

Business.

Fees and Charges.

15 May 2025

It's not just business banking.

It's bigger than that.

It's your company thriving and your customers getting what they want, then coming back for more. It's jobs in the community and it's your future. We think that business banking is more than just balance sheets and budgets. Which is why we're doing more than ever to help every Australian business succeed.

About this document

The Business Fees and Charges booklet provides information about a range of business account services, the applicable fees and transaction account rebates.

Sections A-D of this Business Fees and Charges booklet apply to the Bendigo Bank account types listed below.

Section E of this Business Fees and Charges booklet applies to banking services and payment facilities provided by Bendigo Bank in relation to interests or investment in a managed fund issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906.

This document should be read in conjunction with your applicable account Standard Terms or other terms and conditions, Letter of Offer or other disclosure documents and any applicable Schedule of Interest Rates.

You should refer to the abovementioned documents that are relevant to your account or contact us to find out which services are available for your account.

The fees, charges and transaction account rebates set out in this booklet may change from time to time in accordance with the relevant terms and conditions for the account, banking service or payment facility.

This booklet includes fees for:

- Business accounts
- Term Deposit accounts
- Business credit cards
- Business debit cards
- Business Lending
- Interest rate risk management
- Equipment finance
- International services
- Sandhurst Cash Common Fund
- Sandhurst Investment Term Fund
- Sandhurst Select 90 Fund

For information about personal account products and services available please contact us.

Table of contents

Section A – Transaction Account Rebates	2
What is a Transaction Account Rebate?	2
Section B – Business Accounts	2
Bendigo Transaction Accounts	2
Bendigo Savings Accounts	2
Bendigo Trust Accounts	2
Bendigo Term Deposit Accounts	2
Bendigo Farm Management Deposit Accounts	2
Bendigo Accounts no longer offered (existing accounts only)	3
Business Credit Cards	3
Business Debit Cards	3
Transaction Fees	4
Section C – Business Transaction Fees and Services	9
Section D – Business Finance	14
Business Lending	14
Business Lending no longer on offer	14
Interest Rate Risk Management	15
Equipment Finance	15
International Trade Services	15
Loan Variation and Securities	17
Section E – Sandhurst funds	18

Section A – Transaction Account Rebates

What is a Transaction Account Rebate?

If you hold an eligible account as listed in Section B of this booklet we will give you a monthly fee allowance (a rebate) that we will use to reduce the eligible monthly Transaction Fees you incurred on your account.

The period for calculating your Transaction Account Rebate commences on the first day of each month and ends on the last day of each month.

Eligible Transaction Fees are accumulated during a calendar month and charged to your account on the first day of the following month. On the first day of each month we will subtract your Transaction Account Rebate from the eligible Transaction Fees charged to your account. Any unused rebate does not carry over to the following month.

Fees that are eligible for the rebate in this booklet are identified by '(R)'.

Section B – Business Accounts

Bendigo Transaction Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Business Everyday Account	\$15.00 ⁷	No ¹
Bendigo Business Basic Account	No	No
Bendigo Accountant Everyday Account	\$15.00	No
Bendigo Accountant Basic Account	No	No

Bendigo Savings Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Business EasySaver Account	No	No

Bendigo Trust Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Real Estate Trust Account	No	No
Bendigo Solicitors Trust Account	No	No
Bendigo Conveyancer Trust (VIC) Account	No	No
Bendigo Retention Money Trust (NSW) Account	No	No

Bendigo Term Deposit Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Standard Term Deposit Account	No	No
Bendigo Gold Term Deposit Account	No	No

Bendigo Farm Management Deposit Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Fixed Rate Farm Management Deposit Account	No	No
Bendigo Variable Rate Farm Management Deposit Account	No	No

Bendigo Accounts no longer offered (existing accounts only)

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Schools Management	No	\$10.00
Our Community Account	No	\$4.00
Bendigo Oxfam Community Investment Account ²	No	\$4.00
Bendigo Community Choice Investment Account	No	\$4.00
Bendigo Primary Producer Account	No	\$10.00
Bendigo Business Cash Management Account	No	No
Bendigo Schools Cash Management Account	No	\$10.00
Bendigo Trust Account	No	\$6.00
Bendigo Business Solutions Account	\$10.00	\$20.00
Bendigo Business Account	No	No
Bendigo GST Management Account	No	\$1.75
Bendigo Club Account	No	\$7.00
Bendigo Emergency Services Account	No	No ¹
Bendigo Community Choice Partners Account	No	No ¹
Bendigo Business Flexi Offset	No	No
Not-for-Profit Cash Management Account	No	\$4.00 ³
Capacity Builder Account	No	\$1.75
Social Investment Deposit Account	No	\$4.00
Bendigo Commercial Everyday Account	Available on Application	No
Bendigo Commercial Basic Account	No	No
Not-For-Profit Everyday Account	No	No
Bendigo Business CommunitySaver Account	No	No
Bendigo Business Investment Facility	No	\$25.00

Business Credit Cards

Account	Monthly Service Fee	Transaction Account Rebate
Business Credit Card	\$4.00 ⁴	No
Qantas Business Credit Card	No ⁶	No

Business Debit Card

Account	Monthly Service Fee	Transaction Account Rebate
Business Debit Mastercard	\$3.00 ⁵	No

1. Account exempt from eligible Transaction Fees

2. Formerly Bendigo Oxfam Australia Cash Management Account or Bendigo Oxfam Australia Deposit Account

3. Standard Transaction Account Rebate applies however:

A further Transaction Account Rebate may be negotiated between Bendigo Bank and the customer. However, not all customers will obtain a further Transaction Account Rebate. If a further Transaction Account Rebate is negotiated, it will be calculated based on the income earned from the monthly average balance held less the cost of Transaction Fees and (if applicable) is reviewed quarterly and may be renegotiated at that time.

NOTE: As at 8th August 2011, existing Not-for-Profit Cash Management Account holders with negotiated rebates will continue to receive their existing rebate. Cash Management accounts opened from this date (8th August 2011) will receive Transaction Account Rebates as per the above.

4. Applies when you have a Business Credit Card linked to your account. This fee is charged per card linked to the account and is charged to the account monthly

5. Does not apply to the Bendigo Business Everyday Account, Bendigo Business Basic Account, Bendigo Accountant Everyday Account, Bendigo Accountant Basic Account and Not-For-Profit Everyday Account.

6. An \$89 card fee applies when you have a Qantas Business Card linked to your account. This fee is charged per card linked to the account and is charged to the account annually.

7. Monthly Service Fee is waived when account has an eligible Business Overdraft Limit.

	Transaction	Current Transaction Accounts				Business Investment Facility (existing accounts only) Fee for existing accounts	Business Accounts no longer offered (existing accounts only)		Commercial accounts no longer offered (existing accounts only)		When is fee charged?
		Business Everyday	Accountant Everyday	Business Basic	Accountant Basic		Fee for existing accounts	Eligible for account rebate	Commercial Everyday	Commercial Basic	
	Monthly Service Fee	\$15.00	\$15.00	N/A	N/A	N/A	Refer to page 3	N/A	Available on application	N/A	1st of following month
	Business Debit Mastercard Fee	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$3.00	N/A	\$0.00	\$0.00	1st of following month
Free	Sweep facility (internal)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A
	Retail purchase	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	Bendigo Bank ATM deposit	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	Direct credit (inward)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A
	Direct debit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A
	Periodical payment (internal)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A
	Bank@Post loan repayment	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	Bendigo Bank ATM enquiry	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	Cash deposit (in branch)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A
	Non-Bendigo Bank ATM enquiry ¹	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	Non-Bendigo Bank ATM withdrawal ¹	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	BPAY® withdrawal	Unlimited	Unlimited	\$0.40	\$0.40	\$5.00	\$0.40	Yes	Unlimited	\$0.40	1st of following month
	e-banking internal transfer	Unlimited	Unlimited	\$0.40	\$0.40	\$5.00	\$0.40	Yes	Unlimited	\$0.40	1st of following month
e-banking	Phone Banking transfer	Unlimited	Unlimited	\$0.40	\$0.40	\$5.00	\$0.40	Yes	Unlimited	\$0.40	1st of following month
	e-banking Pay Anyone transfer, including Osko®	Unlimited	Unlimited	\$0.40	\$0.40	\$5.00	\$0.40	Yes	Unlimited	\$0.40	1st of following month
Branch/Agent	Cash withdrawal	Unlimited	Unlimited	\$1.75	\$1.75	\$5.00	\$1.75	Yes	Unlimited	\$1.75	1st of following month
	Transfer	Unlimited	Unlimited	\$1.75	\$1.75	\$5.00	\$1.75	Yes	Unlimited	\$1.75	1st of following month
	Agency withdrawal	Unlimited	Unlimited	\$1.75	\$1.75	\$5.00	\$1.75	Yes	Unlimited	\$1.75	1st of following month
	Collection item	Unlimited	Unlimited	\$0.70	\$0.70	Unlimited	\$0.70	Yes	Unlimited	\$0.70	1st of following month
Card initiated	EFTPOS withdrawal	Unlimited	Unlimited	\$0.70	\$0.70	N/A	\$0.70	Yes	Unlimited	\$0.70	1st of following month
	Bendigo Bank ATM withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	Bendigo Bank ATM transfer	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A
	Bank@Post withdrawal ⁴	\$4.00	\$4.00	\$4.00	\$4.00	N/A	\$4.00	No	\$4.00	\$4.00	at time of transaction ³
	Bank@Post deposit ⁴	\$4.00	\$4.00	\$4.00	\$4.00	N/A	\$4.00	No	\$4.00	\$4.00	at time of transaction ³
	Bank@Post balance enquiry	Nil	Nil	Nil	Nil	N/A	Nil	N/A	Nil	Nil	N/A
	Cash advance	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Cheque withdrawal ⁵	Unlimited	Unlimited	\$0.70	\$0.70	\$5.00	\$0.70	Yes	Unlimited	\$0.70	1st of following month
Other	Bank cheque withdrawal ⁴	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	Yes	\$10.00	\$10.00	at time of transaction ^{2, 3}
	EFT Credit Transfer	\$4.00	\$4.00	\$4.00	\$4.00	\$5.00	\$4.00	Yes	\$4.00	\$4.00	at time of transaction ^{2, 3}
	Periodical payment by cheque ⁵	\$3.75	\$3.75	\$3.75	\$3.75	\$5.00	\$3.75	Yes	\$3.75	\$3.75	at time of transaction ^{2, 3}
	Periodical payment to other financial institution	\$3.75	\$3.75	\$3.75	\$3.75	\$5.00	\$3.75	Yes	\$3.75	\$3.75	at time of transaction ^{2, 3}

¹ Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

² Fee charged on the 1st of the following month for accounts no longer offered.

³ Fee charged on the 1st of the following month for Accountant Basic account and Accountant Everyday account.

⁴ This Fee Will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

⁵ Existing Accounts Only. Cheque Facilities and Cheque books not available on new accounts opened from 1 August 2023.

© Registered to BPAY Pty Ltd ABN 69 079 137 518

	Transaction	Current Savings Accounts	Term Deposit Accounts		Bendigo Farm Management Deposit Accounts		When is fee charged?
		Business EasySaver	Standard Term Deposit	Gold Term Deposit	Fixed Rate Farm Management Deposit	Variable Rate Farm Management Deposit	
Free	Monthly Service Fee	N/A	N/A	N/A	N/A	N/A	N/A
	Sweep facility (internal)	Unlimited	N/A	N/A	N/A	N/A	N/A
	Direct credit (inward)	Unlimited	N/A	N/A	N/A	N/A	N/A
	Direct debit	Unlimited	N/A	N/A	N/A	N/A	N/A
	Periodical payment (internal)	Unlimited	N/A	N/A	N/A	N/A	N/A
	Cash deposit (in branch)	Unlimited	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited	N/A
e-banking	BPAY withdrawal	Unlimited	N/A	N/A	N/A	N/A	N/A
	e-banking internal transfer	Unlimited	N/A	N/A	N/A	Unlimited	N/A
	Phone Banking transfer	Unlimited	N/A	N/A	N/A	Unlimited	N/A
	e-banking Pay Anyone transfer, including Osko	Unlimited	N/A	N/A	N/A	Unlimited	N/A
Branch/Agent	Cash withdrawal	\$1.75	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited	1st of following month
	Transfer	\$1.75	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited	1st of following month
	Agency withdrawal	\$1.75	Unlimited ¹	Unlimited ¹	Unlimited ¹	Unlimited	1st of following month
	Collection item	\$0.70	N/A	N/A	N/A	N/A	1st of following month
Other	Bank cheque withdrawal	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	at time of transaction
	EFT Credit Transfer	\$4.00	\$4.00	\$4.00	Unlimited ¹	Unlimited	at time of transaction
	Periodical payment by cheque ²	\$3.75	N/A	N/A	N/A	N/A	at time of transaction
	Periodical payment to other financial institution	\$3.75	N/A	N/A	N/A	N/A	at time of transaction

¹For Standard Term Deposits and Fixed Rate Farm Management Deposits, transactions only available seven days from the review date or initial deposit. For Gold Term Deposits only for amounts up to 25% of the initial deposit amount without interest rate reduction.

² Existing Accounts Only. Cheque Facilities and Cheque books not available on new accounts opened from 1 August 2023.

	Transaction	Business Credit Cards		When is the fee charged?
		Quantity	Fee amount	
	Monthly Service Fee	N/A	\$4.00	1st of following month
	Business Debit Mastercard fee	N/A	N/A	N/A
Free	Sweep facility (internal payment)	Unlimited	No fee	N/A
	Bendigo Bank ATM deposit	Unlimited	No fee	N/A
	Direct credit (inward)	Unlimited	No fee	N/A
	Bendigo Bank ATM enquiry	Unlimited	No fee	N/A
e-banking	Cash deposit (in branch)	Unlimited	No fee	N/A
	BPAY withdrawal	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Internal transfer	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Phone Banking transfer	Unlimited	\$3.00 or 3% ⁵	at time of transaction
Branch/ Agent	Pay Anyone transfer, including Osko	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Cash withdrawal	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Transfer	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Agency withdrawal	Unlimited	\$3.00 or 3% ⁵	at time of transaction
Card initiated	EFTPOS withdrawal	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Bendigo Bank ATM withdrawal	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Bendigo Bank ATM transfer	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Bank@Post withdrawal	Unlimited	\$4.00	at time of transaction
	Bank@Post deposit	Unlimited	\$4.00	at time of transaction
Other	Bank@Post balance enquiry	Unlimited	No fee	N/A
	Retail purchase	Unlimited	No fee	Retail purchase interest may be payable
	Direct debit	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Periodical payment (internal)	Unlimited	\$3.00 or 3% ⁵	at time of transaction
	Non-Bendigo Bank ATM enquiry ¹	Unlimited	See footnote ¹	at time of transaction
	Non-Bendigo Bank ATM withdrawal ¹	Unlimited	See footnote ¹	at time of transaction
	Cheque withdrawal ⁴	Unlimited	N/A	N/A
	Bank cheque withdrawal	Unlimited	\$10.00	at time of transaction
	EFT Credit Transfer	Unlimited	\$4.00	at time of transaction
	Periodical payment by cheque ⁴	Unlimited	\$3.75	at time of transaction
	Periodical payment to other financial institution	Unlimited	\$3.75	at time of transaction

¹Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown.

If using your credit card interest will be charged from the day the transaction is completed.

²Excludes cheques drawn at settlement.

³This Fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

⁴Existing Accounts Only. Cheque Facilities and Cheque books not available on new accounts opened from 1 August 2023.

⁵Refer to Cash Advance fee definition on page 10.

	Transaction	Regulated Trust Accounts				When is fee charged?
		Real Estate Trust ¹	Solicitor Trust ¹	Conveyancer Trust (VIC) ¹	Retention Money Trust (NSW) ¹	
Free	Monthly Service Fee	N/A	N/A	N/A	N/A	N/A
	Business Debit Mastercard Fee	N/A	N/A	N/A	N/A	N/A
	Sweep facility (internal)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Retail purchase	N/A	N/A	N/A	N/A	N/A
	Bendigo Bank ATM deposit	N/A	N/A	N/A	N/A	N/A
	Direct credit (inward)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Direct debit	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Periodical payment (internal)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Bank@Post loan repayment	N/A	N/A	N/A	N/A	N/A
	Bendigo Bank ATM enquiry	N/A	N/A	N/A	N/A	N/A
	Cash deposit (in branch)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Non-Bendigo Bank ATM enquiry ²	N/A	N/A	N/A	N/A	N/A
	Non-Bendigo Bank ATM withdrawal ²	N/A	N/A	N/A	N/A	N/A
	BPAY withdrawal	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
e-banking	e-banking internal transfer	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
	Phone Banking transfer	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
	e-banking Pay Anyone transfer, including Osko	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
Branch/Agent	Cash withdrawal	\$1.75	\$1.75	\$1.75	\$1.75	1st of following month
	Transfer	\$1.75	\$1.75	\$1.75	\$1.75	1st of following month
	Agency withdrawal	\$1.75	\$1.75	\$1.75	\$1.75	1st of following month
	Collection item	\$0.70	\$0.70	\$0.70	\$0.70	1st of following month
Card initiated	EFTPOS withdrawal	\$0.70	\$0.70	\$0.70	\$0.70	1st of following month
	Bendigo Bank ATM withdrawal	N/A	N/A	N/A	N/A	N/A
	Bendigo Bank ATM transfer	N/A	N/A	N/A	N/A	N/A
	Bank@Post withdrawal ³	N/A	N/A	N/A	N/A	N/A
	Bank@Post deposit ³	N/A	N/A	N/A	N/A	N/A
	Bank@Post balance enquiry	N/A	N/A	N/A	N/A	N/A
	Cash advance	N/A	N/A	N/A	N/A	N/A
Other	Cheque withdrawal ^{3,4}	\$0.70	\$0.70	\$0.70	\$0.70	1st of following month
	Bank cheque withdrawal ³	\$10.00	\$10.00	\$10.00	\$10.00	1st of following month
	EFT Credit Transfer	\$4.00	\$4.00	\$4.00	\$4.00	1st of following month
	Periodical payment by cheque ⁴	\$3.75	\$3.75	\$3.75	\$3.75	1st of following month
	Periodical payment to other financial institution	\$3.75	\$3.75	\$3.75	\$3.75	1st of following month

¹ If you have a Solicitors Trust, Real Estate Trust, Conveyancer Trust (VIC) or Retention Money Trust (NSW) as well as holding that account, you must open and maintain another Bendigo primary demand deposit account in the same name at all times. Fees associated with the regulated trust accounts are to be debited from the primary demand deposit account.

² Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

³This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

⁴ Existing Accounts Only. Cheque Facilities and Cheque books not available on new accounts opened from 1 August 2023.

	Transaction	Accounts no longer offered (existing accounts only)					When is fee charged?
		Business Community Saver	Capacity Builder	Social Investment Deposit	Fees for other existing accounts	Eligible for account rebate	
Free	Monthly Service Fee	N/A	N/A	N/A	N/A	N/A	1st of following month
	Business Debit Mastercard Fee	N/A	N/A	N/A	\$3.00	N/A	1st of following month
	Sweep facility (internal)	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
	Retail purchase	N/A	N/A	N/A	Unlimited	N/A	N/A
	Bendigo Bank ATM deposit	N/A	N/A	N/A	Unlimited	N/A	N/A
	Direct credit (inward)	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
	Direct debit	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Periodical payment (internal)	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Bank@Post loan repayment	N/A	N/A	N/A	Unlimited	N/A	N/A
	Bendigo Bank ATM enquiry	N/A	N/A	N/A	Unlimited	N/A	N/A
	Cash deposit (in branch)	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Non-Bendigo Bank ATM enquiry ¹	N/A	N/A	N/A	Unlimited	N/A	N/A
	Non-Bendigo Bank ATM withdrawal ¹	N/A	N/A	N/A	Unlimited	N/A	N/A
	BPAY withdrawal	N/A	N/A	N/A	\$0.40	Yes	1st of following month
e-banking	e-banking internal transfer	Unlimited	\$0.40	\$0.40	\$0.40	Yes	1st of following month
	Phone Banking transfer	Unlimited	\$0.40	\$0.40	\$0.40	Yes	1st of following month
	e-banking Pay Anyone transfer, including Osko	Unlimited	\$0.40	\$0.40	\$0.40	Yes	1st of following month
Branch/Agent	Cash withdrawal	\$1.75	N/A	\$1.75	\$1.75	Yes	1st of following month
	Transfer	\$1.75	\$1.75	\$1.75	\$1.75	Yes	1st of following month
	Agency withdrawal	\$1.75	N/A	\$1.75	\$1.75	Yes	1st of following month
	Collection item ³	\$0.70	N/A	N/A	\$0.70	Yes	1st of following month
	EFTPOS withdrawal	N/A	N/A	N/A	\$0.70	Yes	1st of following month
Card initiated	Bendigo Bank ATM withdrawal	N/A	N/A	N/A	Unlimited	N/A	1st of following month
	Bendigo Bank ATM transfer	N/A	N/A	N/A	Unlimited	N/A	1st of following month
	Bank@Post withdrawal ³	N/A	N/A	N/A	\$4.00	No	at time of transaction
	Bank@Post deposit ³	N/A	N/A	N/A	\$4.00	No	at time of transaction
	Bank@Post balance enquiry	N/A	N/A	N/A	Nil	N/A	N/A
	Cash advance	N/A	N/A	N/A	N/A	No	N/A
Other	Cheque withdrawal	N/A	N/A	\$0.70	\$0.70	Yes	1st of following month
	Bank cheque withdrawal ³	\$10.00	N/A	\$10.00	\$10.00	Yes	at time of transaction ²
	EFT Credit Transfer	\$4.00	\$4.00	\$4.00	\$4.00	Yes	at time of transaction ²
	Periodical payment by cheque	\$3.75	N/A	\$3.75	\$3.75	Yes	at time of transaction ²
	Periodical payment to other financial institution	\$3.75	N/A	\$3.75	\$3.75	Yes	at time of transaction ²

¹ Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

² Fee charged on the 1st of the following month for accounts no longer offered

³ This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Section C – Business Transaction Fees and Services

This section lists banking services that are available to your Bendigo Business Bank account .

Fees that are eligible for the rebate are identified by ‘(R)’.

Bank Confirmation - Audit Request¹

When you or your representative (for example, your accountant) request us to provide a written statement of your financial accounts.

\$60.00 per hour
(Minimum charge \$30.00)

Document Request¹

Payable for each copy of any document requested (apart from copies of documents entitled to be obtained under the National Credit Code).

\$16.50

Branch/Agency Transactions

Agency Withdrawal (R)

When you make a cash withdrawal or request to transfer funds from your account to another Bendigo Bank account at any Bendigo Bank Agency.

\$1.75

Cash Withdrawal (in branch) (R)

When you make a cash withdrawal from your account or present a Bendigo Bank cheque for cash ‘over-the-counter’ at a Bendigo Bank branch.

\$1.75

Collection Item (R)

When you make a cheque deposit or deposit of paper items to any Bendigo business account.

\$0.70

EFT Credit Transfer (R)

When you make an ‘over-the-counter’ request at a Bendigo Bank branch to transfer funds to an account at another bank.

\$4.00

Cash Deposit (in branch)

When you make a deposit ‘over the counter’ at any Bendigo Bank branch or agent. A collection item fee may apply. Please refer to the Collection Item fee in this booklet.

Free

Statement Fee

If you request us to provide you with a copy of a statement we will apply a fee to each statement we re-issue to you.

\$5.00

Transfer (in branch) (R)

When you make an ‘over-the-counter’ request at a Bendigo Bank branch to transfer funds from your account to another Bendigo Bank account (including scheduled in branch transfers where you request one or more future dated transfers as opposed to establishing a periodical payment or sweep facility).

\$1.75

Voucher Search¹

Where you request us to search and/or retrieve voucher/s or other documentation.

\$60.00 per hour
(Minimum charge \$15.00)

Bulk Payments

Bulk Payments allows customers to make multiple payments in one batch file (eg: for payroll payments). Bulk payment fees are inclusive of GST. They are payable by direct debit from a nominated account. A tax invoice will be issued upon request. A Direct Debit Request Authority is completed as part of the application process.

Establishment Fee

Once approved, Bulk Payment customers are charged a one off Establishment Fee of \$99.00.

Processing fee

Customers are charged 16.5c per transaction (per account number credited). 15c is charged at the time of the upload, with GST being built up and charged on the first business day of the month.

BPAY Batch

BPAY Batch allows business customers to create a file via their accounting software that contains multiple BPAY transactions. They are payable by direct debit from a nominated account.

Establishment Fee

Once approved, BPAY Batch customers are charged a one off Establishment Fee of \$99.00.

Processing fee

Customers are charged \$0.30 per transaction (ie: per payment within the batch file). Fees are charged monthly, on the first business day of the month, for the previous month’s files.

¹ This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Card Initiated Transactions

Bank@Post™¹

Transactions made at a Bank@Post terminal in an Australian Post office, where this facility is available.

Bank@Post Balance Enquiry Free

Bank@Post Deposit \$4.00

Bank@Post Loan Repayments Free

Bank@Post Withdrawal \$4.00

Bank@Post™ and its device mark are trademarks (registered or otherwise) of Australian Postal Corporation. All rights reserved

Bendigo Bank ATM Deposit

When you make a deposit of cash or cheques into a Bendigo Bank ATM. This service is only available at Bendigo Bank ATMs which have a deposit facility.

Free

Bendigo Bank ATM Enquiry

When you make an enquiry at a Bendigo Bank ATM.

Free

Bendigo Bank ATM Transfer

When you transfer funds from your account to another Bendigo Bank account at a Bendigo Bank ATM.

Free

Bendigo Bank ATM Withdrawal

When you make a withdrawal at a Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network.

Free

EFTPOS Withdrawal (R)

When you make a payment for goods and services by selecting savings or cheque, or request cash from an EFTPOS terminal in Australia or overseas using a PIN.

\$0.70

Non-Bendigo Bank ATM Enquiry²

When you make an enquiry on your account at a non-Bendigo Bank ATM.

Free

² Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card, interest will be charged from the day the enquiry is completed.

Non-Bendigo Bank ATM Withdrawal³

When you make a withdrawal from your account at a non-Bendigo Bank ATM.

Free

³ Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card, interest will be charged from the day the enquiry is completed.

International Card Transactions

Refer to International Services heading.

Retail Purchase

When you make a payment for goods and services by selecting credit.

Free

Note: Where 'credit' account is selected when making purchases using your Business Debit Mastercard, Business Credit Card or Qantas Business Credit Card.

Card Services (other)

Late Payment Fee

Payable each time you fail to pay your Minimum Repayment as stated on a Statement of Account by its due date.

\$15.00

Replacement Card

Payable whenever we issue you a replacement, reissue or redirection card other than by standard post at your request.

\$15.00

Sales Voucher Retrieval¹

Applies if we make a retrieval request for a sales voucher for a non-PIN generated transaction and the retrieval request is withdrawn or determined as being a valid transaction.

\$10.00 per retrieval

Cash Advance⁵

Cash Advance Fee - \$3.00 or 3% of the Transaction Amount whichever is greater.

Payable each time we provide credit in the form of cash or you perform a Transaction we treat as being equivalent to cash.

Cash Advances include:

- Cash withdrawals in-branch or through an ATM (including ATMs provided by other providers);
- Cash withdrawals or 'cash out' at electronic funds transfer point of sale (EFTPOS) terminals, if and where available;
- Pay Anyone Payments and Internal Transfers using Bendigo Phone Banking or Bendigo e-banking (including through the Bendigo Bank app;
- Direct debits you establish using the BSB and Account number for your Account;
- Any other Transaction you perform or authorise using the BSB and Account number for your Account; and
- Transactions relating to gambling or the purchase of lottery tickets or prepaid cards or money transfers.

Cash Order or Exchange – Notes/Coin

When we are required to order cash on your behalf or when we are required to have cash collected on your behalf.

Charges reflect the costs charged to us by external contractors providing cash supplies to our branches and may vary due to location. Please contact your local branch for information regarding fees for your location.

Higher rates may be charged for by branches deemed to be in a remote location by our Service Provider.

Higher rates may be charged for services performed on weekends, public holidays or with less than three days notice.

Additional fees for delivery of coin bags, delivery of note bags or the wrapping of coin may be applicable. Coin bag limits may apply.

¹ This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed

Cheques – Bank Cheque

A bank cheque is a cheque drawn on the bank.

Bank Cheque Withdrawal (R)¹

When you request us to provide you with a bank cheque.
\$10.00

Bank Cheque Replacement¹

When a bank cheque has been lost, destroyed or stolen and you request us to provide you with a replacement bank cheque.
\$30.00

Bank Cheque Stop Payment¹

When you request us to stop payment on a bank cheque and to purchase it back. Allowed only in limited circumstances.
\$20.00

Cheques – Personal Cheque²

A personal cheque is a cheque drawn by you.

Cheque Book²

Issue of a cheque book for your cheque account.
Free

Cheque Withdrawal (R)²

Where a cheque book is issued, and a cheque written from that book is debited to your account.
\$0.70

Cheque Cancellation Fee^{1, 2}

When you request us to place a stop on a cheque (other than a lost or stolen cheque) you have issued.
\$5.00

Cheque Dishonour (Inward)^{1, 2}

When you deposit a cheque into your account and that cheque is subsequently dishonoured by the financial institution on which it was drawn.
\$10.00

Cheque Dishonour (Outward)^{1, 2}

When we dishonour a cheque, you have written.
\$10.00

Cheque Search^{1, 2}

When you request a copy of, or access to, a cleared personal or bank cheque drawn on your account.
\$60.00 per hour
(minimum \$15.00 charge)

Cheque Trace^{1, 2}

When you request a trace to obtain information of final destination of a cheque. A copy of the cheque will be provided with this request.
\$20.00

Company/Business Name Search

When we are required to, or you request us to, conduct a company or business name search.
\$50.00

Deposit Book

When you request us to order a pre-encoded deposit book for your account. This fee applies to each book ordered by you.
\$5.00

Deposit Box Envelopes

If you wish to use the Bendigo Bank Deposit Box facility we will provide you with a box of envelopes.

This charge applies to each box of envelopes provided to you.
\$10.00

Direct Credit (Inward)

When you make an arrangement with a third party to transfer funds to a Bendigo Bank account.
Free

Direct Debit

Direct Debit

When you make an arrangement with a third party to automatically debit an account.
Free

Note: If you provide a merchant with your Business or Qantas Business Credit Card BSB and account number to establish a direct debit on your account it will be treated as a cash advance and interest will be calculated and charged accordingly. If you only provide the merchant with the card number, the direct debit will be treated as a purchase.

Direct Debit Dishonour Fee

Applies when a direct debit from your account is dishonoured due to insufficient available funds.
\$10.00

Direct Entry Trace Fee¹

Payable if you request a trace to obtain information about a direct debit transaction made or received by the customer.
\$30.00

Direct Debit Service

The Direct Debit Service gives customers the ability to debit their customers account, once their permission has been given, for ongoing payment arrangements. Direct Debit Service Fees are inclusive of GST.

Establishment Fee	\$275.00
Base Transaction Fee (1-149 transactions)	\$27.50
Transaction Fee (over 150 transactions)	16.5 cents per transaction
Direct Debit Rejection fee	\$2.75 per rejection

¹This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed

²Existing Accounts Only. Cheque Facilities and Cheque books not available on new accounts opened from 1 August 2023

BPAY® Biller

BPAY® Biller is a product that allows customers to accept payments via BPAY. Customers receive a daily report that contains a list of all BPAY Payments received.

Application Fee \$90.00

Monthly Transaction Fees Available on application

Fees quoted are exclusive of GST. GST does apply.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

E-banking

e-banking Bill Payment Transaction Trace Fee¹

When you request us to trace a bill payment you have made through the BPAY scheme.

\$20.00

Bill Payment Transaction Recall Fee¹

When you request us to recall a bill payment you have made through the BPAY scheme.

\$20.00

Security Token (issue & replacement)

Applies to customers using the Pay Anyone and Bulk Payments Service. Tokens may be used for other Bendigo Bank services (i.e. Logon to Bendigo e-banking).

e-token Free

One Touch \$20.00 incl. GST

Bill Payment Withdrawal (R)

When you instruct us through Bendigo Phone Banking or Bendigo e-banking to pay a bill via the BPAY scheme. (Including using BPAY View in e-banking)

\$0.40

e-banking Transactions

e-banking Internal Transfer (R)

When you instruct us to transfer funds to a nominated Bendigo Bank account via Bendigo e-banking.

\$0.40

e-banking Pay Anyone Transfer, including Osko (R)

When you instruct us to make a payment to another account at any financial institution within Australia using the Pay Anyone service.

\$0.40

Phone Banking Transfer (R)

When you instruct us to transfer funds to a nominated Bendigo Bank account via Bendigo Phone Banking.

\$0.40

International Services¹

International Card Transactions

Your overseas transactions are converted using the foreign exchange rates provided by the relevant card scheme (Mastercard or Visa) that processes the transaction. The exact rate you are charged depends on when the transaction is posted via the card processor to your account. This may be later than the day on which you made the purchase.

International Transaction Fee⁴ See note below

International ATM Withdrawal^{4, 5} \$5.00

International ATM Enquiry⁵ \$1.50

⁴ An International Transaction Fee of 3% of the Transaction amount (in AUD) payable for each Transaction which is conducted in a currency other than Australian dollars (AUD) or in Australian dollars (AUD) but with or using a merchant, payment processor, financial institution, or other entity (including an online merchant) who is outside of Australia.

Note: It may not always be apparent to you that an online merchant is located outside of Australia.

⁵ Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the withdrawal is completed.

Other Foreign Exchange Transactions

A Transaction Account Rebate and an Additional Transaction Account Rebate does not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service. The following should be read in conjunction with the Bendigo Foreign Exchange Facilities Disclosure Documents.

Foreign Bank Note

When we arrange for you to purchase or sell foreign currency⁶ \$5.00 or 1.00% of the AUD amount, whichever is greater

Bendigo and Adelaide Bank shareholders \$2.50 or 0.50% of the AUD amount, whichever is greater

⁶ Also available to non-Bendigo Bank customers

International Telegraphic Transfers

Refer to Telegraphic Transfers heading.

Miscellaneous Service Charge

Payable where a service is provided for your account on a time basis.

\$60.00 per hour
(Minimum charge \$30.00)

¹ This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Pay Anyone Trace Fee

e-banking Pay Anyone Trace Fee, including Osko

Applies to each Pay Anyone transaction (including Osko payments), where a trace is requested by the customer to obtain information about the transaction made or received by the customer.

\$30.00

Periodical Payments

Periodical Payment by Cheque (R)

When you instruct us in writing to make a regular payment by cheque for a fixed amount from a Bendigo Bank account to a non-Bendigo Bank account. This fee is payable each time the payment is made.

\$3.75

Periodical Payment Dishonour

If you have established a periodical payment and we cannot make the payment due to insufficient funds in your account, then we will apply this fee after four (4) unsuccessful attempts on consecutive days.

\$5.00

Periodical Payment (Internal)

When you instruct us in writing to make a regular payment from one Bendigo Bank account to another Bendigo Bank account.

Free

Periodical Payment to Other Financial Institution (R)

When you instruct us in writing to make a regular payment for a fixed amount from a Bendigo Bank account to an account at another financial institution. This fee is payable each time payment is made.

\$3.75

Sweep Facility (internal)

When you instruct us in writing to make a regular payment from your Bendigo Bank Business Debit Card account to a Business credit card account.

Free

Sweep Facility Rejection

If you have established a sweep facility payment and we cannot make the payment due to insufficient funds in your nominated account then we will apply this fee after one (1) unsuccessful attempt.

\$5.00

Telegraphic Transfers¹

Inward Telegraphic Transfer in a Foreign Currency

Acceptance of payments in a foreign currency for swift transfer to a Bendigo Bank account.

\$10.00

Inward Telegraphic Transfer in AUD Currency

Acceptance of payment in AUD currency for swift transfer to a Bendigo Bank account.

\$2.00

Note: Transfer of Australian dollars or foreign currency into any Bendigo and Adelaide Bank account may incur a handling or acceptance fee by the accepting bank and / or intermediary bank(s), (the amounts of which are not disclosed to us). These fees may be deducted from the total funds originally remitted

Outward Telegraphic Transfers

When you request the transfer of funds to a non-Bendigo Bank account. This includes:

International Telegraphic Transfers – funds sent from your Bendigo Bank account to overseas destinations worldwide in AUD or foreign currency.

Domestic Telegraphic Transfers – AUD funds sent from your Bendigo Bank account to other financial institutions within Australia

Note: The accepting bank may charge a handling or acceptance fee (the amounts of which are not disclosed to us) which may be deducted from the total of funds upon receipt.

This service is available to account holders \$30.00
only either in branch or via e-banking.

Bendigo and Adelaide Bank shareholders \$15.00
(shareholder must hold a Bendigo Bank account)

Amendment to Telegraphic Transfer Instructions

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances, the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

\$25.00

Rejected Telegraphic Transfer

Applies where a telegraphic transfer is rejected by another bank. Beneficiary banks or intermediary banks may deduct charges (the amounts of which are not disclosed to us) for any rejected payments. Any returned payments will be converted (if applicable) at the 'BUY' rate prevailing on the day the funds are received by us. This could result in a significant loss to you. If your payment has been returned (rejected), we will try to contact you for instruction for up to 5 business days. If you do not respond within this time frame, the returned funds will be converted (if applicable) at the 'BUY' rate prevailing on the day of processing with the proceeds then credited back to your account.

Other Bank fees may apply

¹ This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Telegraphic Transfer Remittance Return Request

Applies if you request the return payment of a telegraphic transfer.

\$25.00

Telegraphic Transfer Trace Fee

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

\$25.00

Section D – Business Finance**Business Lending****Business Overdraft****Market Rate Loan**

Establishment Fee or Further Advance	Available on application
Line Fee ¹	Available on application

Business Loan

Establishment Fee or Further Advance	Available on application
Monthly Service Fee ¹	Available on application

Bank/Performance Guarantee

Application Fee	\$200.00
Line Fee ¹ Payable at settlement and either, monthly, quarterly, or half-yearly thereafter. You are required to open a Bendigo Bank account to debit the Line Fee.	2.50% p.a. of the aggregate value of all Bank/Performance Guarantees issued.

Transaction Negotiation Authority

Application Fee	\$100.00
-----------------	----------

Business Lending no longer on offer**Business Solutions Overdraft**

Monthly Service fee ¹	\$10.00
Transactions	Transaction Account Rebate \$20.00 [^] [^] Fees that are eligible for the rebate in this booklet are identified by (R)

Business Investment Facility

Transactions	Bank cheque withdrawal (R) \$10.00 All other withdrawals (R) \$5.00 Note: The fees listed in Section C for withdrawal do not apply to the Bendigo Investment Facilities.
Monthly Service Fee ¹	\$15.00

Commercial Business Investment Facility

Line Fee ¹	Available on Application
Transactions	Bank cheque withdrawal (R) \$10.00 All other withdrawals (R) \$5.00 Note: The fees listed in Section C for withdrawal do not apply to the Bendigo Investment Facilities.

Bendigo Business Flexi Loan**Commercial Solutions Interest in Advance Term Loan****Commercial Solutions Interest Only****Commercial Solutions Principal and Interest**

Service Fee ¹	Available on application
--------------------------	--------------------------

**Commercial Overdraft Facility
Commercial Solutions Overdraft**

Line Fee ¹	Available on application
-----------------------	--------------------------

**Small Business Overdraft Facility
Business Solutions Loan**

Monthly Service Fee ¹	\$15.00
----------------------------------	---------

Business Solutions Interest in advance

Annual Administration Fee ¹	\$180.00
--	----------

Interest Rate Risk Management

SWAP

Application Fee	Nil
Transaction Fees	Nil

Caps and Collars

Application Fee	Available on application
-----------------	--------------------------

Forward Start Option

Application Fee	Available on application
-----------------	--------------------------

¹ This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Equipment Finance

A flexible range of solutions for your vehicle, plant and other equipment financing needs.

Equipment Loan

You own the equipment and purchase it with a Bendigo Bank loan, using the equipment as security.

Documentation Fee	\$450.00
-------------------	----------

Asset Purchase

Bendigo Bank purchases the equipment and you buy it from us in instalments.

Documentation Fee	\$495.00 (inclusive of GST)
-------------------	-----------------------------

Finance Lease

Bendigo Bank purchases the equipment and leases it back to you for an agreed period.

Documentation Fee	\$495.00 (inclusive of GST)
-------------------	-----------------------------

Novated Lease

Like a finance lease but designed specifically for employee motor vehicles that form part of a salary package arrangement.

Documentation Fee	\$495.00 (inclusive of GST)
-------------------	-----------------------------

*For Private Sales, Sale & Buy Back and Refinance of other Financial Institutions, an additional \$100.00 (plus GST if applicable) documentation fee will apply

Early Termination Fee (applicable to transactions commencing from 1 July 2019): \$250.00 (Equipment Loan) or \$275.00 inclusive of GST (Finance Lease, Novated Lease or Asset Purchase).

International Trade Services

Trade Finance

Documentary Import Bills for Collection

Handling Fee	\$75.00 or 0.30% of amount, whichever is greater (up to a maximum of \$750.00) + \$20.00 SWIFT fee
Extension of term	\$70.00 (includes \$20.00 SWIFT fee)
Dishonour	\$70.00 (includes \$20.00 SWIFT fee)
Trade Finance	\$50.00 fee + credit risk margin
Avalisation of Bill	Credit risk margin (minimum \$100.00) + \$20.00 SWIFT fee
Documents released free of payment	\$75.00

Import Letter of Credit

Establishment Fee	\$100.00 or 0.45% of amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee
Negotiation Fee	Nil
Amendments to increase value or validity past six months	\$100.00 or 0.45% of amount per six months or part thereof + \$20.00 SWIFT fee
All other Amendments	\$70.00 (includes \$20.00 SWIFT fee)
Drawings in excess of Letter of Credit value	\$100.00 or 0.45% of overdrawn amount, whichever is greater
Drawings under expired Letter of Credit	\$50.00
Issuing Bill of Lading Indemnity	\$75.00 pa or part thereof
Airway Bill release	\$75.00 pa or part thereof
Discrepancy fee – deducted from proceeds paid to exporter	\$100.00
Release of goods consigned to bank	\$75.00
Trade Finance	\$50.00 fee + credit risk margin

Transferable Letter of Credit

Refer to Trade Finance for transaction specific pricing

Export Documentary Collections

Handling Fee	\$75.00 or 0.20% of amount, whichever is greater (up to a maximum of \$600) + courier costs (see below)
Correspondence	\$70.00 (includes \$20.00 SWIFT fee)
Direct Collections	\$75.00 minimum. Refer to Trade Finance for pricing
Documents delivered free of payment	\$70.00 (includes \$20.00 SWIFT fee)
Courier Costs	Refer to Trade Finance for pricing

Export Letters of Credit

Advising Fee	\$75.00 – refunded if negotiated through Bendigo Bank
Negotiation	\$75.00 or 0.20% of amount, whichever is greater (up to a maximum of \$900)
Confirmation	\$120.00 minimum. Refer to Trade Finance for pricing
Assignment of Proceeds	\$120.00
Negotiation without Recourse	\$120.00 minimum if not confirmed. Refer to Trade Finance for pricing
Courier Costs	Refer to Trade Finance for pricing

Foreign Currency Standby Letter of Credit

Issuance	\$100.00 or 0.45% of the amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee
Drawing Fee	\$125.00 flat
Courier Costs	Refer to Trade Finance for pricing

Foreign Currency Bank Guarantee

Issuance	\$100.00 or 0.45% of the amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee
Drawing Fee	\$125.00 flat
Courier Costs	Refer to Trade Finance for pricing

Loan Variation and Securities

The following fees may apply in relation to business finance loans and securities.

Document Preparation Fee

The cost of preparing the loan documents for your new loan application. The amount varies based on the complexity of the loan application.

Available on application

Agent Lodging Fee

Payable when the Bank (or our representative) attends a settlement for the purchase or refinance of any security property or arrange for the stamping and/or lodging for registration of any security interest.

\$125.00

Break Costs¹

Payable in certain situations, for example if you convert from a fixed to a variable rate or prepay more than the allowed amount during any given fixed rate period. The formula for calculating this fee is complex and is available upon request. See the Business Standard Terms for a summary of how we calculate this fee and for further details on when this fee might apply.

Available on application

Discharge Administration Fee¹

Payable in relation to each security that is partially or fully released or discharged or where the loan account balance is paid in full and no security is released or discharged.

\$350.00

Fixed Rate Lock Fee

Up to \$500k	\$600.00 + 0.15% of loan amount
Over \$500k	Available on application

Fixed Rate Lock Late Application Fee

\$250.00

Loan Term Reduction / Extension

When we approve a request to amend the original loan term.

Available on application

Legal Fees/Solicitors Disbursements

Costs and disbursements inclusive of GST, payable when a solicitor is engaged in establishing the loan.

Available on application

¹This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Production Fee¹

Payable for each document we produce for you for any Land Titles Office.

\$150.00

A Variation Fee - Simple may also apply if we give our consent to any dealing that requires production of a document.

Amounts we have to pay to a holder of a security interest to obtain their consent to registration of a security or production by them of a title at any Land Titles Office to enable registration of a security.

Available on application

Search Processing Fee

Payable per search on the completion of any of the following: title search, company search, business name search, incorporated association search, bankruptcy search, covenants and caveat search.

\$50.00

Valuation Fee

Payable prior to ordering a valuation required for loan security property. Otherwise deducted from the amount financed or debited to the loan account.

Available on application

Variation Fee (Complex)¹

Payable if you substitute existing security with new security on your loan.

\$300.00

Variation Fee (Simple)¹

Payable when we agree to renegotiate an interest rate on a loan facility or consent to the creation of a subsequent security interest in favour of another party, consent to enter into a deed of priority, or consent to a lease change or dealing affecting the security property. A production fee may also apply if we are required to produce a document to any Land Titles Office.

\$150.00

¹This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Section E –Sandhurst funds

This section sets out the fees and charges that apply to the banking services and payment facilities provided by Bendigo Bank in relation to interests or investment in a managed fund issued by Sandhurst Trustees Limited ABN 16 004 030 737 AFSL 237906 (**Sandhurst**). Sections A-D of this Business Fees and Charges booklet do not apply in relation to such banking services and payment facilities when being used to access or make payments to or from interests or investment in a managed fund issued by Sandhurst.

	Transaction	Sandhurst Trustees Funds			When is fee charged?
		Sandhurst Cash Common Fund	Sandhurst Investment Term Fund	Sandhurst Select 90 Fund	
Cheque Fees	Cheque withdrawal ¹	40c	N/A	N/A	End of quarter
	Cheque dishonour (outward) ¹	\$10.00	N/A	N/A	At time of transaction
	Bank cheque replacement fee ²	\$30.00	\$30.00	\$30.00	At time of transaction
	Bank cheque stop fee ²	\$20.00	\$20.00	\$20.00	At time of transaction
	Cheque search fee ^{1,2}	\$15.00 per cheque or \$60 per hour (for 4 or more cheques)	\$15.00 per cheque or \$60 per hour (for 4 or more cheques)	\$15.00 per cheque or \$60 per hour (for 4 or more cheques)	At time of transaction
	Cheque trace fee ^{1,2}	\$20.00	\$20.00	\$20.00	At time of transaction
Telegraphic transfers	Inward telegraphic transfer – foreign currency	\$10.00	\$10.00	\$10.00	At time of transaction
	Inward telegraphic transfer – AUD currency	\$2.00	\$2.00	\$2.00	At time of transaction
	Outward telegraphic transfer – Bendigo Bank account holder	\$30.00	\$30.00	\$30.00	At time of transaction
	Outward telegraphic transfer – Shareholder	\$15.00	\$15.00	\$15.00	At time of transaction
	Amendment to telegraphic transfer instructions ²	\$25.00	\$25.00	\$25.00	At time of transaction
	Telegraphic transfer trace fee ²	\$25.00	\$25.00	\$25.00	At time of transaction
	Telegraphic transfer return request ²	\$25.00	\$25.00	\$25.00	At time of transaction
	Rejected telegraphic transfer ²	Applies where a telegraphic transfer is rejected by another bank. Beneficiary banks or intermediary banks may deduct charges (the amounts of which are not disclosed to us) for any rejected payments. Any returned payments will be converted (if applicable) at the 'BUY' rate prevailing on the day the funds are received by us. This could result in a significant loss to you. If your payment has been returned (rejected), we will try to contact you for instruction for up to 5 business days. If you do not respond within this time frame, the returned funds will be converted (if applicable) at the 'BUY' rate prevailing on the day of processing with the proceeds then credited back to your account. Other Bank Fees may apply.			At time of transaction
General fees	Audit request ²	\$60.00 per hour (min charge \$30.00)	\$60.00 per hour (min charge \$30.00)	\$60.00 per hour (min charge \$30.00)	At time of transaction
	Bill payment transaction trace fee ²	\$20.00	\$20.00	\$20.00	At time of transaction
	Bill payment transaction recall fee ²	\$20.00	\$20.00	\$20.00	At time of transaction
	Deposit book	\$5.00	\$5.00	\$5.00	At time of transaction

	Transaction	Sandhurst Trustees Funds			When is fee charged?
		Sandhurst Cash Common Fund	Sandhurst Investment Term Fund	Sandhurst Select 90 Fund	
	Deposit box envelopes	\$10.00	\$10.00	\$10.00	At time of transaction
	Direct debit dishonour fee	\$10.00	\$10.00	\$10.00	At time of transaction
	Direct entry trace fee ²	\$30.00	\$30.00	\$30.00	At time of transaction
	Pay Anyone trace fee (including Osko) ²	\$30.00	\$30.00	\$30.00	At time of transaction
	Periodical payment dishonour	\$5.00	\$5.00	\$5.00	At time of transaction
	Security token (issue & replacement)	Etoken: free One Touch: \$20.00 inc GST	Etoken – free One Touch - \$20.00 inc GST	Etoken – free One Touch - \$20.00 inc GST	At time of transaction
	Statement fee	\$5.00	\$5.00	\$5.00	At time of transaction
	Sweep facility rejection ²	\$5.00	\$5.00	\$5.00	At time of transaction
	Voucher search ²	\$60.00 per hour (min charge \$15.00)	\$60.00 per hour (min charge \$15.00)	\$60.00 per hour (min charge \$15.00)	At time of transaction

¹Existing Funds only. Cheque facilities and Cheque books are not available on new Funds opened from 1 August 2023

²This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Talk to us today

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 236 344
Online	At bendigobank.com.au
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552