

Bendigo Bank Bendigo Central Branch is closing.

As a Bendigo Bank customer, you have a choice in how you want to bank – be it online, via app, over the phone or in-branch. Many of our customers are choosing to bank online or with our app, which means we're seeing fewer and fewer people requiring our branch services.

As a result, we've made the difficult decision to close our Bendigo Bank Bendigo Central branch at 12 Bath Lane, Bendigo on Friday 14 August 2026.

We recognise this closure might bring about changes to the way you bank with us, and we're here to support you in every way we can. We will actively engage with affected customers and key local stakeholders where required and respond to queries and concerns about the closure through written and verbal notifications.

Where else you can bank

If you prefer to bank in-person, your nearest branch and Post Office details are listed below.

Nearest alternative branch:

Branch	Bendigo Bank Mitchell Street
Address	89 Mitchell Street, Bendigo VIC 3550
Opening hours	Mon-Thu 9:30am-4:00pm, Fri 9:30am-5:00pm
Facilities	ATM, Coin Counter, Teller Services
Phone number	(03) 5442 2799
Distance by road	350M

Nearest Post Office offering Bank@Post:

Bank@Post gives you access to a range of banking services* at more than 3,500 Post Offices in communities across Australia. Services include:

- Cash deposits and withdrawals using your PIN enabled card linked to your Bendigo Bank account
- Cheque deposits
- Account balance enquiries using your PIN enabled card linked to your Bendigo Bank transaction account

Post Office name	Australia Post - Bendigo Central Post Office
Address	39-41 Williamson Street, Bendigo VIC 3550
Opening hours	Mon-Fri 9:00am-5:00pm, Sat 9:00am-12:00pm
Distance by road	850M

Nearest Bendigo Bank fee-free cash access points:

ATMs are a convenient way to continue to access your money, check your balance, and transfer funds with your Bendigo Bank card and PIN. The nearest Bendigo Bank ATM you can access, without any fees, is located at:

ATM description	Bendigo Bank Mitchell Street
Features available	Can change PIN and take deposits
Address	89 Mitchell Street, Bendigo VIC 3550
Distance by road	350M

Business banking customers

If you make regular business deposits or require business change, we have a range of options available. Please contact your business specialist or call **1300 236 344**.

Why we made this decision

The decision to close a branch is not something we take lightly, as we know how important banking and financial services are to Australian communities. After all options were considered, the main reasons for this closure were:

- With more people choosing to bank online, fewer customers are visiting branches to do their banking
- When customers do visit a branch, it is much less often – approximately 21% of our customers in Bendigo Bank Bendigo Central branch only visited this branch once in the last year.
- More than 28% of these customers have chosen other locations to conduct their banking.

How banking with us is changing:

Here's how Bendigo Bank Bendigo Central customers are currently banking with us:



79%

are registered for e-banking and/or phone banking



69%

regularly use e-banking and/or phone banking



5%

choose to bank in branch only

How customers have used this branch

Branch visitation over last calendar year

Customer segment	Regular (3+ visits)	Heavy (12+ visits)
Personal bank customers	2,118	926
Business bank customers	850	859

Number of personal banking transactions over last calendar year

Year	Cash withdrawals	Cash deposits	Cheque deposits
01/01/2022 - 31/12/2022	20,496	9,712	2,309
01/01/2023 - 31/12/2023	16,540	9,037	2,128
01/01/2024 - 31/12/2024	10,346	6,133	1,127
01/01/2025 - 31/12/2025	8,942	6,172	899
2026*	3,526	2,434	313

*01/01/2026 - 31/05/2026

Number of Business Banking transactions over last calendar year

Year	Business deposits	Cheque deposits
01/01/2022 - 31/12/2022	10,605	3,576
01/01/2023 - 31/12/2023	10,603	3,318
01/01/2024 - 31/12/2024	8,310	2,091
01/01/2025 - 31/12/2025	7,020	1,379
2026*	2,522	419

*01/01/2026 - 31/05/2026

Other ways to bank with Bendigo

We offer a range of simple, secure and convenient ways to manage your banking if you're unable to visit a branch.



Use Bendigo e-banking via our website or app to:

- View balances, transactions and statements
- Make real time payments with Osko
- Pay bills with BPAY®
- Set up automatic payments
- Register a PayID
- Order, activate, lock and enable your cards
- Change personal information



Use phone banking by calling us on 1300 236 344 to:

- Get account information
- Transfer funds
- Pay bills
- Order a statement by mail
- Change your PIN
- Provide feedback
- Speak with us



Bank@Post

With over 3,500 Post Offices providing access to banking services, you can use your card to:

- Deposit cash or cheques
- Withdraw cash
- Check your account balance

You can continue to access your money using your Bendigo Bank card and PIN via ATMs and EFTPOS at participating outlets. ATMs are a convenient way to check your balance, transfer funds and get cash with your Bendigo Bank card[^].

Additional support

We understand there may be times when your personal circumstances change. You may experience an unexpected event or changes outside of your control like losing your job, suffering an illness or injury, being affected by a natural disaster, or a downturn in your business.

As a result, if you can't afford the minimum repayment on your loan or credit card, and would like us to consider if we can provide financial difficulty assistance, please visit bendigobank.com.au/support for more information.

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