

Schedule of interest rates for Business Accounts

Rates effective from 21 December 2018.

This document should be read in conjunction with the:

- Bendigo Business Accounts and Facilities Terms and Conditions;
- Bendigo Business Credit Card Terms and Conditions; and
- Business Fees and Charges.

However, we may give you this document on its own (without the other documents mentioned above).

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo Business accounts, the subject of the Bendigo Business Accounts and Facilities Terms and Conditions or the Bendigo Business Credit Card Terms and Conditions (as the case may be).

The interest rates in this Schedule are subject to change. You can find out our current rates or obtain the Terms and Conditions, at any time by calling into one of our branches, phoning **1300 BENDIGO** (1300 236 344) or visiting our website at www.bendigobank.com.au

For Community Sector Banking accounts contact Community Sector Banking on **1300 CSBANK** (1300 272 265) or visit the Community Sector Banking website at www.communitysectorbanking.com.au

The issuer of this document is Bendigo and Adelaide Bank Limited.

Transaction Accounts	Tier	Interest Rate
Bendigo Business Everyday Account	\$0 plus	0.00%pa
Bendigo Business Basic Account	\$0 plus	0.00%pa
Bendigo Accountant Everyday Account	\$0 plus	0.00%pa
Bendigo Accountant Basic Account	\$0 plus	0.00%pa
Bendigo Commercial Everyday Account	\$0 plus	0.00%pa
Bendigo Commercial Basic Account	\$0 plus	0.00%pa
Bendigo Business Investment Facility	\$0 < \$20,000	0.00%pa
	\$20,000 < \$50,000	0.00%pa
	\$50,000 < \$100,000	0.00%pa
	\$100,000 < \$150,000	0.00%pa
	\$150,000 plus	0.00%pa

Savings Accounts	Tier	Interest Rate
Bendigo Business EasySaver Account	\$0 plus	0.75%pa
Bendigo Business CommunitySaver Account	\$0 plus	0.75%pa

Credit Card Accounts	Interest-free days		Interest Rate
Business Credit Mastercard	Up to 44	Purchases	13.99%pa
		Cash Advances	13.99%pa
Qantas Business Mastercard	Up to 55	Purchases	19.99%pa
		Cash Advances	21.99%pa

Community Sector Banking Accounts	Tier	Interest Rate
Community Sector Banking Capacity Builder Account	\$1 < \$500,000	0.00%pa
	\$500,000 plus	At the discretion of Bendigo and Adelaide Bank. It is generally based on the average of the market 90 day Bank Bill Swap Rate (BBSW) for the preceding calendar month less a margin. The current interest rate can be obtained by telephoning 1300 CSBANK (1300 272 265).
Community Sector Banking Cash Management Trading Account	\$1 < \$250,000	0.55%pa
	\$250,000 < \$500,000	0.70%pa
	\$500,000 plus	1.20%pa
Community Sector Banking Gift Fund Account	\$1 < \$250,000	0.55%pa
	\$250,000 < \$500,000	0.70%pa
	\$500,000 plus	1.20%pa
Community Sector Banking Not-for-Profit Everyday Account	\$1 < \$250,000	0.55%pa
	\$250,000 < \$500,000	0.70%pa
	\$500,000 plus	1.20%pa
Community Sector Banking Social Investment Deposit Account	\$1 plus	1.40%pa ^{##}

Salary Sacrificing Accounts	Interest Rate
Community Sector Banking b-packaged® and b-entertained® Accounts (this applies to individual card holder accounts)	0.05%pa

Trust Accounts	Tier	Interest Rate
Bendigo Real Estate Trust Account	Not Applicable	Not Applicable
Bendigo Solicitors Trust Account	Not Applicable	Not Applicable
Bendigo Conveyancer Trust (VIC) Account	Not Applicable	Not Applicable
Bendigo Retention Money Trust (NSW) Account	\$0 plus	0.00%pa

Overdraft Account Rates	Interest Rate	
Bendigo Commercial Everyday Account and Bendigo Commercial Basic Account	Overdraft Indicator Rate	9.55%pa
	Commercial Overdraft Rate [^]	7.30%pa
	Overlimit Rate [*]	6.00%pa
Bendigo Business CommunitySaver Account, Community Sector Banking Cash Management Trading Account, Community Sector Banking Not-for-Profit Everyday Account, Community Sector Banking b-packaged Account, Community Sector Banking b-entertained Account, Community Sector Banking Gift Fund Account, Community Sector Banking Social Investment Deposit Account and Community Sector Banking Capacity Builder Account.	Standard Overdraft Rate	12.28%pa
	Overlimit Rate [*]	6.00%pa
Bendigo Business EasySaver Account	Standard Overdraft Rate	15.03%pa

Overdraft Account Rates		Interest Rate	
Bendigo Business Everyday Account, Bendigo Business Basic Account, Bendigo Accountant Everyday Account and Bendigo Accountant Basic Account	Business Overdraft Indicator Rate	8.40%pa	
	Small Business 100% Residentially Secured Overdraft Rate	6.90%pa	
	Small Business Non-Residential Overdraft Rate	8.20%pa	
	Small Business Unsecured Overdraft Rate	12.80%pa	
	Overlimit Rate*	6.00%pa	
Bendigo Solicitors Trust Account, Bendigo Retention Money Trust (NSW) Account, Bendigo Conveyancer Trust (VIC) Account and Bendigo Real Estate Trust Account.			Not Applicable
Business Lending – Line of Credit Rates		Interest Rate	
Bendigo Business Investment Facility	Business Investment Facility 100% Residentially Secured Rate	7.30%pa	
	Business Investment Facility Non-Residential Secured Rate	8.30%pa	
Commercial Lending – Line of Credit Rates		Interest Rate	
Bendigo Commercial Investment Facility	Commercial Investment Facility 100% Residentially Secured Rate	7.30%pa	
	Commercial Investment Facility Non-Residential Secured Rate	8.30%pa	

Business Lending - Term Loans	Variable	Interest Rates				
		1	2	3	4	5
Business Solutions - Term Loan Principal & Interest/Interest Only						
Small Business 100% Residentially Secured	5.20%pa	4.99%pa	4.94%pa	4.94%pa	5.19%pa	5.29%pa
Small Business Non Residential Secured	5.80%pa	5.59%pa	5.54%pa	5.54%pa	5.79%pa	5.89%pa
Small Business Unsecured (Principal & Interest only)	10.95%pa	10.74%pa	10.69%pa	10.69%pa	10.94%pa	11.04%pa
Business Residential Investment Loan - Principal & Interest **						
100% Residentially Secured (<\$50k)	5.59%pa	4.49%pa	4.29%pa	4.49%pa	4.89%pa	4.79%pa
100% Residentially Secured (between \$50k-\$249,999)	4.99%pa					
100% Residentially Secured (between \$250k-\$499,999)	4.79%pa					
100% Residentially Secured (\$500k+)	4.69%pa					

Business Lending - Term Loans	Variable	Interest Rates				
		1	2	3	4	5
Business Residential Investment Loan - Interest Only**						
100% Residentially Secured (<\$50k)	6.09%pa	4.94%pa	4.44%pa	4.74%pa	5.14%pa	5.14%pa
100% Residentially Secured (between \$50k-\$249,999)	5.49%pa					
100% Residentially Secured (between \$250k-\$499,999)	5.29%pa					
100% Residentially Secured (\$500k+)	5.19%pa					

Rates no longer on Offer	Interest Rate	
Bendigo Business Solution Accounts	Business Solutions 100% Residentially Secured Overdraft Rate	7.40%pa
	Business Solutions Non-Residential Secured Overdraft Rate	9.30%pa
	Business Solutions Unsecured Overdraft Rate	12.80%pa
Business Solutions – Term Loan Principal & Interest / Interest Only	Small Business 100% Residentially Secured	6.15%pa
	Small Business Security Other than Residential	7.05%pa
	Small Business Unsecured (Principal & Interest Only)	10.95%pa

For more information, contact your local branch or phone 7 days a week on **1300 BENDIGO** (1300 236 344).

For Community Sector Banking accounts contact Community Sector Banking on **1300 CSBANK** (1300 272 265)

* The Overlimit Rate applies in addition to your overdraft rate if you exceed an approved overdraft limit.

** The Business Residential Investment Loan - Principal & Interest/Interest Only interest rates include a \$10 monthly fee.

The Rate is at the discretion of Bendigo and Adelaide Bank. It is generally based on the average of the market 90 day Bank Bill Swap Rate (BBSW) for the preceding month plus or minus a margin.

^ The Commercial Overdraft Rate only applies to the Bendigo Business Account, Bendigo Commercial Everyday Account and Bendigo Commercial Basic Account. A margin may apply on top of the published rate.

Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out in the Bendigo Business Accounts and Facilities Terms and Conditions, the Bendigo Business Credit Card Terms and Conditions and the Business Fees and Charges which are available on request. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, Victoria 3550. ABN 11 068 049 178. AFSL No. 237879.

Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 ("Community Sector Banking") as its Authorised Representative to advise and deal in relation to these products. Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416.