Schedule of interest rates for RACQ transition customers

Rates effective from 23 November 2026.

This document should be read in conjunction with the Relevant terms and conditions and fee schedules for your account as found on the bendigobank.com.au/racq web page. However, we may give you this document on its own (without the other documents mentioned above).

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo Accounts you have transitioned to from RACQ. All current rates for other Bendigo Bank Account types can be found on the website bendigobank.com.au

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 into one of our branches, phoning 1300 236 344 or visiting our website at bendigobank.com.au/racq

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

Bendigo rates are listed below, the transitioning RACQ product names are included to support.

Transaction Accounts (Individual)	RACQ Equivalent	Tier	Interest Rate
Bendigo Everyday Account	RACQ Everyday Account (Individual) RACQ Christmas Savings Account	$0 plus	0.00% p.a.
	RACQ Current Account (Personal) RACQ My Account RACQ Visa Account (Personal)	$0 plus	0.01% p.a.
	RACQ Cash Management Account (Individual)	$0 plus	2.00% p.a.

Transaction Accounts	RACQ Equivalent	Stepped	Interest Rate
Bendigo Easy Retirement Account	RACQ Advantage Plus Account	For that part of your balance between $0 < $4,998.99	0.01% p.a.
		For that part of your balance between $4,999 < $49,998.99	2.25% p.a.
		For that part of your balance $49,999 and above	3.75% p.a.

Transaction Accounts (Non-Individual)	RACQ Equivalent	Tier	Interest Rate
Bendigo Business Everyday Account	RACQ Everyday Account (Non-Individual)	$0 plus	0.00% p.a.
	RACQ Current Account (Business & Commercial) RACQ Visa Account (Business)	$0 plus	0.01% p.a.
	RACQ Cash Management Account (Non-Individual)	$0 plus	2.00% p.a.
	RACQ Everyday Mortgage Offset (Non-Individual)	$0 plus	2.00% p.a.

Savings Accounts (Individual)	RACQ Equivalent	Tier	Interest Rate
Bendigo EasySaver Account	RACQ eSave (Individual)	$0 plus	4.05% p.a.

Savings Accounts (Non-Individual)	RACQ Equivalent	Tier	Interest Rate
Bendigo Business EasySaver Account	RACQ eSave (Non-Individual)	$0 plus	3.50% p.a.
	RACQ Bonus Saver (Non-Individual)	$0 plus	6.25% p.a.

Savings Account (Individual)	RACQ Equivalent	Stepped	Interest Rate
Bendigo Reward Saver Account[1]	RACQ Bonus Saver (Individual)	Base Rate $0 plus	0.10% p.a.
		Bonus Rate: Tier 1 bonus rate for that part of your balance between $0 - $100,000	6.25% p.a.
		Tier 2 bonus rate for that part of your balance $100,000.01 and above	4.00% p.a.

Bendigo Everyday Account – Discounted Offset Rates		Interest Rate
This interest rate is used to calculate the discounted interest on loan accounts that are linked to a Bendigo Everyday Account. For more information refer to your terms and conditions as relevant to your transition account	Full offset	0.00% p.a.

Overdrawn Account Rates		Interest Rate
Bendigo EasySaver Account and Bendigo Reward Saver Account	Savings Overdrawn Rate	18.98% p.a.
Bendigo Everyday Account and Bendigo Easy Retirement Account	Standard Overdraft Rate	16.23% p.a.
	Overlimit Rate*	6.00% p.a.

Home Loan Accounts	Repayment Type	Reference Rate	Interest Rate
Flex Home Loan Easy Home Loan Complete Home Loan	Principal and Interest	Residential Variable Rate (Owner Occupied)	9.53% p.a.
		Bendigo Investment Rate (Investor)	10.11% p.a.
	Interest Only	Residential Variable Interest Only Rate (Owner Occupied)	9.94% p.a.
		Bendigo Investment Interest Only Rate (Investor)	10.56% p.a.

Home Loan Accounts	Loan Type	Reference Rate	Interest Rate
Home Equity Loan	Owner Occupied	Bendigo Home Equity Loan Variable Rate	10.58% p.a.
	Investor	Home Equity Investment Rate	11.06% p.a.

Personal Lending Accounts
Personal Loan Interest Rates – Refer page 3
Overdrafts - Please see table above 'Overdrawn Account Rates'

Business Lending Accounts
Business Lending Interest Rates – Refer page 2

[1] The Bonus Rates of interest will apply instead of the Base Rate when you meet the Bonus Rate eligibility criteria in clause 1.8 of the Bendigo Personal Accounts and Facilities Terms and Conditions (RACQ transition).

* The overlimit rate applies in addition to your overdrawn account rate if you exceed an approved overdraft limit.

For more information contact your local branch or phone 7 days a week on 1300 236 344.

Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out on the Bendigo Bank RACQ Transition website www.bendigobank.com.au/racq
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