# **Share trading**

Bendigo Invest Direct (BID) is our easy-to-use, affordable, online share trading solution. It's packed with all the features you need to trade with confidence. It's free to sign up online.

## Why invest in shares?

Investing in shares, either Australian or International' is a way to diversify your investment portfolio beyond traditional bank savings accounts, which primarily rely on interest rates to grow your money. BID allows you to buy and sell shares in companies directly, potentially giving you access to higher returns over time. While share investment can offer greater growth potential, it's important to remember that they involve a higher level of risk and returns may vary depending on market conditions. You can also access a range of other investments, including Exchange Traded Funds (ETFs), Exchange Traded Options and more.

### Who can use BID?

We can accept the following account types:

- · Individual
- · Joint
- Company
- Trust
- Self-Managed Super Fund
- · Minor<sup>1</sup>

## Compare Standard vs Pro platforms

Standard	Pro
Standard provides leading stock market research and analytics tools. Which means you'll get the speed and access you need to trade with confidence.	Designed specifically for frequent traders or sophisticated investors, offering professional charting, extensive suite of advanced trading tools and fully customisable layouts.
\$0 monthly subscription fee	\$49 Monthly subscription fee
Standard platform access	Standard & Pro platform access
ASX market data	ASX monthly data
· Live (click to refresh) data	· Live (click to refresh) data
· Live dynamic (refreshes automatically) data	· Live dynamic (refreshes automatically) data
Charts	Charts
· 8 chart types	· 12 chart types
· 42 drawing tools	· 38 drawing tools
· 102 overlays & studies	· 96 overlays & studies
News, analysis & research	News, analysis & research
· TheScreener	· TheScreener
· Upcoming dividends	· Upcoming dividends
· IPO Centre	· Thomson Reuters News
· Morningstar fundamental research	· Morningstar quantitative equity research
· ESG Risk Ratings	TipRanks
· TipRanks	
Tools	Tools
· Floats listing	· Options analytics risk tool
· IPO application pages	· Module linking
· Sector analysis	



<sup>^</sup> Investing in international markets exposes you to risks including those related to movements in foreign currency exchange rates and market prices.

#### Costs to trade on a BID account (standard)

Domestic brokerage	Starting from \$19.95 per trade	
International brokerage	- \$0 per trade for US, UK, Japan and Canada*^ - Starting from \$69 per trade for all other international markets^	

<sup>\*</sup>Online trades only.

The BID platform has plenty of features so that you can trade with confidence







Access to various

investments such as



stock tips and

## Funding trades on a BID account

There are two options you can choose from to fund your trades on a BID account.

Bendigo Cash Settlement Account	Margin Loan
The Bendigo Cash Settlement Account allows you to trade with your own funds.  With this account you can:  settle your trades.  hold funds deposited from dividends and  potentially earn interest between investments (interest is calculated daily and paid monthly).	You can also fund your trades with a margin loan*.  A margin loan lets you borrow money against your own investments to buy more shares, managed funds and ETFs. <sup>2</sup> A margin loan from Leveraged Equities Limited (a subsidiary of Bendigo and Adelaide Bank Limited) is fully integrated with BID³, with its loan details visible on BID platform.  To find out more please call Leveraged on 1300 307 807 or visit leveraged.com.au.

<sup>\*</sup>International trading on BID accounts is not available to be funded using a margin loan.

# How to apply?

Apply online at bendigobank.com.au/bid

## Where to go for assistance?

For assistance or any queries relating to BID services please call 1300 788 982 or visit our website bendigobank.com.au/bid. The team is available for calls Monday to Friday 7.30am-5.30pm AEST/AEDT (excluding public holidays).

superannuation funds.

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<sup>^</sup>Other fees are involved when trading international shares. For a full list of fees and charges, please refer to the Bendigo Invest Direct Financial Services Guide on trading.bendigoinvestdirect.com.au/forms

<sup>&</sup>lt;sup>1</sup> Can be opened in an adult's name 'in Trust' for a minor.

<sup>&</sup>lt;sup>2</sup> Gearing involves risks. It can magnify your returns; however, it may also magnify your losses.

<sup>&</sup>lt;sup>3</sup> Executing Exchange Traded Options (ETOs) trades using a margin loan, is only available via phone. Margin loans issued by Leveraged Equities are not available to self-managed superannuation funds.