

Schedule of interest rates for Offset Account

Rates effective from 13 May 2026, applying to all AFG Alpha, Aussie Elevate, Connective Select, NRMA Home Loans, Qantas Money Home Loans and Tiimely Own home loans.

This document should be read in conjunction with the:

- Offset Account Terms and Conditions (including 'Schedule of Offset Account Fees, Charges and Interest Rates')

However, we may give you this document on its own (without the other document mentioned above).

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Offset Account, the subject of the Offset Account Terms and Conditions (including 'Schedule of Offset Account Fees, Charges and Interest Rates').

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 us. You can contact us by using our contact details as stated in:

- correspondence we have sent to you; or
- the Support Centre.

You can also contact us directly through e-banking.

The issuer of this document is Bendigo and Adelaide Bank Limited.

Overdrawn Account Rates		Interest Rate
Offset Account	Standard Overdraft Rate	15.73% p.a.
	Overlimit Rate*	6.00% p.a.

* The overlimit rate applies in addition to the Standard Overdraft Rate if you exceed an approved overdraft limit.