

How to reduce your fees

Your everyday banking shouldn't cost a lot.
There are so many ways to minimise your fees.

Choose an appropriate account	Save on banking fees by choosing the right account for you. For further assistance call us on 1300 CSBANK (1300 272 265) or email us on customerservice@csbanking.com.au
Use fee free services	You can make withdrawals and deposits that are free of transaction fees. The free transactions are detailed in the Schedule of Fees, Charges and Transaction Account Rebates
Press Credit when using EFTPOS	You will pay no transaction fees on your purchase if you press the credit button when using EFTPOS.
Reduce the number of accounts that you have	Do you really need all those accounts? Consolidate your accounts and stop paying extra fees. If you have a number of accounts, you may be incurring fees on each. You may want to consider consolidating your accounts
Use Bendigo Bank ATMs	If you make a deposit or check your account balance at a Bendigo Bank ATM, it's free. Don't pay the fees charged by other banks' ATMs
Reduce the number of withdrawals that you make	When you use an ATM, withdraw more cash less often to reduce the number of transactions you make
Take cash out when using EFTPOS	If you select the cheque or savings button when you make an EFTPOS purchase, you can also withdraw cash - in one, simple transaction
Learn more about account rebates	You may be eligible for transaction rebates. Click here to learn more or refer to the Schedule of Fees, Charges and Transaction Account Rebates

Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 ("Community Sector Banking") as its Authorised Representative and Credit Representative to advise and deal in relation to these products.

Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416. Banking products are products of Bendigo and Adelaide Bank. Any information provided is of a general nature only and does not take into account your objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness to your personal circumstances. You should read the applicable Disclosure Documents available online at communitysectorbanking.com.au before making any decision. Terms, conditions, fees and charges apply. All loans subject to normal lending criteria. 1150241 - 1150266 (04/18)