

# Schedule of Interest Rates for Personal Accounts

Prepared as at 6 May 2010 with rates listed effective from 10 May 2010

This document should be read in conjunction with the Bendigo Personal Accounts and Facilities Terms and Conditions, and the Schedule of Fees, Charges and Transaction Account Rebates.

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 Personal Accounts, the subject of the Bendigo Personal Accounts and Facilities Terms and Conditions.

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 BENDIGO** (1300 236 344) or visiting our website at [www.bendigobank.com.au](http://www.bendigobank.com.au)

The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, Vic 3550  
ABN 11 068 049 178. AFSL No. 237879.

<b>Passbook Accounts</b>	<b>Tier</b>	<b>Rate</b>
Bendigo Achiever Passbook Account	\$0 plus	0.01% pa
Bendigo Classic Passbook Account	If your account balance is \$0 - \$499.99 \$500 – \$9,999.99 \$10,000 – \$29,999.99 \$30,000 Plus	0.00% pa 1.00% pa 1.75% pa 2.50% pa
Bendigo Retirement Passbook Account	For that part of your account balance between: \$0 - \$41,999.99 For that part of your account balance \$42,000 and above	3.00% pa 4.50% pa
Bendigo Shareholder Passbook Account	\$0 plus	1.75% pa
Bendigo Piggy Bank Passbook Account	\$0 plus	1.75% pa
<b>Everyday Accounts</b>		
Bendigo Ultimate Everyday Account	\$0 plus	0.01% pa
Bendigo Shareholder Everyday Account	\$0 plus	1.75% pa
Bendigo Retirement Everyday Account	For that part of your account balance between: \$0 – \$41,999.99 For that part of your account balance \$42,000 and above	3.00% pa 4.50% pa
Bendigo Mortgage Saver Everyday Account	Not Applicable	Not Applicable
Our Community Account	If your account balance is \$0 - \$1,999.99 \$2,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$249,999.99 \$250,000 - \$499,999.99 \$500,000 plus	0.05%pa 2.30%pa 2.50%pa 2.75%pa 3.10%pa 3.50%pa 3.95%pa
<b>Cheque Accounts</b>		
Bendigo Ultimate Cheque Account	\$0 plus	0.01% pa
Bendigo Shareholder Cheque Account	\$0 plus	1.75% pa
Bendigo Retirement Cheque Account	For that part of your account balance between: \$0 – \$41,999.99 For that part of your account balance \$42,000 and above	3.00% pa 4.50% pa
Bendigo Mortgage Saver Cheque Account	Not Applicable	Not Applicable

<b>Cash Management Accounts</b>	<b>Tier</b>	<b>Rate</b>
Bendigo Money Extra Cash Management Account	If your account balance is	
	\$0 - \$1,999.99	0.05%pa
	\$2,000 - \$24,999.99	2.30%pa
	\$25,000 - \$49,999.99	2.50%pa
	\$50,000 - \$99,999.99	2.75%pa
	\$100,000 - \$249,999.99	3.10%pa
	\$250,000 - \$499,999.99	3.50%pa
Bendigo Network Cash Management Account	If your account balance is	
	\$0 - \$4,999.99	0.05%pa
	\$5,000 - \$24,999.99	0.90%pa
	\$25,000 - \$49,999.99	1.90%pa
	\$50,000 - \$99,999.99	2.10%pa
	\$100,000 - \$249,999.99	2.50%pa
	\$250,000 - \$499,999.99	3.10%pa
Bendigo Network Cash Management Cheque Account	If your account balance is	
	\$0 - \$4,999.99	0.05%pa
	\$5,000 - \$24,999.99	0.90%pa
	\$25,000 - \$49,999.99	1.90%pa
	\$50,000 - \$99,999.99	2.10%pa
	\$100,000 - \$249,999.99	2.50%pa
	\$250,000 - \$499,999.99	3.10%pa
Bendigo Oxfam Australia Cash Management Account	If your account balance is	
	\$0 - \$1,999.99	0.05%pa
	\$2,000 - \$24,999.99	2.30%pa
	\$25,000 - \$49,999.99	2.50%pa
	\$50,000 - \$99,999.99	2.75%pa
	\$100,000 - \$249,999.99	3.10%pa
	\$250,000 - \$499,999.99	3.50%pa
\$500,000 plus	3.95%pa	

### Overdrawn Account Rates

Passbook Accounts		
- Overdrawn Account Rate		16.90% pa
Bendigo Ultimate Everyday Account, Bendigo Retirement Everyday Account, Bendigo Mortgage Saver Everyday Account, Bendigo Shareholder Everyday Account, Cheque Accounts, Bendigo Network Cash Management Account, Bendigo Network Cash Management Cheque Account and Bendigo Oxfam Australia Cash Management Account		
- Standard Overdraft Rate		14.15% pa
- Overlimit Rate*		6.00% pa
Our Community Account and Bendigo Money Extra Cash Management Account		
- Overdraft Indicator Rate		11.44% pa
- Overlimit Rate*		6.00% pa

### Bendigo Mortgage Saver Everyday Account and Bendigo Mortgage Saver Cheque Account – Discounted Offset Rates

The following interest rates are those used to calculate the discounted interest on loan accounts that are linked to a Bendigo Mortgage Saver Everyday Account or a Bendigo Mortgage Saver Cheque Account. For more information refer to clause 5.7 to 5.14 of the Bendigo Personal Accounts and Facilities Terms and Conditions.

- Full offset <sup>^</sup>	0.00% pa
- Partial offset	5.70% pa

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

<sup>^</sup> Not available on fixed rate loans. The partial offset rate can be applied during the fixed rate period.

For more information contact your local branch or phone 7 days a week on **1300 BENDIGO** (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 in the Bendigo Personal Accounts and Facilities Terms and Conditions, and the Schedule of Fees, Charges and Transaction Account Rebates (which are available on request). Bendigo and Adelaide Bank Ltd, The Bendigo Centre, Bendigo Victoria 3550. ABN 11 068 049 178. AFSL No. 237879.