

Save it

Great places to grow your money

Deciding where to put your hard-earned money can be a big decision.

You can grow your money in a savings account or term deposit with Bendigo Bank, or by investing in a managed fund through Sandhurst Trustees.

With so many options, choosing the right one for you can be a challenge. It is important to understand your needs and financial goals.

Do you want to lock away your savings, so you are less tempted to touch them? Or do you want more flexibility to use your money?

With a term deposit you know exactly what your return will be, and you can choose how long your money is invested. It's a great option if you don't need immediate access.

A managed fund can potentially deliver a higher return by investing in a broader range of underlying investments.

Check out some low risk options over the page.

Managed funds are issued by our wholly owned subsidiary Sandhurst Trustees Limited, a highly regarded financial services provider with over 130 years' experience.



	Lock it away		Something in-between	Flexibility	
Your options	Bendigo Term Deposit Account	Sandhurst Investment Term Fund	Sandhurst Select Mortgage Fund	Bendigo EasySaver Account	Sandhurst Cash Common Fund
Invest from	\$1,000	\$2,000	\$2,000	\$1	\$1,000
Investment terms	1 month – 5 years ¹	3 months – 5 years ² 3 year term allows 25% of your initial investment to be withdrawn at any time – Rainy Day Access	Each contribution is fixed for 90 days then generally available at call ²	At Call	Generally available at call
Returns	bendigobank.com.au/ tdepositrates	bendigobank.com. au/managedfunds/ performance	bendigobank.com. au/managedfunds/ performance	bendigobank.com.au/ personalrates	bendigobank.com. au/managedfunds/ performance
Invests in	Cash	<ul style="list-style-type: none"> · Cash · Cash equivalents · Australian fixed Interest · Australian first registered mortgages · Mortgage backed securities 	<ul style="list-style-type: none"> · Cash · Cash equivalents · Australian fixed Interest · Australian first registered mortgages · Mortgage backed securities 	Cash	<ul style="list-style-type: none"> · Cash and deposits · Money market securities
Additional investments	Additional deposits are allowed within the first 7 days of opening or renewing	Additional investments can be made up to 14 days after the maturity date	✓	✓	✓
Distribution payments (calculated daily)	On the review date* or at an agreed frequency	Choice of monthly or quarterly depending on term selected	Quarterly	Monthly	Quarterly
Ebanking access	✓ (View only access)	✓ (View only access)	✓	✓	✓
Branch access	✓	✓	✓	✓	✓
Statement	✓	✓	✓	✓	Statement (optional personal chequebook on statement accounts)

Risk indicator



In this document we've used a risk indicator, which starts at cool blue and peaks at red, to indicate our opinion of the level of risk inherent in our investment products. The products featured within this document are some of our low risk options. For more information on higher risk options please refer to sandhursttrustees.com.au

*Review date means the day on which your investment expires.

¹ Withdrawals may not be available for up to 31 days or until the next review date if sooner, unless you prove financial hardship. An interest rate reduction may apply. Refer to clauses 3.12 to 3.13 and 4.1 to 4.3 of the Bendigo Term Deposit Accounts and Facilities Terms and Conditions at bendigobank.com.au/disclosure-documents.

² Sandhurst shall satisfy withdrawal requests as soon as practicable (generally on the same day, but not more than 12 months). However, withdrawal requests may be delayed or refused if in Sandhurst's reasonable opinion it is in the best interests of investors as a whole to do so. Investors will only have limited rights to withdraw if the Fund does not satisfy the liquidity test in the Corporations Act. There is a risk that withdrawal proceeds will not be paid within a reasonable period after the initial investment term.

This document is issued by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 (the Bank) and its subsidiary company, Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (Sandhurst). Each of these companies receives remuneration on the issue of the product or service they provide. The deposit accounts and related banking facilities (e-banking and cheque facility) described in this document are issued by the Bank. The managed funds described in this document are issued by Sandhurst and are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities and are subject to normal investment risk, including loss of some or all of the principal invested. The risk indicator assigned reflects the opinion of the product issuer. No representation or warranty express or implied is made as to the fairness or correctness of the stated opinion. This document contains general advice only. General advice in relation to each product class is provided by the relevant issuer. You should consider your situation and read the relevant offer document available from bendigobank.com.au/personal/investing/managed-funds/forms before making an investment decision. The information in this document is subject to change without notice. Neither the Bank nor its related entities has an obligation to update or amend this document or notify you in the event that a matter or opinion stated changes or subsequently become inaccurate. To see target market determinations please refer to bendigobank.com.au/TMD. (1751972-1751933) (06/22)