

Schedule Of Lending Interest Rates



Rates effective as at 10 August 2018

The Schedule of Lending Interest Rates provides information relating to current lending rates that apply to Bendigo Bank. You can find out the current rates or request other related documentation by contacting your local branch, phoning **1300 BENDIGO** (1300 236 344) or visiting our website www.bendigobank.com.au

Owner Occupied Home Loans

| Repayment Type | Home Loan | Loan Type | Interest Rate p.a. | Number of Eligible Products Interest Rate p.a. | | | Monthly Service Fee | Reference Rate |
|------------------------|---------------------|---------------------------|--------------------|---|-------|-------|---|---------------------------|
| | | | | 1 | 2 | 3 | | |
| Principal and Interest | Connect | Variable over \$500,000 | 4.48% | 4.43% | 4.38% | 4.33% | 1st Loan- \$20 2nd Loan- \$10 Subsequent- \$0 | Residential Variable Rate |
| | | Variable \$250k-\$499,999 | 4.58% | 4.53% | 4.48% | 4.43% | | |
| | | Variable under \$249,999 | 4.78% | 4.73% | 4.68% | 4.63% | | |
| | | Fixed 1 Year | 4.44% | 4.39% | 4.34% | 4.29% | | |
| | | Fixed 2 Years | 4.04% | 3.99% | 3.94% | 3.89% | | |
| | | Fixed 3 Years | 4.24% | 4.19% | 4.14% | 4.09% | | |
| | | Fixed 4 Years | 4.64% | 4.59% | 4.54% | 4.49% | | |
| | | Fixed 5 Years | 4.64% | 4.59% | 4.54% | 4.49% | | |
| | Basic | Variable | 4.48% | | | | \$10 | |
| | | Fixed 1 Year | 4.44% | | | | | |
| | | Fixed 2 Years | 4.04% | | | | | |
| | | Fixed 3 Years | 4.24% | | | | | |
| | | Fixed 4 Years | 4.64% | | | | | |
| | | Fixed 5 Years | 4.64% | | | | | |
| | Residential Package | Variable over \$500k | 4.68% | | | | \$10 | |
| | | Variable \$250k-\$499,999 | 4.78% | | | | | |
| | | Variable \$50k-\$249,999 | 4.98% | | | | | |
| | | Variable under \$49,999 | 5.58% | | | | | |
| | | Fixed 1 Year | 4.44% | | | | | |
| | | Fixed 2 Years | 4.04% | | | | | |
| | | Fixed 3 Years | 4.24% | | | | | |
| | | Fixed 4 Years | 4.64% | | | | | |
| | Green | Variable over \$500,000 | 4.68% | | | | NA | |
| | | Variable \$250k-\$499,999 | 4.78% | | | | | |
| | | Variable \$50k-\$249,999 | 4.98% | | | | | |
| | | Variable under \$50k | 5.08% | | | | | |
| | Lo Doc | Variable | 5.78% | | | | \$10 | |

| Repayment Type | Home Loan | Loan Type | Interest Rate p.a. | Number of Eligible Products Interest Rate p.a. | | | Monthly service fee | Reference Rate | |
|----------------|---------------------|---------------------------|--------------------|---|-------|-------|---|---|--|
| | | | | 1 | 2 | 3 | | | |
| Interest Only | Connect | Variable over \$500k | 5.54% | 5.49% | 5.44% | 5.39% | 1st Loan- \$20 2nd Loan- \$10 Subsequent- \$0 | Residential Variable Interest Only Rate | |
| | | Variable \$250k-\$499,999 | 5.64% | 5.59% | 5.54% | 5.49% | | | |
| | | Variable under \$249,999 | 5.84% | 5.79% | 5.74% | 5.69% | | | |
| | | Fixed 1 Year | 4.94% | 4.89% | 4.84% | 4.79% | | | |
| | | Fixed 2 Years | 4.64% | 4.59% | 4.54% | 4.49% | | | |
| | | Fixed 3 Years | 4.74% | 4.69% | 4.64% | 4.59% | | | |
| | | Fixed 4 Years | 5.14% | 5.09% | 5.04% | 4.99% | | | |
| | | Fixed 5 Years | 5.14% | 5.09% | 5.04% | 4.99% | | | |
| | Basic | Variable | 5.54% | | | | \$10 | | |
| | | Fixed 1 Year | 4.94% | | | | | | |
| | | Fixed 2 Years | 4.64% | | | | | | |
| | | Fixed 3 Years | 4.74% | | | | | | |
| | | Fixed 4 Years | 5.14% | | | | | | |
| | | Fixed 5 Years | 5.14% | | | | | | |
| | Residential Package | Variable over \$500k | 5.74% | | | | \$10 | | |
| | | Variable \$250k-\$499,999 | 5.84% | | | | | | |
| | | Variable \$50k-\$249,999 | 6.04% | | | | | | |
| | | Variable under \$49,999 | 6.64% | | | | | | |
| | | Fixed 1 Year | 4.94% | | | | | | |
| | | Fixed 2 Years | 4.64% | | | | | | |
| | | Fixed 3 Years | 4.74% | | | | | | |
| | | Fixed 4 Years | 5.14% | | | | | | |
| | Fixed 5 Years | 5.14% | | | | | | | |
| | Lo Doc | Variable | 6.84% | | | | \$10 | | |
| | Bridging Loan | Variable | 6.64% | | | | \$10 | | |
| | Home Equity | Variable | 5.98% | | | | \$10 | | Bendigo Home Equity Loan Variable Rate |

Residential Investment Home Loans

| Repayment Type | Home Loan | Loan Type | Interest Rate p.a. | Number of Eligible Products Interest Rate p.a. | | | Monthly Service Fee | Reference Rate |
|------------------------|---------------------|---------------------------|--------------------|---|-------|-------|---|-------------------------|
| | | | | 1 | 2 | 3 | | |
| Principal and Interest | Connect | Variable over \$500,000 | 4.71% | 4.66% | 4.61% | 4.56% | 1st Loan- \$20 2nd Loan- \$10 Subsequent- \$0 | Bendigo Investment Rate |
| | | Variable \$250k-\$499,999 | 4.81% | 4.76% | 4.71% | 4.66% | | |
| | | Variable under \$249,999 | 5.01% | 4.96% | 4.91% | 4.86% | | |
| | | Fixed 1 Year | 4.49% | 4.44% | 4.39% | 4.34% | | |
| | | Fixed 2 Years | 4.39% | 4.34% | 4.29% | 4.24% | | |
| | | Fixed 3 Years | 4.49% | 4.44% | 4.39% | 4.34% | | |
| | | Fixed 4 Years | 4.89% | 4.84% | 4.79% | 4.74% | | |
| | | Fixed 5 Years | 4.79% | 4.74% | 4.69% | 4.64% | | |
| | Basic | Variable | 4.71% | \$10 | | | | |
| | | Fixed 1 Year | 4.49% | | | | | |
| | | Fixed 2 Years | 4.39% | | | | | |
| | | Fixed 3 Years | 4.49% | | | | | |
| | | Fixed 4 Years | 4.89% | | | | | |
| | | Fixed 5 Years | 4.79% | | | | | |
| | Residential Package | Variable over \$500k | 4.91% | \$10 | | | | |
| | | Variable \$250k-\$499,999 | 5.01% | | | | | |
| | | Variable \$50k-\$249,999 | 5.21% | | | | | |
| | | Variable under \$49,999 | 5.81% | | | | | |
| | | Fixed 1 Year | 4.49% | | | | | |
| | | Fixed 2 Years | 4.39% | | | | | |
| | | Fixed 3 Years | 4.49% | | | | | |
| Fixed 4 Years | | 4.89% | | | | | | |
| Fixed 5 Years | | 4.79% | | | | | | |

| Repayment Type | Home Loan | Loan Type | Interest Rate p.a. | Number of Eligible Products Interest Rate p.a. | | | Monthly Service Fee | Reference Rate |
|----------------|---------------------|---------------------------|--------------------|---|-------|-------|--|---------------------------------------|
| | | | | 1 | 2 | 3 | | |
| Interest Only | Connect | Variable over \$500k | 5.16% | 5.11% | 5.06% | 5.01% | 1st Loan- \$20 2nd Loan- \$10 Subsequent-\$0 | Bendigo Investment Interest Only Rate |
| | | Variable \$250k-\$499,999 | 5.26% | 5.21% | 5.16% | 5.11% | | |
| | | Variable under \$249,999 | 5.46% | 5.41% | 5.36% | 5.31% | | |
| | | Fixed 1 Year | 4.94% | 4.89% | 4.84% | 4.79% | | |
| | | Fixed 2 Years | 4.64% | 4.59% | 4.54% | 4.49% | | |
| | | Fixed 3 Years | 4.74% | 4.69% | 4.64% | 4.59% | | |
| | | Fixed 4 Years | 5.14% | 5.09% | 5.04% | 4.99% | | |
| | | Fixed 5 Years | 5.14% | 5.09% | 5.04% | 4.99% | | |
| | Basic | Variable | 5.16% | \$10 | | | | |
| | | Fixed 1 Year | 4.94% | | | | | |
| | | Fixed 2 Years | 4.64% | | | | | |
| | | Fixed 3 Years | 4.74% | | | | | |
| | | Fixed 4 Years | 5.14% | | | | | |
| | | Fixed 5 Years | 5.14% | | | | | |
| | Residential Package | Variable over \$500k | 5.36% | \$10 | | | | |
| | | Variable \$250k-\$499,999 | 5.46% | | | | | |
| | | Variable \$50k-\$249,999 | 5.66% | | | | | |
| | | Variable under \$49,999 | 6.26% | | | | | |
| | | Fixed 1 Year | 4.94% | | | | | |
| | | Fixed 2 Years | 4.64% | | | | | |
| | | Fixed 3 Years | 4.74% | | | | | |
| Fixed 4 Years | | 5.14% | | | | | | |
| Fixed 5 Years | | 5.14% | | | | | | |
| Bridging Loan | Variable | 6.26% | \$10 | | | | | |
| Home Equity | Variable | 6.46% | \$10 | Home Equity Investment Rate | | | | |

Personal Loans

| Loan Type | Product | Interest Rate p.a. | Monthly Service Fee |
|-----------|---------------------------------|--------------------|---------------------|
| Secured | Secured Personal Loan | 7.79% | \$5 |
| | Green Secured Personal Loan | 6.79% | n/a |
| | Student Secured Personal Loan | 6.79% | n/a |
| Unsecured | Unsecured Personal Loan | 12.79% | \$5 |
| | Green Unsecured Personal Loan | 11.79% | n/a |
| | Student Unsecured Personal Loan | 9.99% | n/a |

Credit Cards

| Rates effective as at 23 July 2018 | Interest Free Days | Interest Rate p.a. | |
|---------------------------------------|--------------------|--------------------|---------------------|
| Basic Black Credit Card | Up to 44 | 12.24% | |
| RSPCA Rescue Visa Card | Up to 40 | 15.49% | |
| RSPCA Rescue Rewards Visa Card | Up to 55 | 19.64% | |
| Ready Red Standard Credit Card | Up to 44 | 19.74% | |
| Bendigo Platinum Visa Credit Card | Up to 55 | 18.99% | |
| Community Choice Classic Credit Card | Up to 44 | 12.24% | |
| Community Choice Platinum Credit Card | Up to 55 | 18.99% | |
| Low Rate First Mastercard | Up to 55 | 11.99% Purchases | 13.99% Cash advance |
| Low Rate Mastercard | Up to 55 | 11.99% Purchases | 13.99% Cash advance |
| Low Rate Platinum Mastercard | Up to 55 | 11.99% Purchases | 13.99% Cash advance |
| Platinum Rewards Mastercard | Up to 55 | 19.99% Purchases | 21.99% Cash advance |
| Qantas Platinum Mastercard | Up to 55 | 19.99% Purchases | 21.99% Cash advance |
| RSPCA Mastercard | Up to 55 | 19.99% Purchases | 21.99% Cash advance |

Margin Lending

| Product | Paid Annually in Advance | Paid Monthly in Arrears |
|---------------|--------------------------|-------------------------|
| Variable | n/a | 7.19% p.a. |
| Fixed 1 Year | 6.35% p.a. | 6.45% p.a. |
| Fixed 2 Years | 6.45% p.a. | 6.55% p.a. |
| Fixed 3 Years | 6.80% p.a. | 6.90% p.a. |
| Fixed 4 Years | 6.90% p.a. | 7.00% p.a. |
| Fixed 5 Years | 7.10% p.a. | 7.20% p.a. |

Leveraged Equities Limited (ABN 26 051 629 282, AFSL 360118) is the Lender (either in its own capacity or as trustee of any trust) for the Margin Loan. A reference to the Lender, Leveraged Equities, LE, we or us or similar words means Leveraged Equities Limited unless otherwise specified.

Summary of Reference Rates

Current Products

| Current Products Available (existing and new loans) | Interest Rate p.a. |
|---|--------------------|
| Standard Variable Home Loan Rate | 5.78% |
| Residential Variable Rate | 5.58% |
| Residential Variable Interest Only Rate | 5.94% |
| Bendigo Home Equity Loan Variable Rate | 5.98% |
| Bendigo Investment Rate | 6.11% |
| Bendigo Investment Interest Only Rate | 6.51% |
| Home Equity Investment Rate | 6.46% |

Obsolete Products (not available for new loans)

| Bendigo Bank | Interest Rate p.a. |
|--|--------------------|
| Standard Home Equity Variable Rate | 5.93% |
| Residential Investment Rate | 6.53% |
| Something Better Variable Home Loan Rate | 5.48% |

| First Australian Building Society | Interest Rate p.a. |
|-----------------------------------|--------------------|
| Wipeout Variable Rate | 5.68% |
| Standard Variable Rate | 5.53% |
| Deposit Assistance Rate | 6.63% |
| Deposit Assistance Equity Rate | 5.53% |
| Credit Connection Rate | 16.33% |

| IOOF | Interest Rate p.a. |
|-----------------------------|--------------------|
| Fast Track Premium Rate | 5.53% |
| Fast Track Advantage Rate | 4.97% |
| Residential Investment Rate | 6.53% |
| Overdraft Rate | 5.38% |

The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550 ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions, fees and charges are available on application. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Vic. 3550. ABN 11 068 049 178. AFSL/Australian Credit Licence. 237879. www.bendigobank.com.au