

Notice to customers of Bendigo Bank Limited, Tasmanian Banking Services (TBS), Community Sector Banking (CSB) and Tasmanian Perpetual Trustees

Variation to all basic deposit Product Disclosure Statements:

- Bendigo Bank Limited is changing all Product Disclosure Statements for the products and facilities listed below to new Terms & Conditions documents.
- The holders of any accounts or facilities listed below issued by Bendigo Bank will become subject to the applicable Terms & Conditions effective from 1 November 2006.
- This change to Terms & Conditions will not result in any increased fees or charges to customers.
- All new Terms & Conditions documents are available from any Bendigo Bank branch, online at www.bendigobank.com.au or by phoning 1300 366 666 from 1 November 2006.

Product Name

Bendigo Personal Accounts and Facilities

Bendigo Achiever Passbook Account

Bendigo Retirement Passbook Account

Bendigo Classic Passbook Account

Bendigo Shareholder Passbook Account

Bendigo Piggy Bank Passbook Account

Bendigo Ultimate Everyday Account

Bendigo Retirement Everyday Account

Bendigo Mortgage Saver Everyday Account

Bendigo Shareholder Everyday Account

Our Community Account

Bendigo Ultimate Cheque Account

Bendigo Retirement Cheque Account

Bendigo Mortgage Saver Cheque Account

Bendigo Shareholder Cheque Account

Bendigo Networth Cash Management Account

Bendigo Money Extra Cash Management Account

Bendigo Networth Cash Management Cheque Account

Bendigo Oxfam Australia Cash Management Account

Bendigo Business Accounts and Facilities

Bendigo Business Investment Facility

Bendigo Business Cheque Account

Bendigo Business Solutions Cheque Account

Bendigo Primary Producer Cheque Account

Bendigo Club Cheque Account

Bendigo Firepower Brigade Cheque Account

Bendigo Real Estate Trust Cheque Account

Bendigo Solicitor Trust Cheque Account

Bendigo Trust Cheque Account

Bendigo Business Cash Management Cheque Account

Bendigo School Cash Management Cheque Account

Bendigo Business Cash Management Account

Bendigo School Cash Management Account

Bendigo Business Account

Bendigo Primary Producer Account

Bendigo Club Account

Bendigo Firepower Brigade Account

Bendigo Real Estate Trust Account

Bendigo Solicitor Trust Account

Bendigo Trust Account

Bendigo Trust Passbook Account

Bendigo GST Management Account

Bendigo Term Deposit Accounts and Facilities

Standard Term Deposit Account

Bendigo Gold Term Deposit Account

Bendigo Limited Offer Term Deposit Account

Tasmanian Perpetual Trustees Cash Management Accounts and Facilities

Tasmanian Perpetual Trustees Cash Management Account

Tasmanian Perpetual Trustees Cash Management Cheque Account

Community Sector Banking Business Accounts and Facilities

Community Sector Banking Cash Management Trading Account

Community Sector Banking Salary Benefit Card Account

Bendigo Funds Transfer Services

Bendigo Funds Transfer Services™ Direct Crediting

