute legal, tax or financial advice and have not been prepared taking into account your objectives, financial situation or needs. You should seek your own advice and make your own enquiries about all legal, tax and financial aspects of the foreign exchange and interest rate risk management products and services we provide.

There may be circumstances where a specific term in a Confirmation or a Letter of Offer is inconsistent with these Master Dealing General Terms. If that is the case, the specific term of the Confirmation or the Letter of Offer is the one that applies to the extent it is inconsistent with these Master Dealing General Terms.

Meaning of words

Defined terms are explained in *Part F – What certain words mean* of these Master Dealing General Terms.

Banking Code

The relevant provisions of the Banking Code of Practice apply to this Agreement if you are a Small Business under the Banking Code of Practice.

If you are experiencing financial difficulty

You should notify us as soon as possible if you are experiencing financial difficulty. We can discuss how we may be able to help.

Unacceptable account conduct

We are committed to improving support for financially vulnerable customers, staff, suppliers and our wider community. We recognise financial abuse can happen to anyone and may also include forms of family and domestic violence or elder abuse.

Our products and services must not be used to engage in financial or other abuse.

Examples of this conduct include:

- making defamatory, harassing or discriminatory comments to any person, including through payment descriptions or references; or
- using or encouraging threatening or abusive language; or
- engaging in coercive or controlling behaviour (for example, restricting a person's account access or use of funds); or
- promoting or encouraging physical or mental harm to any person.

We may take steps to investigate circumstances where we reasonably believe any product or service is being used in this way.

We can take action, for example to close, stop, suspend, or deny access or use of our products or services, or to block or decline payments or payment methods, if we reasonably consider it necessary to protect you or another person from financial or other abuse. This is in addition to any other rights we may have under the Agreement. It is possible that we may not provide you with notice before taking such action.

Contacting us

You can contact us:

- **in person** – speak to one of our staff at your nearest branch
- **on the phone** – call 03 5485 7800
- **online** – at bendigobank.com.au
- **by email** –
For Foreign Exchange Contract and Foreign Currency Options: fx@bendigoadelaide.com.au
For Interest Rate Risk Management: irrm@bendigoadelaide.com.au

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Part A – Entering into, varying and ending Transactions

This Part A explains how you can enter into, vary and end a Transaction. This Part also sets out your payment obligations.

1 Our arrangements with you

1.1 Single agreement

These Master Dealing General Terms, all Transactions, all Confirmations under them and any Letter of Offer entered into with us in relation to a Transaction, constitute a single agreement between you and us (together we call them the **Agreement**).

1.2 Product disclosure documents

We may be required to provide you with certain disclosure documents in relation to a product and service available under the Agreement (for example, a PDS, a product information statement or a financial services guide).

You agree that we may provide these documents to you by:

- (a) sending you a notice attaching or linking them; or
- (b) sending you a notice that references the web address where the document can be found.

This is in addition to any other ways we are permitted to provide these documents to you.

1.3 Authorised Persons for Transactions

You may authorise one or more persons, on your behalf, to enter into, negotiate, accept, vary or end any Transaction under the Agreement and any supporting documents we require.

If you want to authorise an Authorised Person you must provide us with a completed Authorised Person Request in the form of Schedule 2. If more than one person is authorised, they are authorised to act individually.

If you want to add, change or remove any Authorised Person, please contact us.

Important! An Authorised Person under the Agreement is only permitted to act on your behalf under the Agreement. They are not permitted to act on your behalf in respect of any account or other arrangements you have with us.

1.4 Special conditions

Schedule 3 of these Master Dealing General Terms set out any special conditions which apply to the Agreement.

2 Entering into Transactions

2.1 Transaction Requests

If you want to enter into a Transaction, you must make a Transaction Request by contacting our Financial Markets team – see our contact details at the beginning of these Master Dealing General Terms.

A Transaction Request must be in the form, and contain the information, we require.

2.2 Quotes

If you make a Transaction Request we may provide you with a quote. However, we are not obliged to do so.

If we do, the quote will set out the specific terms on which we offer to enter into the proposed Transaction.

We are not bound by any quote that is provided on an indicative basis, and we can withdraw a quote at any time by notifying you.

If you want to negotiate any terms of a quote, please contact us.

A quote may also specify a time by which it must be accepted. If it does, the quote will expire at the end of that time.

2.3 Accepting quotes

If you accept a quote we provide you, you enter into the relevant Transaction and are bound on the terms of the quote.

If you do not accept the quote (including before we withdraw it or before the end of any expiry date specified in it):

- (a) no Transaction will be entered between you and us; and
- (b) you will be required to request a new quote for the relevant product you want to enter into.

2.4 Confirmations

We will use all reasonable efforts to confirm the terms of a Transaction with you by providing you with a Confirmation promptly after entering into that Transaction with you.

The terms of the Transaction expressed in the Confirmation are taken to be the terms of the Transaction unless you immediately notify us of an error on receiving it (or are deemed to have received it).

Important! You must carefully check each Confirmation we provide you to ensure the details of the Transaction are correct.

2.5 A product may be made up of two more Transactions

A particular product we offer may be structured as a combination of two or more Transactions. If that is the case, we will provide you with a Confirmation for each Transaction that makes up the product.

2.6 Information about settled Transactions

We will give details for all settled Transactions by email and make available to you a list of all settled and unsettled Transactions.

2.7 Legal Entity Identifier

You may need to hold a Legal Entity Identifier before we can enter into certain Transactions with you (for example, a Transaction that is a derivative). If that is the case:

- (a) you must provide us with your Legal Entity Identifier before you make a Transaction Request; and
- (b) you must renew its registration (if required by law or by us).

Important! If you do not have a Legal Entity Identifier, please contact your Financial Markets Dealer. They can assist you in obtaining one.

2.8 An account with us

You must maintain at least one AUD transaction account with us which is in your name.

2.9 Restrictions on Transactions

We may impose or change:

- (a) any restrictions on the accounts from which a Transaction may be made; and
- (b) the daily limits on the value of Transactions.

See *Part C – Changes we can make to the Agreement* for details on how we can make these changes.

2.10 Permitted currencies

You can only enter into a Transaction with us for permitted currencies. A list of our permitted currencies is available on our Website or from your Financial Markets Dealer.

2.11 Transactions through Online FX

Where you transact through Online FX:

- (a) we will make available to you in Online FX details of your Transactions that have settled or are yet to be settled through Online FX; and
- (b) details of Transactions that have expired or been cancelled or terminated may not be available through Online FX; and
- (c) if a quote specifies a period of time within which it must be accepted, that time will be displayed on Online FX.

2.12 Payment of Premiums

If you are required to pay us a Premium in connection with a Transaction, you must pay us the Premium on the Premium Payment Date.

You authorise us to debit any Premium to your Nominated Account.

2.13 Settlement by delivery

Where settlement of Transaction is required to be made by delivery from you to us, delivery must be made so that it is received on the due date (for example, the Value Date) in the manner specified in the Confirmation for the Transaction (unless otherwise agreed with us).

2.14 Additional terms for Transactions

Schedule 1 of this Master Dealing General Terms sets out specific terms which apply to certain Transactions you enter with us.

2.15 Telephone authority

You, and any of your Authorised Persons, may enter into, negotiate, accept, vary or end a Transaction verbally by telephone or other electronic means permitted by us (for example, via a video conference platform). Where you or they do so:

- (a) you consent to the recording of the communication; and
- (b) you must notify your Authorised Persons of such recordings, and obtain any necessary consent from them; and
- (c) you agree that such recording may be used as evidence in any proceedings.

3 Varying a Transaction

You can ask us to vary, extend or settle a Transaction early (in whole or in part). However, we are not obliged to accept your request.

If we do:

- (a) we will adjust any rate, premiums, amounts and time for payment to reflect the changes to the Transaction and the cost to us in making the changes; and
- (b) we may, acting reasonably, stipulate additional conditions.

4 Ending a Transaction early

4.1 You can ask us to terminate or cancel a Transaction early

You can ask us to terminate or cancel a Transaction early (**Early Termination Request**). However, we are not obliged to accept any such request. Such request may be made in relation to the whole or part of the Transaction.

Any Early Termination Request must be made by giving us notice on a Business Day before the Cut-Off Time for that date (provided that if an Early Termination Request is given on the Value Date, it must be given with sufficient time to meet the relevant Cut-Off Time on such date).

If you make an Early Termination Request and we accept it:

- (a) we will provide you with an indicative amount which would be payable by you or us as a result of the early termination or cancellation (including any Early Termination Amount) and any other terms and conditions associated with such termination or cancellation (for example, the due date of any payments between us) (**Early Termination Offer**); and
- (b) if we give you an Early Termination Offer, you can accept it by giving us notice on a Business Day between 8:30am and 3:00pm (Sydney, Australia time); and
- (c) if you do not accept the Early Termination Offer in accordance with clause 4.1(b), the Transaction will remain in effect.

4.2 If a Transaction is terminated or cancelled early for any reason

If, on any day, one or more Transactions are terminated or cancelled for any reason:

- (a) you or we may need to pay an Early Termination Amount to each other in connection with such termination or cancellation; and

- (b) we will calculate the Early Termination Amount and determine whether you or we have to pay that amount to the other; and
- (c) if we determine that an Early Termination Amount is payable by you, you must pay by any due date set out in the Early Termination Offer (or, if no date is stated, you must pay this amount within 2 Business Days after we ask for it).

4.3 How we work out the Early Termination Amount

The Early Termination Amount in respect of one or more Transactions is the amount we calculate in accordance with the following:

- (a) we will determine, acting in good faith and using commercially reasonable procedures, the mark-to-market value of each such Transaction - that is the value for another person to take over your rights and obligations under that Transaction. If we would have to pay that person, the mark-to-market value is positive. If that person would pay us, the mark-to-market value is negative; and
- (b) we will then add together the mark-to-market value of all such Transactions. The result is the **Early Termination Amount**; and
- (c) if the Early Termination Amount is positive, then you must pay us that amount; and
- (d) if the Early Termination Amount is negative, then we must pay you the value of that amount.

5 Your payment obligations

5.1 When you must pay

If a Confirmation specifies a due date for a payment, you must pay us the amount you owe us on the due date.

5.2 How you must pay us amounts

You must pay amounts due under the Agreement:

- (a) in full and without any set-off, counterclaim or deduction; and
- (b) plus any goods and services tax if it applies and is not already included in the payment; and
- (c) in Australian dollars (unless we agree otherwise); and
- (d) otherwise, in the manner we require.

If a law requires you to deduct an amount from any amount you pay to us (for example, withholding tax), you must increase the amount of the payment by the amount deducted so that once the deduction is made we receive the amount we would have received if no deduction had been required.

5.3 Special rules for Business Days

If a payment is due on a day that is not a Business Day, the Following Business Day Convention applies.

5.4 Netting of payments

If on any date amounts would otherwise be payable:

- (a) in the same currency; and
- (b) in respect to the same Transaction (or if we elect, more than one Transaction) by each party to the other,

then, on such date, each party's obligation to make payment of any such amount will automatically be satisfied and discharged and shall be replaced by an obligation on the party who owes the larger amount (after comparing the aggregating payments due by that party on that date to the aggregated amounts due by the other party) to the extent that it exceeds the amount due by the other party.

Important! This may occur whether or not a Default has occurred or you or we have varied or terminated one or more Transactions.

5.5 We can charge interest at a higher rate if there is an overdue amount

We may charge you interest at the Overdue Rate on any amount overdue for payment, from the time that amount is overdue for payment until it is paid.

These interest charges accrue daily. We calculate the daily interest rate by dividing the Overdue Rate by 365 (or 360 days if the overdue amount is a foreign currency and it is usual practice to do so).

You must pay interest owing under this clause monthly or at any other frequency we decide.

6 Third Party Beneficiaries

Important! This clause applies if you nominate a Third Party Beneficiary to receive an amount we are required to pay you under a Transaction.

6.1 Nominating a Third Party Beneficiary

You can ask us to pay an amount we are required to pay you under a Transaction to a Third Party Beneficiary (for example, an amount we are required to deliver to you under a foreign exchange contract). However, we are not obliged to accept your request.

If we accept your request, you agree and acknowledge that:

- (a) we will pay the relevant amount to the Third Party Beneficiary; and
- (b) the payment of relevant amount to the Third Party Beneficiary, once effected, is irrevocable and cannot be cancelled; and
- (c) you will be liable to pay fees and charges to us in respect of such payment; and
- (d) the Third Party Beneficiary's bank or financial institution may:
 - (i) deduct a fee from the proceeds; or
 - (ii) levy other processing charges, the amounts of which are not disclosed to us, and if these charges are deducted from the amount of the

proceeds, the beneficiary will receive a lesser amount than transmitted; and

- (e) the Third Party Beneficiary's bank or financial institution may deduct charges for any payments that they reject, the amounts of which are not disclosed to us; and
- (f) we are not responsible for any delays in transmission or payment caused by circumstances beyond our control;
- (g) we are not liable to you for any loss you may incur for the failure to make a payment to a Third Party Beneficiary; and
- (h) payment of the amount to a Third Party Beneficiary may not occur at the same time or on the same day as we are required to pay you that amount (for example, this might occur when a payment is made on a non-Business Day or after a Cut-Off time or because of the Third Party Beneficiary's bank).

Important! We will provide you with a receipt for any payment made to a Third Party Beneficiary via email. You should carefully check it. 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.

You must notify us immediately:

- if you become aware that you have made a mistake when requesting we make the payment to the Third Party Beneficiary;
- if you or an Authorised Person did not authorise the payment to the Third Party Beneficiary;
- if you believe that payment to the Third Party Beneficiary was not processed in accordance with your instructions;
- if you believe that you or an Authorised Person have been fraudulently induced into making the payment to the Third Party Beneficiary.

6.2 Information you must provide us before Settlement

If we have accepted your request for a payment to be made to a Third Party Beneficiary, you must provide us with the following information before settlement of the Transaction (as applicable):

- (a) the name and address of the Beneficiary; and
- (b) the name and address of the Beneficiary's bank; and
- (c) the BSB, routing number or equivalent for the Beneficiary's bank; and
- (d) the account number or International Bank Account Number (IBAN) of the Beneficiary; and
- (e) the Beneficiary bank's SWIFT code; and
- (f) any other information required by the Beneficiary's bank, as requested by us.

If you do not provide us with this information, we are not obliged to pay the amount to the Third Party Beneficiary and may instead, acting reasonably, pay the amount to you or elect not to settle the Transaction.

7 If you pay us in a different currency

If we receive an amount in a currency other than the currency which is due, we may convert the amount received into the due currency on the day and at such rates as we reasonably consider appropriate. You acknowledge that it might be necessary to convert the other currency through more than one currency to determine the exchange rate available to us. We may also deduct our usual Costs in connection with the conversion.

If the converted amount (after deducting our conversion Costs) is less than the amount you owe us, you will still owe us the balance.

If a judgement, order or proof of debt in connection with any amount you owe us is expressed in a currency other than that in which the amount is due, then you indemnify us and you must pay us for:

- (a) any difference arising from converting the other currency if the exchange rate we use for converting currency when we receive a payment in the other currency is less favourable to us than the exchange rate used for the purpose of the judgement order or acceptance of proof of debt; and
- (b) the Costs of conversion.

You must pay these amounts within 2 Business Days after we ask for them.

8 Fees and charges

Fees and charges payable in connection with a Transaction are set out in the relevant Confirmation for it and the Schedule of Fees.

We may debit your Nominated Account for unpaid fees and charges. We do not need to notify you first.

We may introduce new fees and charges at any time and make changes to existing fees and charges.

See *Part C – Changes we can make to the Agreement* for details on how we can make changes to fees and charges.

Important! Information on current fees and charges is available on request.

9 You must indemnify us for certain amounts

You indemnify us for any liability, direct loss or reasonable Costs we incur in connection with:

- (a) you not complying with your obligations to us; or
- (b) a Default; or
- (c) us exercising our rights under the Agreement or taking action to protect our rights; or
- (d) us acting on a communication we reasonably believe is from you; or
- (e) any stamp or other duties, taxes (including any goods and services tax) and government fees and charges payable under or in connection with the Agreement.

This includes liability, loss or Costs of a kind referred to above incurred by any of our, or our Related Entities', employees, contractors or agents. However, your indemnity does not include liability, loss or Costs we incur which are caused by our or their fraud, negligence or wilful misconduct.

You must pay these amounts within 2 Business Days after we ask for them.

We can also debit your Nominated Account with any of these amounts. We do not need to notify you first.

10 Calculations

10.1 Calculation agent

We are the calculation agent for the purposes of all calculations or determinations that are necessary or desirable in relation to a Transaction (unless otherwise stated in a Confirmation).

10.2 Certificates

A certificate by us about a matter or amount payable or a relevant calculation under the Agreement (including a certificate stating the termination or early settlement amount) is sufficient evidence of the matter, amount or calculation stated in the certificate (unless the matter, amount or calculation is proved to be incorrect).

11 No statements of account

We do not issue statements of account in connection with the Agreement or any Transaction under it.

12 Online FX

This clause applies if we make Online FX available to you.

12.1 Availability of Online FX

In order to have access to Online FX and to enter into Transactions through Online FX, you must have access to Bendigo e-banking platform and have an account linked to Bendigo e-banking from which funds will be made available for use with Online FX.

Important! Separate terms and conditions apply to Bendigo e-Banking, the Bendigo Bank app and the accounts linked to them. You agree to comply with the terms and conditions will apply to these services if you use Online FX (including the Bendigo Business Accounts and Facilities Terms and Conditions available at bendigobank.com.au).

12.2 Suspension and termination

We can suspend your access to Online FX (in whole or in part):

- (a) for any period of time that your access to Bendigo e-banking is suspended; and
- (b) at any time we reasonably consider such suspension necessary, including to respond to security or unauthorised transaction risks.

We can also automatically terminate your access to Online FX if your access to Bendigo e-banking is terminated.

12.3 Changes to Online FX

We may, at any time vary, modify or suspend the features, functions and other benefits available to you in respect of Online FX or your access to or use of Online FX by giving you notice of such variation, modification or suspension.

See *Part C – Changes we can make to the Agreement* for more information about how we can make changes.

12.4 Multi-factor authentication

Multi-factor authentication (or **MFA**) is a security measure that requires two or more proofs of identity to verify a user. Asking for additional details to confirm your identity provides greater security compared to a password alone, making it harder for unauthorised persons to access your accounts and information.

We may require that you use one or more of the MFA options we make available to you to log in to Bendigo e-banking, to access or use certain parts of Bendigo e-banking, to request or authorise certain transactions or changes in Bendigo e-banking or to register a device to

use the Bendigo Bank app, in our discretion. When we do so, we may refuse to provide you with the relevant access or refuse to accept the relevant request or instruction from you unless the MFA is successful.

The MFA options available may change from time to time and may differ depending on how you are accessing Bendigo e-banking. Some MFA options include use of a one-time passcode which we send to you by SMS to your registered mobile number, an email to your registered email address or in some other way, or that you generate using a device or software we have agreed you may use.

You must keep any one-time passcode we send you or that you generate for MFA purposes secret and not disclose it to any person.

You can change the mobile number or email address that is registered with us for MFA by contacting us.

information is registered on your device as part of the biometric authentication feature you will be taken to have authorised that person to access and operate on your accounts and information through the Bendigo Bank app and you will be liable and responsible for their actions.

12.5 Bendigo Bank App

This clause applies if you access Bendigo e-banking through the Bendigo Bank app.

If you download and access Bendigo e-banking through the Bendigo Bank app, you will need to log in using your Bendigo e-banking Access ID and Password and register the device you are using. We may de-register a device or require that you re-register the device through the Bendigo Bank app at any time in our discretion.

After you have registered your device, we may give you the ability to set a four-digit PIN or use your device's biometric authentication features (if available) to log in or authenticate yourself in the app in the future or to use it as an additional MFA option.

You must ensure that you keep your Bendigo Bank app PIN secret and secure and not disclose it to anyone. You must only enable use of a biometric authentication feature on your device in the Bendigo Bank app (if available) while you are the only person who has registered their biometric information on the device. If any other person's biometric

Part B – Default and other reasons the Agreement or a Transaction can end

This Part B explains when a Default occurs under the Agreement and what actions we can take. It also sets out when you or we can terminate the Agreement if there is no Default and other reasons your arrangements with us can end.

13 When will a Default occur?

13.1 General Defaults

This clause applies to you, whether you are a Small Business or not.

A Default occurs if:

- (a) **failure to pay:** you do not pay any amount payable under the Agreement in the manner we require within 2 Business Days after its due date; or
- (b) **insolvency:** you become Insolvent, or are subject to any bankruptcy, voluntary administration, other insolvency or restructuring process or arrangement; or
- (c) **creditor enforcement:** another creditor takes Enforcement Proceedings against you (or your assets); or
- (d) **default under another arrangement with us:** early repayment is required under another financing arrangement you have with us because of a default (however described) that is of a type that is set out in this clause 13.1; or
- (e) **unlawful behaviour:** we believe on reasonable grounds that you do not comply with the law or any requirement of a Government Agency; or
- (f) **illegality:** it becomes unlawful for you or us to continue with the Agreement; or
- (g) **misrepresentation:** you give us information that is materially incomplete, incorrect or misleading (including any representation or warranty given or repeated to us); or
- (h) **improper dealing with assets:** you deal with, or attempt to deal with, your assets in breach of the Agreement (without our prior written consent); or

- (i) **financial information:** you do not provide financial information required by the Agreement; or
- (j) **licences:** you do not maintain any Licence that is necessary to carry on your business; or
- (k) **insurance:** you do not maintain the insurance we require under the Agreement; or
- (l) **change in ownership or control:** legal or beneficial ownership, or management control of you or your business changes without our prior written consent; or
- (m) **change in status:** the status, composition or capacity of you changes without our prior written consent (for example if you are a trustee of a trust and cease to be the trustee) or you no longer have legal capacity; or
- (n) **additional defaults:** any additional event or circumstance occurs that you and we agree is a Default under the Agreement.

13.2 Additional Defaults if you are not a Small Business

This clause does not apply if you are a Small Business.

A Default will also occur if:

- (a) **non-compliance with an obligation:** you do not comply with your obligations under the Agreement (unless the failure can be rectified and it is rectified within 30 days after we ask you to do so, or any longer period we agree); or
- (b) **insolvency:** you are Insolvent or steps or actions are taken towards you becoming Insolvent or deregistered; or

- (c) **official action is taken:** any court, authority or official does anything relating to you, or your assets, and we consider this Increases our Credit Risk (for example, a court, authority or official appoints an administrator or investigator, issues a notice, makes an order, resumes, restrains or confiscates); or
- (d) **there is a default under another arrangement with us:** an event of default (however described) occurs under any other document which you have with us or any of our Related Entities; or
- (e) **another financier is entitled to call for early repayment:** another financier is entitled to call, or does call, for early repayment of money you owe them under your arrangements with them; or
- (f) **a material contract is terminated:** another party to a document which is a material part of your assets ends it (or the party is entitled to end it) and we consider this Increases our Credit Risk; or
- (g) **unenforceable obligations:** the Agreement ends, becomes or is claimed to be of no legal effect or unenforceable for any reason or it is or becomes unlawful for you to comply with any of your obligations under the Agreement; or
- (h) **action in respect of Licence:** you have conditions or restrictions applied to a Licence, or you are subject to any form of fine, sanction or disciplinary action because the conditions of a Licence have not been complied with; or
- (i) **material adverse effect:** one or more events occur which, in our opinion, has or is likely to have a material adverse effect on:
 - (i) the business, operations, assets, financial or other condition, cashflow or prospects of you (or, if you are a member of a group of companies, the group); or
 - (ii) the validity or enforceability of the whole or any part of the Agreement.

13.3 Loan linked transactions

If you entered into a Loan Linked Facility with us, then you and we agree that:

- (a) a default (however described) under the Loan Linked Facility is also a Default under this Agreement; and
- (b) a Default under this Agreement is a default (however described) under the Loan Linked Facility;
- (c) this Agreement is a finance document or transaction document (however described) for the purposes of the Loan Linked Facility.

14 Rectifying Defaults if you are a Small Business

This clause 14 applies if you are a Small Business. It does not apply if you are not a Small Business.

If a Default occurs, we will give you at least 30 days' notice to rectify the Default before we take Enforcement Proceedings.

However, we do not have to give you notice (or can give you shorter notice) if:

- (a) you are Insolvent; or
- (b) you no longer have legal capacity; or
- (c) it is reasonable for us to do so to manage a material and immediate risk relating to the nature of the Default, your particular circumstances or the value of a Security Interest in our favour.

We will also only act on a non-monetary Default if it is, by its nature, material, or we reasonably consider it has had, or is likely to have, a material impact on:

- (d) your ability to meet your financial obligations to us (or our ability to assess this); or
- (e) our security risk (or our ability to assess this); or
- (f) our legal or reputation risk (but only if the Default is of a type set out in clauses 13.1(e) to 13.1(f)).

15 What can we do if there is a Default?

Subject to clause 14, if there is a Default we can do any one or more of the following:

- (a) stop you entering into a new Transaction; or
- (b) immediately terminate the Agreement;
- (c) terminate some or all outstanding Transactions; or
- (d) change any term or condition of the Agreement; or
- (e) require you to pay us all or part of the amount you owe us under the Agreement; or
- (f) take Enforcement Proceedings or other legal action; or
- (g) enforce any Security Interest.

A law may require us to give you notice, take certain steps or comply with certain conditions before we take action against you in connection with a Default. For example, if you are a farmer we may be required to offer mediation to you. If such a law applies we will comply with those requirements.

16 Termination

16.1 Termination by you

You can terminate the Agreement:

- (a) immediately, if there are no outstanding Transactions and there are no unpaid amounts under the Agreement; or
- (b) on the early settlement or termination of all outstanding Transactions and the payment in full of all unpaid amounts under the Agreement.

16.2 Termination by us

We can terminate the Agreement at any time by giving you at least 30 days' notice. If we do, termination of the Agreement will be effective from the later of the following times:

- (a) 30 days from the date of the notice; and

- (b) the maturity of all Transactions and the payment in full of all unpaid amounts under the Agreement.

17 We may take action for regulatory reasons

The laws of Australia or other countries, regulatory authorities or sanctions may require us to do things which may affect the Agreement or a Transaction.

If we consider it necessary we can delay, suspend, stop, block, end or refuse to provide the Agreement, a Transaction or service to you. We may not (and may not be allowed to) notify you before we exercise any of these rights.

We are not liable for any loss you incur because we exercise any of these rights or obligations.

Part C – Changes we can make to the Agreement

We may make changes to the Agreement, a Transaction or a service we provide to you. This Part C explains what changes we can make, how much notice we will give you before the change begins and how we will notify you. **It is important that you keep your contact details up to date.**

18 How we can make changes to the Agreement

18.1 Types of changes and notice

The table below sets out the types of changes we can make and the notice period we will give you before we make the change.

Generally, we will notify you about a change as soon as reasonably possible. However, we do not have to give you notice (or we can give you shorter notice) if it is reasonable for us to not do so in order to manage an immediate and material risk.

If you do not accept a change we make, you can end your obligations under the Agreement by settling early or terminating all outstanding Transactions and paying in full all unpaid amounts under the Agreement.

18.2 How we will notify you of changes

If we have to give you notice of a change we will notify you by one or more of the following methods:

- (a) by giving you written notice (this can include printed communications or electronic communications such as internet banking, app notifications, emails, publishing notices on our Website or another platform and notifying you about the notice); or
- (b) by advertisement in the national or local media; or
- (c) by notifying you in any other way permitted by law; or
- (d) through any other method we have agreed with you.

Type of change	Notice
Transactions A change to add, remove or vary a daily limit on the value of Transactions. A change which adds, removes or varies a restriction on an account from which payments under a Transaction may be debited or credited to.	At least 30 days' notice.
Interest – other changes A change to a default or overdue rate. A change to the method, frequency of calculation, or crediting or debiting of default or overdue interest (or fees in the nature of default or overdue interest).	At least 30 days' notice.
Settlement times A change to the settlement Cut-Off Times for a currency.	We do not have to give you prior notice of this change because currency Cut-Off times are not set by us.
Fees and charges A change to: <ul style="list-style-type: none">the amount of our existing fees and charges; orthe timing of charging, debiting or crediting fees and charges.	At least 30 days' notice.

Type of change	Notice
Introducing a new fee or charge.	
<p>Government charges</p> <p>A change to a fee or charge set by the government, including introducing a new fee or charge.</p>	We do not have to give you notice if the change is published by the government. Otherwise, at least 30 days' notice.
<p>Changes in law</p> <p>A change required or desirable to be made to comply with, or meet the standard in, any law, or guidance or requirements of a regulator, or decision of a court or dispute resolution process.</p>	At least 30 days' notice.
<p>Other changes</p> <p>A change if:</p> <ul style="list-style-type: none"> • we reasonably consider you will benefit from it; or • it is made to simplify the Agreement; or • it is administrative, minor or corrects an error, inconsistency or omission; or • it reflects a change to, or is made for consistency with, our business or technological systems; or • we modify, add, remove or substitute a product feature or services; or • it is made for security reasons; or • it is otherwise reasonably made; or • it is reasonably necessary to meet best industry practice or to protect our legitimate interests. 	<p>As soon as reasonably possible if we do not consider the change will be adverse to you.</p> <p>Otherwise, at least 30 days' notice.</p>

Part D – Additional obligations that apply to you

This Part D sets out the general representations, warranties and undertakings you give us about yourself, your business and your financial affairs.

19 Your representations and warranties

19.1 What you represent and warrant to us

You represent and warrant that:

- (a) if you are a corporation, you are properly registered and are validly existing under the laws of your jurisdiction of incorporation; and
- (b) you have power to carry on your business; and
- (c) neither you nor, if you are a corporation, any director or other person, breaches any law or any obligation to another person by signing the Agreement or entering transactions or performing obligations under them and that all necessary authorisations to do so have been obtained; and
- (d) your obligations under the Agreement are binding and enforceable against you; and
- (e) all of the information given by you or on your behalf (for example, Financial Statements) is correct, complete and not materially misleading; and
- (f) you have not withheld any information that might have caused us not to enter into the Agreement; and
- (g) you are not Insolvent; and
- (h) there is no Default; and
- (i) entering into and complying with the Agreement will not result in you breaching any law or any obligation you have to any other person; and
- (j) unless you have notified us in writing, you are not a trustee.

19.2 Additional representations and warranties if you are a trustee

If you are signing the Agreement as trustee of a trust or settlement, you also represent and warrant that:

- (a) you are the sole trustee of the trust (with anyone else who signs the Agreement as trustee of the trust); and
- (b) no action has been taken or is proposed to be taken to remove you as trustee of the trust or to appoint any additional or alternate trustee; and
- (c) the Agreement is for the benefit of the beneficiaries of the trust; and
- (d) you have the right to be fully indemnified out of the trust assets for all obligations you incur under the Agreement and the trust assets are sufficient to satisfy that right of indemnity; and
- (e) no action has been taken or proposed to terminate the trust nor has any event occurred for the vesting of trust assets; and
- (f) the trust has been properly constituted and the trust documents are valid and enforceable and comply with all laws.

19.3 When you give these representations and warranties

You give us the representations and warranties in this clause 19 (and any set out in your Letter of Offer):

- (a) when you sign the Agreement; and
- (b) each time you enter into a Transaction; and
- (c) on the last day of each month.

You must notify us if anything happens which means you cannot truthfully repeat your representations and warranties at these times.

Important! If any representation or warranty you give us becomes incomplete, incorrect or misleading, it may lead to a Default.

20 Information you are required to give us

20.1 Information you must give us any time we ask

If we ask, you must give us all information or documents in connection with:

- (a) you; and
- (b) the Agreement; and
- (c) your financial affairs or business or, if you are a corporation, the financial affairs or business of you and any of your Related Entities (including Financial Statements); and
- (d) identification or other similar procedures necessary to comply with any law; and
- (e) meeting our regulatory and compliance obligations.

We can ask for this information at any time.

All information must be in the form we reasonably require. We may require financial information to be audited by a qualified person approved by us.

Important! A failure to provide us with any financial information we require may lead to a Default.

21 Your general undertakings

21.1 Things you must do

You must:

- (a) conduct your business (including keeping accurate books of account and collecting debts owed to you) in a proper, orderly and efficient manner; and
- (b) comply with the law (including taxation, superannuation, anti-money laundering, counter-terrorism, sanctions and environmental laws); and
- (c) if you become a member of a consolidated group for taxation purposes, have at all times an effective tax sharing agreement and tax funding agreement and ensure everything is done so that you are liable for tax in relation to your activities only and not for all the tax on the consolidated group.

21.2 Things you must not do

You must not (without our prior written consent):

- (a) materially write down the value of any asset in your Financial Statements; or
- (b) stop payments generally; or
- (c) stop conducting your business or significantly change the general character of any business you conduct (or threaten to do any of these things); or
- (d) if you are a corporation, issue new shares, convertible notes or options for shares in your capital; or
- (e) if you are a corporation, reduce your capital or do anything which would make your capital capable of being called up only in certain circumstances; or
- (f) if you are a corporation, register a transfer of shares in your capital; or
- (g) if you are a corporation, pay any dividend, make any distribution or provide any loan otherwise than in the ordinary course of your ordinary business (unless you are listed on a stock exchange); or
- (h) deposit money with any person in circumstances where the money is not repayable unless you perform obligations (including pay money).

21.3 Additional undertakings if you are a trustee of a trust

If you are signing the Agreement as trustee of a trust or settlement, you must also:

- (a) enter into Transactions only for proper trust purposes; and
- (b) do everything necessary to bind yourself and your successors under the Agreement; and
- (c) comply with your duties and obligations as trustee of the trust and under the trust deed; and
- (d) not amend the trust deed without our prior written consent; and

- (e) ensure that there is no change in the trustee of the trust (without our prior written consent); and
- (f) ensure that the trust is not terminated and a vesting date is not declared; and
- (g) ensure that the trust fund is not mixed with other property, resettled or sought to be brought under court control; and
- (h) ensure that your right to be indemnified out of the trust fund for obligations you incur in connection with the Agreement is not restricted; and
- (i) ensure that nothing is done to restrict your ability to comply with your obligations under the Agreement.

21.4 Additional matters if you are a partner in a partnership

If you are signing the Agreement as a partner in a partnership, you must also:

- (a) not do anything, or permit anything to be done, or fail to do anything, which may affect or facilitate the variation or dissolution of the partnership; and
- (b) immediately notify us if the partnership is varied (including by a partner dying, leaving or joining the partnership) or dissolved; and
- (c) if we ask, do everything necessary to ensure all partners of any successive partnership are bound by the Agreement.

Part E – Other general terms

This Part E sets out other general terms which apply to you.

22 Communicating with each other

Important! It is important that the contact details you give us are, and remain, up to date at all times. If they change you must promptly notify us.

22.1 How we communicate with each other

Unless we otherwise agree (for example, as permitted under clause 2.15 which deals with verbal Transactions), all communications must be in writing. However, we may need to communicate with you verbally.

Written communications (including emails) from you must be signed by you unless we have agreed to a different process.

Email communications must state the first and last name of the sender and are taken to be signed by the sender.

Communications can be:

- (a) personally delivered to you or one of your Authorised Persons (if to you) or to one of our employees (if to us); or
- (b) left at the address last notified; or
- (c) sent electronically (including by fax, email or online platform); or
- (d) via telephone and video conferencing platforms.

Communications from us may also be given in any other way permitted by law, including advertising in the national or local media, notifying you through internet banking, app notifications, emails, video conference or other online platforms or publishing notices on our Website or another platform and notifying you about the notice.

Important! You authorise us to record our communications with you. There may be no warning or notification if we do this.

22.2 When are communications taken to be received

Communications are taken to be received:

- (a) **if sent by email** – 4 hours after the time sent (as recorded on the device from which the sender sent the email) unless the sender receives a message that delivery has failed;
- (b) **if by telephone** – at the time of the call between authorised representatives of the parties.

22.3 We are not responsible for loss in relation to communications

We are not responsible for any loss arising in connection with:

- (a) any communication that we reasonably believe is from you; or
- (b) our refusal to act or delay in acting on any communication we do not reasonably believe is from you,

except to the extent caused by the fraud, negligence or wilful misconduct of us, or our Related Entities, employees, contractors or agents.

23 When we can disclose your information

We can disclose any information and documents you give us or any other information in connection with the Agreement:

- (a) if they are publicly available; or
- (b) to any person in connection with the exercise of a right or obligation under the Agreement; or
- (c) to any of our Related Entities and our officers, employees, agents, contractors, legal and other Advisers and auditors; or
- (d) with your consent (which you cannot unreasonably refuse to give); or
- (e) if we reasonably believe we are required to disclose it by any law, Government

Agency, securities exchange or rating agency; or

- (f) if we believe it is appropriate for the operation or administration of the Agreement.

You consent to these disclosures.

24 Further steps and other things we can do

24.1 Further steps

You must do anything (for example, obtaining consents, signing and producing documents, producing receipts and getting documents completed and signed) which we ask and reasonably consider necessary to:

- (a) bind you and any other person intended to be bound under the Agreement; or
- (b) show whether you are complying with your obligations under the Agreement; or
- (c) enable us to register a document (for example, a power of attorney with a land titles register); or
- (d) enable us to exercise our rights in connection with the Agreement.

24.2 Extra things we can do

We can do anything which you should have done under the Agreement but which you have either not done or in our reasonable opinion have not done properly.

24.3 Authority to complete

We may complete and make fully effective the Agreement and any document relating to it. The things we may do to a document include any one or more of the following:

- (a) dating it; or
- (b) correcting typographical errors; or
- (c) inserting outstanding information; or
- (d) stamping it; or
- (e) anything required so that the document is in registrable form.

24.4 Calculations

For the purposes of any calculations referred to in any Transaction or Confirmation:

- (a) we may make all determinations and calculations referred to in any Transaction or Confirmation and we will act in good faith and in a commercially reasonable manner in making such determinations and calculations;
- (b) all determinations and calculations made by us will be binding in the absence of manifest error;
- (c) any currency amounts used in or resulting from a calculation will be rounded in accordance with relevant market practice as reasonably determined by us.

25 Transfers and other dealings with your and our rights

You cannot novate, transfer, assign or otherwise deal with your rights and obligations under the Agreement or allow any interest in it to arise or be varied without our prior written consent.

We can novate, transfer, assign or otherwise deal with our rights and obligations under the Agreement in any way we consider appropriate and without your consent. If we do any of these things, you cannot claim against any transferee or assignee (or any other person who has an interest in the Agreement) any right of set-off or other right you have against us.

26 Indemnities and reimbursement obligations continue

Your obligations to indemnify, compensate or reimburse us:

- (a) are separate to your other obligations under the Agreement; and
- (b) continue even if the Agreement ends.

It is not necessary for us to incur an expense or make a payment before we enforce a right of indemnity in connection with the Agreement.

27 You must perform your obligations promptly

If you are required to do something under the Agreement, you must do that thing promptly (unless a specific time for performance is stated in which case you must do that thing within the specified time).

28 How we exercise our rights

Our rights under the Agreement are in addition to all other rights given to us by law and:

- (a) we can exercise them in any way we reasonably consider appropriate (including by imposing conditions on any consent, approval or waiver); and
- (b) we can exercise them at a later time if we do not exercise them fully or at a certain time; and
- (c) we can exercise them even if it involves a conflict of duty or we have a personal interest in their exercise; and
- (d) any person we authorise as our representative may exercise them (including any of our employees).

We are not responsible for any loss arising in connection with us exercising (or not exercising) our rights except to the extent caused by the fraud, negligence or wilful misconduct of us, our Related Entities, or someone acting on our or our Related Entities' behalf.

29 Provisions prohibited by law

The Agreement is to be read on the basis that any term which:

- (a) is illegal, void or unenforceable at law; or
- (b) does not comply with a law; or
- (c) imposes an obligation or confers a right prohibited by law,

is omitted or varied to the extent necessary to comply with that law.

30 Commissions

We may give or receive from any broker, agent, dealer or other person monetary or non-

monetary rewards in connection with the Agreement.

These monetary and non-monetary rewards:

- (a) may be based on the volume and value of introductions we or they give; and
- (b) may be paid up front or over time (or both); and
- (c) may take into account the Agreement.

31 Set off and combination of accounts

31.1 We may set off

We can set off any amount owing by us to you against any amount due for payment by you to us (whether or not those amounts are due for payment) in connection with the Agreement.

31.2 Combining accounts

If there is a Default, we may use any money you have in another account with us towards repaying any amount you owe us under the Agreement (this is known as "combining accounts"). We can combine accounts without giving you notice, but we will notify you promptly afterwards.

32 Force majeure

If the performance by any party (**Affected Party**) of all or any of their obligations under the Agreement is prevented or delayed due to a Force Majeure Event:

- (a) the Affected Party must promptly, after becoming aware of a Force Majeure Event, give written notice to the other party of the nature of the Force Majeure Event, the effect of the Force Majeure Event on performance of the Affected Party's obligations and the action (if any) the Affected Party intends to take; and
- (b) the Affected Party must promptly provide the other party with any other information the other party reasonably requires; and
- (c) the Affected Party must use its reasonable endeavours to limit the effects of the Force Majeure Event; and
- (d) any payment or delivery which would be required with respect to a Transaction

will be deferred to, and will not be due until the first Business Day after which the event or circumstance giving rise to the Force Majeure Event ceases to exist; and

- (e) the Affected Party must promptly carry out its obligations as soon as, and to the extent that, it is able to do so.

33 Counterparts and signing documents

33.1 Counterparts and electronic signing

These Master Dealing General Terms may be executed electronically and may be executed in counterparts.

33.2 Signing in more than one capacity

If a party to these Master Dealing General Terms is a party in more than one capacity, the proper execution of these Master Dealing General Terms once binds that party in each of its capacities.

33.3 Each signatory bound

These Master Dealing General Terms bind each person who signs it (other than us) even if another person who was intended to sign does not sign it or is not bound by it.

34 Governing law

34.1 Applicable law

The law in force in Victoria applies to the Agreement.

34.2 Serving documents

Without preventing any other method of service, any document in action in connection with the Agreement may be served on a party by being delivered at the party's address last notified. This does not prevent other methods of service.

35 Make a Complaint

We consider Internal Dispute Resolution (IDR) to be an important and necessary first 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 a complaint with us by:

- speaking to a member of staff directly
- telephoning 1300 236 344
- website: Make a complaint | Bendigo Bank
- secure email – by logging into e-banking
- contacting us through a Bendigo Bank social media channel
- contacting Customer Resolutions at: Reply Paid PO Box 480 Bendigo VIC 3552
Email: feedback@bendigoadelaide.com.au

If you are not satisfied with the response provided you can refer your complaint directly to the appropriate External Dispute Resolution (EDR) scheme.

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

- GPO Box 3, Melbourne Vic 3001
- Telephone: 1800 931 678
- Email: info@afca.org.au
- Web: www.afca.org.au

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if, or when the time limit relevant to your circumstances expire.

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

Part F – What certain words mean

This Part F sets out the meaning of certain words used in the Agreement.

36 Meaning of words

Definition	Meaning
Advisers	Includes lawyers, financial advisers, valuers, real estate agents and other consultants.
Affected Party	Has the meaning given in clause 32.
Agreement	Has the meaning given in clause 1.1.
Authorised Person	Any person you authorise to act on your behalf in giving instructions or other communications and to perform any other acts under the Agreement, by notice (including a copy of the person's signature) or verbally and for which we have not received notice of revocation of the appointment.
Banking Code of Practice	The Australian Banking Association's banking code of practice adopted by us as updated from time to time.
Best Case Strike Rate	In relation to a Foreign Currency Collar, the exchange rate set out in the Confirmation for the Foreign Currency Collar, being the most favourable exchange rate which the holder of the Foreign Currency Collar can achieve if the collar is exercised.
Business Day	A day we are open in Sydney or Melbourne, Australia. It does not include a Saturday, Sunday or public holiday in New South Wales or Victoria, Australia.
Buyer	For a Transaction, the Buyer set out in the Confirmation for the Transaction.
Cap Rate	For a Transaction, the Cap Rate set out in the Confirmation for the Transaction.
Confirmation	A document (including in electronic form) sent by us which confirms the details of a Transaction. It contains details such as names, addresses, exchange rates (for example, Strike Rate), the Trade Date and the currency pairs applicable to the Transaction.
Controller	Has the meaning given to that term in the Corporations Act.
Corporations Act	<i>Corporations Act 2001</i> (Cth).
Costs	Includes costs, charges and expenses, including those incurred in connection with Advisers and any legal costs.
Cut-Off Time	The Cut-Off Time on a particular day is: <ul style="list-style-type: none">(a) for a Transaction that is a foreign exchange contract or foreign exchange option, the relevant cut-off time for the same day value in the currency being dealt with set out on our Website; or

Definition	Meaning
	<p>(b) for a Transaction that is an interest rate risk management product, 4pm (Sydney, Australia time); or</p> <p>(c) the time specified as the Cut-Off Time in the applicable Confirmation. You can contact your Financial Markets Dealer for further information about the applicable the Cut-Off Time.</p>
Day Count Fraction	For a Transaction, the Day Count Fraction set out in the Confirmation for the Transaction.
Default	An event or circumstance listed in clause 13.
Delivery Date	For a foreign currency option, the date that is usually 2 Business Days after the Expiry Date. See clause 2.5 in Schedule 1.
Early Termination Amount	Has the meaning given in clause 4.3.
Early Termination Offer	Has the meaning given in clause 4.1.
Early Termination Request	Has the meaning given in clause 4.2.
Enforcement Proceeding	<p>A person:</p> <p>(a) starting proceedings in court to recover a debt or to recover possession of property subject to a Security Interest; or</p> <p>(b) otherwise enforcing a Security Interest by taking possession of property (or taking steps to do so) or exercising a power of sale, appointing a Controller or voluntary administrator; or</p> <p>(c) applying to a court to appoint a provisional liquidator or a trustee in bankruptcy; or</p> <p>(d) enforcing their judgement against another person (including you or a guarantor) or their assets.</p>
Exercise Notice	Has the meaning given in clause 2.4 of Schedule 1.
Expiry Date	For a Transaction, the Expiry Date set out in the Confirmation for the Transaction.
Expiry Time	For a Transaction, the Expiry Time set out in the Confirmation for the Transaction.
Financial Statements	<p>Each of the following:</p> <p>(a) if you are an entity other than an individual, copies of your financial statements (including the notes) and in addition, if you are a member of a group of companies, consolidated statements each prepared in accordance with generally accepted accounting principles, standards and practices; and</p> <p>(b) if you are an individual, an annual asset and liability statement, an income and expenses statement and your annual tax returns; and</p>

Definition	Meaning
	<p>(c) a budget and cash flow forecast for your business (and, if you are a member of a group of companies, for the group) for the next 12 month period; and</p> <p>any other financial information we reasonably ask for about your or a Guarantor's business.</p>
Fixed Rate	For a Transaction, the Fixed Interest Rate set out in the Confirmation for the Transaction.
Floating Interest Rate	For a Transaction, the Floating Interest Rate set out in the Confirmation for the Transaction (for example, BBSW or BBSY Bid) .
Floor Rate	For a Transaction, the Floor Rate set out in the Confirmation for the Transaction.
Following Business Day Convention	If any date on which a payment is due from one person to another (or other relevant date) would fall on a day which is not a Business Day, it will be postponed to the following Business Day.
Force Majeure Event	<p>In respect of a party, any:</p> <p>(a) act of God, lightning strike, meteor strike, earthquake, storm, flood, landslide, explosion or fire; and</p> <p>(b) strikes or other industrial action outside of the control of either party; and</p> <p>(c) war, terrorism, sabotage, blockade, revolution, riot, insurrection, civil commotion, pandemic or epidemic,</p> <p>which directly affects that party's ability to perform its obligations arising under the Agreement and cannot be mitigated by undertaking reasonable commercial endeavours (provided that the inability to mitigate does not arise due to the relevant party's failure to take reasonable precautions), but excludes any strikes, lockouts or other incidental disputes involving solely the employees, agents or contractors of the party affected or any failure of facilities or infrastructure which are not controlled by the party affected provided that in each case the party whose performance is affected has taken all steps reasonably available to it to prevent or counteract the event or circumstance in question.</p>
FX Call Option	An agreement under which you have a right, without the obligation, to buy a specified currency in exchange for another currency at an agreed Strike Rate on a specified Delivery date, for a specified amount.
FX Collar	An agreement under which you buy a Call Option or a Put Option from us and we simultaneously buy a Call Option or Put Option from you, on a Specified Delivery Date, for a specified amount.
FX Forward	An agreement under which you deliver to us one currency and we deliver to you another currency at an agreed exchange rate where the Value Date is more than two Good Business Days after the Trade Date.

Definition	Meaning
FX Option Style	For a Transaction, the Option Style set out in the Confirmation for the Transaction.
FX Order	An FX Stop-Loss Order or an FX Target Order.
FX Order Amount	For an FX Order, the amount of one currency that we agree to buy from or sell to you in exchange for other currency under the FX Order.
FX Order Exchange Rate	For a Stop-Loss Order, the FX Stop-Loss Rate (or next best available rate as reasonably determined by us); or For a FX Target Order, the relevant exchange rate is the Target Rate.
FX Put Option	A right, without the obligation, to sell a specified currency in exchange for another currency at an agreed Strike Rate on a specified Delivery date, for a specified amount.
FX Spot	An agreement under which you deliver to us one currency and we deliver to you another currency at an agreed exchange rate where the Value Date is two Good Business Days after the Trade Date.
FX Stop-Loss Order	An instruction from you to complete a foreign exchange contract on your behalf for the FX Order Amount and for a particular currency pair when the exchange rate for the particular currency pair deteriorates (or moves adversely) to the Stop-Loss Rate.
FX Swap	An agreement that has multiple legs under which you deliver to us one currency and we deliver to you another currency at an agreed exchange rate on a Value Date.
FX Target Order	An instruction from you to complete a foreign exchange contract on your behalf for the FX Order Amount and for a particular currency pair when the exchange rate for the particular currency pair reaches or exceeds the Target Rate.
FX Value Today	An agreement under which you deliver to us one currency and we deliver to you another currency at an agreed exchange rate where the Value Date is same day as the Trade Date.
FX Value Tomorrow	An agreement under which you deliver to us one currency and we deliver to you another currency at an agreed exchange rate where the Value Date is one Good Business Days after the Trade Date.
Good Business Day	A day that is not a Saturday, Sunday or public holiday in Sydney, New York and the financial centre relevant to the currency 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.
Government Agency	Any government or any governmental, semi governmental or judicial entity or authority. It also includes any self regulatory organisation established under statute or any stock exchange and any external dispute resolution body.

Definition	Meaning
Increases our Credit Risk	<p>Something Increases our Credit Risk if there is a material increase in the risk that:</p> <ul style="list-style-type: none"> (a) you or a Guarantor might not comply with your or their financial obligations to us under the Agreement; or (a) we might not be able to fully recover from the Secured Property everything you or a Guarantor owes us under the Agreement; or (b) we are unable to assess either of the things described in paragraphs (a) and (b) above.
Insolvent	<p>A person is Insolvent if:</p> <ul style="list-style-type: none"> (a) they are unable, or state they are unable, to pay their debts when they fall due; or (b) they are insolvent within the meaning of section 95A of the Corporations Act; or (c) they enter bankruptcy or they enter into any assignment, arrangement or composition with any creditors or otherwise are taken to have committed an act of insolvency; or (d) they are in liquidation, in provisional liquidation, under management by restructuring manager, under administration or wound up or have had a Controller appointed to their assets or a step for the appointment of any administrator or Controller is taken; or (e) they are subject to any arrangement, assignment, moratorium or composition, protected from creditors under any statute, or dissolved (except to carry out a solvent reconstruction or amalgamation); or (f) steps are taken for their winding up or dissolution; or (g) they are taken to have failed to comply with any statutory demand; or (h) something having a substantially similar effect to any of the things described in paragraphs (a) to (g) above happens to that person.
Interest Rate Cap	<p>An agreement between you and us under which we agree to set a maximum Floating Interest Rate on an agreed amount for an agreed period. You still benefit from Floating Interest Rates below the cap when they occur.</p>
Interest Rate Collar	<p>An agreement between you and us setting a known range for Floating Interest Rates on an agreed amount of debt for an agreed period of time.</p> <p>This is done by nominating an upper limit (known as the Cap Rate) and a lower limit (known as the Floor Rate) on the Floating Interest Rate.</p>
Interest Rate Swap	<p>An agreement between you and us to exchange a floating interest rate with a fixed interest rate in relation to an amount.</p>
Interest Rate Swaption	<p>An agreement between you and us under which you have a right, but not an obligation, to enter into an Interest Rate Swap on an agreed date.</p>

Definition	Meaning
Licence	<p>Any right, licence, permit, allocation, quota or authorisation (including to sell liquor, to discharge hazardous waste, to draw water or manage water rights, to keep gaming or poker machines or to develop and use any Secured Property) which allows activity to be carried out on or in connection with any Secured Property.</p> <p>It also includes a lease or any other allocation or right and any interest in a company, trust, joint venture, cooperative or irrigation scheme you use or hold in connection with the use or supply of water on or to the Secured Property.</p>
Loan Linked Facility	<p>You have entered into Loan Linked Facility if:</p> <ul style="list-style-type: none"> (a) you have entered into an arrangement with us for the provision of finance (for example, a market rate loan); and (b) you have into a Transaction under this Agreement in connection with the Loan Linked Facility.
Net Settlement Amount	Has the meaning given in clause 3 of Schedule 1.
Nominated Account	For a Transaction, the account from which you and we agree amounts are debited. If we have not agreed on a specific account (or there are insufficient amounts in the agreed account), the Nominated Account is the account we determine.
Notional Amount	For a Transaction, the Notional Amount set out in the Confirmation for the Transaction.
Online FX	The foreign exchange currency dealing platform made available by us.
Overdue Rate	2% p.a. above the rate we reasonably determine as our cost of funding the overdue amount.
Payer	For a Transaction, the Payer set out in the Confirmation for the Transaction.
PDS	Product Disclosure Statement.
Pre-delivery Offer	Has the meaning given in clause 1.2 of Schedule 1.
Pre-delivery Request	Has the meaning given in clause 1.2 of Schedule 1.

Definition	Meaning
Premium	<p>The amount you must pay us to enter into the Transaction. We determine the Premium having regard to a range of factors including:</p> <p>(a) for a Foreign Currency Option, the currency pair, where the Strike Rate is set in comparison to the current Spot Exchange rate, the current Forward Exchange Rate for the relevant currency pairs, the contract amount, the Expiry Date, the volatility of the currencies involved, the prevailing interest rates and the margin we charge (being the difference between the price we would pay in the wholesale market for an Foreign Currency Option with the same characteristics as the relevant Foreign Currency Option, and the Premium we will charge you for the option); and</p> <p>(b) for an interest rate risk management product, the Notional Amount of the Transaction, the Rollover Frequency, the Maturity Date, the current comparable Interest Rate Swap rate, the Volatility relevant for the Option, the Floor Rate (if applicable), the Strike Rate and the Expiry Date (if applicable) and the margin we charge (being the difference between the price we would pay in the wholesale market for an Interest Rate Option with the same characteristics as the relevant Interest Rate Option, and the Premium we will charge you for the option)</p>
Premium Payment Date	For a Transaction, the Premium Payment Date set out in the Confirmation for the Transaction.
Receiver	For an Interest Rate Swap, the Receiver set out in the Confirmation for the Transaction.
Related Entity or Related Entities	Has the meaning given to that term in the Corporations Act.
Rollover Payment Date	For a Transaction, the last day of the Rollover Period or such other date as set out in the Confirmation for the Transaction.
Rollover Period	For a Transaction, the Rollover Frequency or period set out in the Confirmation for the Transaction.
Security Interest	<p>Each of the following:</p> <p>(a) any mortgage, pledge, lien or charge or any security or preferential interest or arrangement of any kind (including any right of set-off, anything which gives a creditor priority to other creditors with respect to any asset and any retention of title other than in the ordinary course of day-to-day trading and a deposit of money by way of security); and</p> <p>(b) any rights or interest in land held by a person other than the owner (for example, a right to remove something from that land, an easement, public right of way, restrictive or positive covenant, lease or licence to use or occupy); and</p>

Definition	Meaning
	(c) any agreement to create any of the things listed in paragraphs (a) and (b) above or to allow them to exist.
Seller	For a Transaction, the Seller set out in the Confirmation for the Transaction.
Small Business	You are a Small Business if: (a) you are a 'small business' under the Banking Code of Practice; or (b) the Agreement is a 'small business contract' for the purposes of the <i>Australian Securities and Investments Commission Act 2001</i> (Cth).
Stop-Loss Rate	For an FX Stop-Loss Order, the Stop-Loss Rate set out in the Confirmation for the Transaction. Generally, the Stop-Loss Rate needs to be an exchange rate less beneficial than the prevailing exchange rate prevailing at the time you entered into the FX Stop-Loss Order.
Strike Rate	For a Transaction, the Strike Rate set out in the Confirmation for the Transaction.
Target Rate	For an FX Target Order, the Target Rate set out the Confirmation for the Transaction. Generally, the Target Rate needs to be an exchange rate more beneficial than the prevailing exchange rate prevailing at the time you entered into the FX Target Order.
Third Party Beneficiary	A third party that you nominate, and we have accepted, that is to be paid an amount we owe you under the Agreement. See clause 6 for more information.
Trade Date	For a Transaction, the date you and we enter into an agreement for the Transaction.
Transaction	A foreign exchange contract, foreign currency option, interest rate risk management product or other transaction entered into by you under the terms of these Master Dealing General Terms, or that you agree is a Transaction for the purposes of these Master Dealing General Terms.
Transaction Request	A request to enter into a Transaction made by you or one of your Authorised Persons.
Value Date	For a Transaction, the Value Date set out in the Confirmation for the Transaction.
we and us	Bendigo and Adelaide Bank Limited, ABN 11 068 049 178, AFSL No. 237879. We and us includes our successors and assigns.
Website	bendigobank.com.au.
Worst Case Strike Rate	In relation to a foreign currency option that is a foreign currency collar, the exchange rate set out in the Confirmation as the Worst Case Strike Rate.

Definition	Meaning
you	<p>The person named as 'customer' in this document or who enters the Agreement.</p> <p>If there is more than one person, you means each of them separately and every two or more of them jointly.</p>

37 Interpretation

In the Agreement unless the context otherwise requires:

- (a) headings are for convenience only and do not affect interpretation; and
- (b) the singular includes the plural and the plural includes the singular; and
- (c) a reference to a document includes any variation, replacement or novation of it; and
- (d) the meaning of general words is not limited by specific examples introduced by "including", "for example" "e.g.", "such as" or similar expressions; and
- (e) words of one gender include any gender; and
- (f) a reference to "AUD" or "AUD\$" is to Australian dollars; and
- (g) a reference to a law includes the general law and legislation and any amendment to it, any legislation substituted for it, and any subordinate legislation made under it; and
- (h) a reference to a person includes a corporation, trust, partnership, joint venture, association, government body, firm and any other entity; and
- (i) a reference to a party includes that party's personal representatives, successors and permitted assigns; and
- (j) a reference to a law or to a provision of a law includes a modification or re-enactment of it, a legislative provision substituted for it and a regulation, statutory instrument, code or other thing issued under it; and
- (k) a reference to a thing (including a right) includes a part of that thing; and
- (l) a reference to two or more persons means each of them individually and any two or more of them jointly; and
- (m) if a party comprises two or more persons:
 - (i) a reference to a party means each of the persons individually and any two or more of them jointly; and
 - (ii) a promise by that party binds each of them individually and all of them jointly; and
 - (iii) a right given to that party is given to each of them individually; and
 - (iv) a representation, warranty or undertaking by that party is made by each of them individually; and
- (n) another grammatical form of a defined expression has a corresponding meaning; and
- (o) a reference to 'property' or 'asset' includes any real or personal, present or future, tangible or intangible property or asset (including intellectual property) and any right, interest, revenue or benefit in, under or derived from the property or asset.

Schedule 1 – Additional terms for Transactions

This Schedule 1 sets out additional terms and conditions which apply to certain Transactions.

1 Additional terms for foreign exchange contracts

This clause applies to a Transaction that is a foreign exchange contract, including:

- FX Value Today;
- FX Value Tomorrow;
- FX Spot;
- FX Forward;
- FX Swap.

This clause also applies to FX Orders.

1.1 Settlement

This clause does not apply to FX Currency Orders.

On the Value Date of the Transaction (or in the case of an FX Swap, on the Value Date of each leg of the FX Swap), you must deliver one currency to us, and we must deliver another currency to you at the agreed exchange rate as set out in the relevant Confirmation.

You must settle the foreign exchange contract (or in the case of an FX Swap, each leg of the FX Swap), no later than the Cut-Off Time for the relevant currency pair on the Value Date.

Important! Refer to our Website for relevant Cut-Off Times. You can also ask your Financial Markets Dealer.

You authorise us to debit from your Nominated Account the amount of currency you are required to deliver to us as set out in the relevant Confirmation, along with any other amounts you owe us in connection with the Transaction.

1.2 Predelivery of foreign exchange contracts

You may ask us to pre-deliver an amount under a foreign exchange contract before the Value Date (including under any leg of a foreign exchange contract that is a foreign exchange swap contract) (**Pre-Delivery Request**). However, we are not obliged to accept any such request.

Any Pre-Delivery Request must be made on a Business day between 8:30am (Sydney, Australia time) and Cut-Off Time, and with sufficient time to meet the relevant Cut-Off Time on the pre-delivery date.

If you make a Pre-Delivery Request and we accept it:

- (a) we will provide you with an indicative pre-delivery price and any other terms and conditions associated with such pre-delivery (**Pre-Delivery Offer**);
- (b) if we give you a Pre-Delivery Offer, you can accept it on a Business Day by giving us notice between 8:30am (Sydney, Australia time) and Cut-Off Time on that date;
- (c) if you accept the Pre-Delivery Offer:
 - (i) you and we must pay the amount of currency specified in respect of pre-delivery on the pre-delivery date; and
 - (ii) we will notify you of changes to the terms of the foreign exchange contract; and
 - (iii) the amount required to be delivered by us on the Value Date for the Transaction will be reduced by any amount pre-delivered by us under that Transaction; and

- (d) where a foreign exchange contract is combined with another Transaction or pre-delivery is requested in respect of any leg of a foreign exchange swap contract, pre-delivery does not affect your obligations under another the other Transaction or other leg of foreign exchange swap contract.

If you do not accept the indicative pricing, no change will be made to the foreign exchange contract and the original terms will prevail.

Clauses 1.3 to 1.16 of this Schedule 1 apply to FX Orders.

1.3 Entering into FX Orders

You can ask us to enter into an FX Order. However, we are not obliged to accept your request.

Any request for an FX Order must include the currency pair, the FX Order Amount and the Stop-Loss Rate or Target Rate (as applicable).

If we accept an FX Order, we will attempt to enter into a foreign exchange contract within the parameters of the FX Order

Important! We do not provide you with a Confirmation if we accept your FX Order.

1.4 When we will fill or execute the FX Order

We will fill or execute an FX Order we have accepted if the exchange rate being traded for the currency pair and the FX Order Amount under the FX Order reaches, or exceeds, the Stop-Loss Rate or Target Rate (as applicable). In some circumstances we may only be able to fill or execute some of the FX Order we have accepted.

We will notify you if the FX Order has been filled or executed.

Important! When filling or executing any FX Orders, we may (acting reasonably) determine the priority in which the FX Orders are executed.

1.5 What happens when an FX Order is filled or executed?

If all or some of an FX Order is filled or executed, you and we agree to enter into a foreign exchange contract at the FX Order Exchange Rate for the currency pair and all or some of the FX Order Amount. We will confirm with you the amounts you and we are required to pay to each other.

No foreign exchange contract results from us receiving your Currency Order until we notify you that we have accepted and filled, or executed against, all or some of the FX Order.

1.6 Cancellation and expiry of FX Orders

An FX Order will remain open from the time we accept it until (the earlier of the following time):

- (a) it is filled or executed; and
- (b) you cancel it; and
- (c) the expiry time and date (if any) agreed with you.

You can cancel an FX Order by contacting your Financial Markets Dealer before 5pm (Sydney time) on a Business Day. An FX Order cannot be cancelled after we have filled or executed the FX Order

If an FX Order has an expiry time and date, the FX Order will remain valid until that time.

2 Additional terms for foreign exchange options

This clause applies to a Transaction that is a foreign exchange option, including:

- FX Call Options;
- FX Put Options; and
- FX Collars.

2.1 Minimum amount

A foreign exchange option may only be entered into for an initial notional amount of at least AUD 50,000 or its equivalent in another currency (unless we agree otherwise).

2.2 Style of foreign exchange options

The Confirmation for a Transaction will specify the FX Option Style for the Transaction (for example, European).

Important! The FX Option Style will affect when the right granted under the foreign exchange option can be exercised. See clause 2.4 of this Schedule 1 for more information about when an option can be exercised.

We may only offer certain styles of foreign exchange options from time to time.

2.3 Type of foreign exchange options

The Confirmation for a Transaction will specify the type of foreign exchange option (for example, FX Call Option or FX Put Option). The Confirmation will also specify the currency pair and the amounts to be paid if the foreign exchange option is exercised.

2.4 Exercising a foreign exchange option

The Buyer can exercise the right granted to them pursuant to a foreign exchange option by giving the Seller a notice during the Exercise Period or at the Exercise Time on the Expiry Date (as applicable having regard to the FX Option Style) (**Exercise Notice**). An Exercise Notice is irrevocable once given.

If the FX Option Style is European, the Exercise Notice can only be given on the Expiry Date prior to the Expiry Time.

If the FX Option Style is American, the Exercise Notice must be received by the Seller no later than the Expiry Time on the Expiry Date.

Important! If the Buyer does not exercise a foreign exchange option by the Expiry Time on the Expiry Date (having regard to the FX Option Style applicable to the foreign exchange option), the option will expire and they will not be able to exercise it after this time.

2.5 Settlement

If the right under a foreign exchange option has been effectively exercised:

- (a) the foreign exchange option will be settled on the Delivery Date (which is normally two Business Days after the Expiry Date); and
- (b) on the Delivery Date, the Buyer must deliver one currency to the Seller, and the Seller must deliver another currency to Buyer at the relevant Strike Rate.

You authorise us to debit from your Nominated Account the amount of currency you are required to deliver to us (plus any other amounts you owe us in connection with the Settlement of the option) as set out in the relevant Confirmation.

3 Additional terms for interest rate risk management products

This clause applies to any Transaction that is an interest rate risk management product, including:

- Interest Rate Swaps;
- Interest Rate Caps;
- Interest Rate Collars;
- Interest Rate Floors; and
- Interest Rate Swaptions.

3.1 Minimum Notional Amounts

The minimum Notional Amount for an interest rate risk management product is AUD 500,000.

A Notional Amount may have an amortising or accreting structure. If it does, it cannot commence with a Notional Amount less than AUD 500,000.

3.2 Expiry

An interest rate risk management product starts on the start date, and ends on the maturity date, set out in the Confirmation for the relevant Transaction.

3.3 If interest rate risk management product is linked to a lending facility

If you enter into an interest rate management product in connection with a lending facility you have with us:

- (a) the maximum term of an interest rate risk management product cannot extend beyond the end of the term of that lending facility (unless we agree otherwise); and
- (b) if the lending facility ends early (for example, because there is an event of default however described under it), we may terminate the interest rate risk management product early.

Important! If an interest rate risk management product is terminated or cancelled early, you or we may have to pay to the other an Early Termination Amount. See clause 4 in the Master Dealing General Terms for more information.

3.4 Settlement of an Interest Rate Swaption

You can exercise the right granted to you under an Interest Rate Swaption by giving us a notice on the Exercise Date. A notice once given is irrevocable.

If the right under a foreign currency option has been effectively exercised, we will enter into an Interest Rate Swap with you on the terms set out in the Confirmation.

Important! If you do not exercise your right under an Interest Rate Swaption on the Exercise Date, the swaption will expire.

3.5 Settlement of interest rate risk management products

On each Rollover Payment Date, you or we have to pay to the other the Net Settlement Amount as set out in the table below:

Product	Who must pay the Net Settlement Amount?	How we work out the Net Settlement Amount
Interest Rate Swap	<p>If the Floating Interest Rate is equal to or more than the Fixed Rate, the Receiver pays the Payer the Net Settlement Amount.</p> <p>If the Floating Interest Rate is equal to or less than the Fixed Rate, the Payer pays the Receiver the Net Settlement Amount.</p>	<p>Multiply the following amounts together:</p> <ul style="list-style-type: none"> the Notional Amount; the difference between the Floating Rate and the Fixed Rate expressed as a positive number; and the number of days in the Rollover Period divided by the Day Count Fraction. <p>The result is expressed as a dollar amount.</p>
Interest Rate Cap	<p>If the Floating Interest Rate is more than the Cap Rate, the Seller pays the Buyer the Net Settlement Amount.</p> <p>If the Floating Interest Rate is equal to or less than the Cap Rate, then no Net Settlement Amount is payable.</p>	<p>If the Floating Interest Rate is more than the Cap Rate or less than the Floor Rate (as applicable), then multiply the following amounts together:</p> <ul style="list-style-type: none"> the Notional Amount; the difference between the Floating Rate and the Cap Rate or the Floor Rate (as applicable) in each case expressed as a positive number; and the number of days in the Rollover Period divided by the Day Count Fraction. <p>The result is expressed as a dollar amount.</p>

Product	Who must pay the Net Settlement Amount?	How we work out the Net Settlement Amount
Interest Rate Collar	<p>If the Floating Interest Rate is more than the Cap Rate, we pay you the Net Settlement Amount.</p> <p>If the Floating Interest Rate is less than the Floor Rate, you pay us the Net Settlement Amount.</p> <p>If the Floating Interest Rate is:</p> <ul style="list-style-type: none"> • equal to the Cap Rate or the Floor Rate; or • between the Cap Rate and the Floor Rate, <p>then no Net Settlement Amount is payable.</p>	<p>If the Floating Interest Rate is more than the Cap Rate or less than the Floor Rate (as applicable), then multiply the following amounts together:</p> <ul style="list-style-type: none"> • the Notional Amount; • the difference between the Floating Rate and the Cap Rate or the Floor Rate (as applicable) in each case expressed as a positive number; and • the number of days in the Rollover Period divided by the Day Count Fraction. <p>The result is expressed as a dollar amount.</p>
Interest Rate Floor	<p>If the Floating Interest Rate is lower than the Floor Rate, the Seller pays the Buyer the Net Settlement Amount.</p> <p>If the Floating Interest Rate is equal to or more than the Floor Rate, then no Net Settlement Amount is payable.</p>	

Schedule 2 – Authorised Person Request

Authorised Persons Request

Bank:

("we" or "us")

Bendigo and Adelaide Bank Limited (ACN 068 049 178)

Customer:

("you")

(Insert customer name, including any ACN/ABN/ARBN and trust details)

Appointment of Authorised Persons

By signing this document:

- you confirm you have entered into the Agreement with us on the terms of the Master Dealing General Terms; and
- you request that each person listed below be added or removed (as applicable) as an Authorised Person for the purposes of the Agreement; and
- you confirm that unless you have told us to remove a person you have previously nominated as an Authorised Person, that person will continue to be one of your Authorised Persons (even if they are not listed below); and
- you agree that each person added as an Authorised Person can, on your behalf, to enter into, negotiate, accept, vary or end any Transaction under the Agreement (up to any applicable limit); and
- you represent and warrant that the signature beside the name of each person added as an Authorised Person below is the true signature of that person; and
- you agree that if more than one person has been authorised, they are authorised to act individually.

Important! Please contact us if you need to urgently suspend or remove any Authorised Person.

Authorised Persons (complete this section)

Authorised Person 1	Authorised Person 2
Name:	Name:
Position:	Position:
Daily telegraphic transfer limit:	Daily telegraphic transfer limit:
e-Banking Access ID:	e-Banking Access ID:
Signature:	Signature:
Date:	Date:
<input type="checkbox"/> Add <input type="checkbox"/> Remove	<input type="checkbox"/> Add <input type="checkbox"/> Remove

Authorised Persons (complete this section)

Authorised Person 3	Authorised Person 4
Name:	Name:
Position:	Position:
Daily telegraphic transfer limit:	Daily telegraphic transfer limit:
e-Banking Access ID:	e-Banking Access ID:
Signature:	Signature:
Date:	Date:
<input type="checkbox"/> Add <input type="checkbox"/> Remove	<input type="checkbox"/> Add <input type="checkbox"/> Remove

*If not enough space, please attach a annexure to this request for each other person.

Signed on behalf of the Customer**Customer 1:**

(insert name, including any ACN and trust details)

Name:	Name:
Position:	Position:
Signature:	Signature:
Date:	Date:

Customer 2:

(insert name, including any ACN and trust details)

Name:	Name:
Position:	Position:
Signature:	Signature:
Date:	Date:

Schedule 3 – Special conditions

Special conditions

(Insert special conditions if applicable)

Details and signing page

Bendigo and Adelaide Bank Limited (ACN 068 049 178)	
Address	
Contact number	
Email	

Customer	
Name	
ACN/ABN	
Trust (if applicable)	
Trust ABN (if applicable)	
Address	
Contact number	
Email	

Executed as an agreement

Signed by you

Customer: *(insert name, including any ACN/ABN and trust details)*

If customer is an individual or sole trader

Name:	Name:
Signature:	Signature:
Date:	Date:

If customer is a company, trust, partnership or other organisation

Name:	Name:
Position:	Position:
Signature:	Signature:
Date:	Date:

Executed by Bendigo and Adelaide Bank Limited (ACN 068 049 178)

By its attorney under power of attorney:

Name:	Name:
Position:	Position:
Signature:	Signature:
Date:	Date:

Talk to us today

In person	At your nearest Bendigo Bank branch
On the phone	Call 03 5485 7800
Online	At bendigobank.com.au
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552
