FREQUENTLY ASKED QUESTIONS
Sandhurst Trustees – Commercial Lending - Broker

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.
What happens to my commission?	Commissions will continue without interruption based on the terms of your existing arrangements with Sandhurst.
Will ongoing Compliance obligations change?	Ongoing obligations in accordance with the Sandhurst Commercial Lending Referral Agreement - will continue post this change whilst you continue to support active Sandhurst facilities and receive commission payments.
Does this 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 brand-new commercial loan applications going forward. Loan Renewals: If a facility expires on or before 30 November 2026, an application will be accepted to renew it for a maximum of 2 years (subject to our standard credit assessments). What if my renewal application is delayed? We understand that arranging refinancing takes time. If your renewal process runs past your expiry date, we will review your situation and support you on a case-by-case basis.
What do I need to do right now?	Ensure that expiring facilities are being actioned early to avoid the facility expiring and default interest being charged. Please otherwise continue to manage existing customers in the same manner as you always have.

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Will there be any impact to existing facilities?	There is no change to existing facilities. If you need to discuss your customer current facility, please contact the Sandhurst Commercial Lending Team.
How will expiring facilities be managed and customers supported?	Sandhurst is committed to supporting customers through this change and will work with customers to transition to a new arrangement or to finalise their Sandhurst facility. This support may include temporary deferral of default interest charges and/or personal service to work through the process.

The Bendigo Centre, PO Box 480, Bendigo VIC 3552 p 1800 634 969 sandhursttrustees.com.au

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