

Schedule of interest rates for Personal Accounts

Rates effective from 21 January 2019.

This document should be read in conjunction with the:

- Bendigo Personal Accounts and Facilities Terms and Conditions; and
- Schedule of Fees, Charges and Transaction Account Rebates

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 Personal Accounts, the subject of the Bendigo Personal Accounts and Facilities Terms and Conditions.

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 Everyday Account	\$0 plus	0.00% pa
Bendigo Student Account	\$0 < \$250	0.05% pa
	\$250 < \$2,000	0.10% pa
	\$2,000 < \$5,000	0.25% pa
	\$5,000 plus	0.50% pa
Bendigo Concession Account	\$0 plus	0.00% pa

Transaction Accounts	Stepped	Interest Rate
Bendigo Easy Retirement Account	For that part of your balance between \$0 < \$9,999.99	0.50% pa
	For that part of your balance between \$10,000 < \$49,999.99	1.00% pa
	For that part of your balance \$50,000 < \$249,999.99	1.50% pa
	For that part of your balance \$250,000 and above	1.70% pa

Savings Accounts	Tier	Interest Rate
Bendigo EasySaver Account	\$0 plus	1.25% pa
Bendigo PiggySaver Account	\$0 plus	1.25% pa
Bendigo CommunitySaver Account	\$0 plus	1.25% pa

Community Sector Banking	Tier	Interest Rate
b-optimised® Account	\$1 < \$5,000	0.85% pa
	\$5,000 < \$25,000	0.95% pa
	\$25,000 < \$50,000	1.05% pa
	\$50,000 < \$100,000	1.15% pa
	\$100,000 < \$250,000	1.25% pa
	\$250,000 < \$500,000	1.35% pa
	\$500,000 plus	1.45% pa
Social Investment Deposit Account	\$1 plus	1.40% pa [#]

Overdrawn Account Rates		Interest Rate
Bendigo EasySaver Account	Overdrawn Account Rate	15.03% pa
Bendigo Everyday Account, Bendigo Easy Retirement Account, Bendigo PiggySaver Account, Bendigo Student Account, Bendigo CommunitySaver Account, Community Sector Banking Social Investment Deposit Account and Community Sector Banking b-optimised Account	Standard Overdraft Rate	12.28% pa
	Overlimit Rate*	6.00% pa

Bendigo Everyday Account – Discounted Offset Rates		Interest Rate
The following interest rates are those used to calculate the discounted interest on loan accounts that are linked to a Bendigo Everyday Account. For more information refer to clause 5.7 to 5.15 of the Bendigo Personal Accounts and Facilities Terms and Conditions.	Full offset^	0.00% pa
	Partial offset	3.82% pa

* The overlimit rate applies in addition to your overdrawn account rate if you exceed an approved overdraft limit.

^ Not available on fixed rate loans. The partial offset rate can be applied during the fixed rate period.

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.

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).

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 Personal Accounts and Facilities Terms and Conditions, and the Schedule of Fees, Charges and Transaction Account Rebates (which are available on request). Bendigo and Adelaide Bank Ltd, 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.