FREQUENTLY ASKED QUESTIONS

Sandhurst Trustees – Commercial Lending

QUESTIONS	ANSWERS
Why has this decision been made?	Following a strategic review of our business, we have decided to cease originating new commercial lending. This reflects a strategic focus on our core wealth management products and services and the long-term priorities of our business. While we are no longer accepting new commercial lending applications, we remain committed to supporting our existing customers and partners throughout the transition.
Does this decision impact the wider Sandhurst Trustees business?	No. This is a strategic business decision following a review of our future business priorities and is not related to the financial strength or stability of Sandhurst Trustees. Sandhurst Trustees remains a well supported business of the Bendigo Bank Group and will continue to provide and invest in its broader wealth management products and services.
Who do I contact if I have questions about this?	The Sandhurst Commercial Lending team Email: sandhurstcommerciallending.mailbox@sandhursttrustees.com.au Phone :1800 634 969
When is this all happening?	New Applications: We are not accepting any new commercial loan applications effective immediately Loan Renewals: If your current loan expires on or before 30 November 2026, you can apply to renew it for a maximum of 2 years (subject to our standard credit assessment requirements). What if my renewal application or refinancing process is delayed? We understand that arranging alternative financing or refinancing takes time and every customer's circumstances are different. If your renewal or refinancing process is not finalised before your loan reaches maturity, we encourage you to contact us or your finance arranger as early as possible. We will work with you to understand your circumstances and consider appropriate support and transition arrangements on a case-by-case basis.
What do I need to do right now?	If your facility is expiring within the next six months, please contact your Broker, Relationship manager or the Sandhurst Commercial Lending team to discuss repaying your facility or alternate refinance options.
Will there be any impact to existing facilities?	There is no change to existing facility conditions, and these will be supported through to loan expiry.
How will my facility be managed upon expiry?	Sandhurst is committed to supporting you through this change and will work with you to transition to a new arrangement to finalise your Sandhurst facility. This support may include temporary deferral of default interest charges and/or personal service to work through the process.

QUESTIONS	ANSWERS
How can I request consideration of financial hardship?	There is no change in our management of financial hardship requests. If you believe you are encountering financial hardship we encourage you to contact your Broker, Relationship Manager or Sandhurst Commercial Lending on: Email: sandhurstcommerciallending.mailbox@sandhursttrustees.com.au Phone – 1800 634 969
Will Sandhurst assist me to complete a variation to my existing facility?	There will be no change to the existing process for variations. Please note that additional advances on your existing facility may not be available. Please contact your Broker, Relationship Manager or Sandhurst Commercial Lending if you are seeking a variation to your existing facility terms.