# Bendigo Bank Yarram 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 Yarram branch at 226 Commercial Road Yarram on Friday 26th September 2025.

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.

## 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 Traralgon
Address	91-93 Franklin Street, Traralgon VIC 3844
Opening hours	Monday - Thursday 9:30am - 4:00pm & Friday 9:30am - 5:00pm
Facilities	Teller Services & ATM
Phone number	(03) 5174 7466
Distance by road	62.9km

#### 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	Yarram LPO
Address	216 Commercial Road, Yarram VIC 3971
Opening hours	Monday - Friday 9.00am - 5.00pm & Saturday 9.00am - 12noon
Distance by road	35 metres



#### 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	Community Bank Foster
Features available	Can change PIN
Address	68 Main Street, Foster VIC 3960
Distance by road	50.9km

#### **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 26% of our customers in Yarram only visited this branch once in the last year
- More than 15% of these customer have chosen other locations to conduct their banking

#### How banking with us is changing:

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



are registered for e-banking and/or phone banking



regularly use e-banking and/or phone banking



choose to bank in branch only

# How customers have used this branch

#### Branch visitation over the last year\*

Regular (3+ visits)	Heavy (12+ visits)
1153	810
284	546
	(3+ visits) 1153

+ May 2024 – April 2025

### Number of personal banking transactions

Year	Cash withdrawals	Cash deposits	Cheque deposits
2021	5654	3903	1721
2022	5787	3596	1458
2023	6186	3701	1384
2024	6307	3654	1049
2025	5949	3557	696

#### Number of business banking transactions

Year	Cash deposits	Cheque
		deposits
2021	5468	2036
2022	5870	2036
2023	6109	1939
2024	5651	1476
2025	5587	1119

# 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<sup>^</sup>.

# 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 <u>bendigobank.com.au/support</u> for more information.

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