

0.02 %p.a

The rate of return, net of fees & costs, effective from 9 July 2021 and is subject to change.



Sandhurst Cash Common Fund as at 30 September 2021

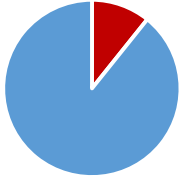
Fund overview

The Sandhurst Cash Common Fund (the Fund) provides a functional 'at call' cash style investment that exhibits capital stability and provides regular income and convenient access to your money. The Fund aims to preserve the capital of your investment whilst also generating a competitive return when compared to other similar style cash savings accounts.

Fund snapshot

Investment profile as at 30 September 2021

Cash at bank	\$50,631,762	10.8%
Negotiable certificates of deposits	\$418,875,389	89.2%
TOTAL ASSETS	\$469,507,151	100.0%
Number of Accounts	9,632	



Did you know?

- With the introduction of OSKO all new and existing Pay Anyone customers have the ability to send and receive faster, more secure payments, 24/7 by registering a PayID.
- You can open the Fund with as little as \$1,000
- Distributions are calculated quarterly as at 31 March, 30 June, 30 September and 31 December and can be automatically reinvested or paid direct to your nominated account.
- Additional investments can be made at any Bendigo Bank branch, via cheque mailed to Sandhurst or through the Bank's e-banking facilities. There is no minimum amount.
- The Fund provides you with a quarterly statement and an optional cheque book.
- You can check your Fund's investment balance and your transaction history as well as transfer funds to and from your investment using Bendigo Bank's e-banking services.

Fund performance

Past performance*

Annualised Actual Return

1 year	0.05%
3 years	0.43%
5 years	0.76%
10 years	1.50%

* Fund Return is calculated before tax, after Fund fees and costs and assumes any income distributions are reinvested. Past performance is not an indication of future performance.

Market Commentary

Domestic interest rates remained stable through the September quarter with the Reserve Bank of Australia (RBA) holding the official cash rate at 0.10% at all its meetings. The RBA's package of policies including record low interest rates the bond purchase program, the yield target and funding provided under the Term Funding Facility continue to provide substantial and ongoing support to the Australian economy. The Fund deposit rate decreased to 0.02% in early July reflecting the low yield generated from the Fund's investments.

Questions?

For further information contact us on 1800 634 969 or visit our website: www.bendigobank.com.au/managedfunds

Important Information

The Sandhurst Cash Common Fund (Fund) is issued by Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906 a subsidiary of Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 AFSL 237879. Related banking facilities are issued by the Bank. Sandhurst and the Bank receive remuneration on the issue of the product and/or services they provide, full details of which are contained in the relevant offer documents. Investments in the Fund are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. The rate of return payable on investments in the Fund will generally move in line with market conditions and money market rates. It should be noted that this rate is not guaranteed to investors. This update is provided by Sandhurst and contains general advice only. Economic and outlook forecasts are not guaranteed to occur. Past performance is not an indication of future performance. Please consider your situation and read the relevant offer documents available at www.bendigobank.com.au/managedfundsforms, any Bendigo Bank branch or by phoning 1800 634 969 before making an investment decision. For target market determination: www.bendigobank.com.au/TMD

This information is current as at 30 September 2021 (unless stated otherwise) and is subject to change without notice.