

# Business.

## Fees and Charges.

31 December 2019

It's not just business banking.

It's bigger than that.

It's your company thriving and your customers getting what they want, then coming back for more. It's jobs in the community and it's your future. We think that business banking is more than just balance sheets and budgets. Which is why we're doing more than ever to help every Australian business succeed.

## About this document

The Business Fees and Charges booklet provides information about a range of business account services, the applicable fees and transaction account rebates. However it may not include all fees applicable to your account.

This document should be read in conjunction with your account Standard Terms, Facility Details (or other disclosure documents) and Schedule of Interest Rates.

You should refer to your account Standard Terms or contact us to find out which services are available to your account.

We may change our fees, charges and transaction account rebates from time to time and Government charges may change at any time. You can obtain a current copy of this booklet at any time by contacting us.

This booklet includes fees for:

- Business accounts
- Term Deposit accounts
- Business credit cards
- Business debit cards
- Business and commercial finance
- Business investment accounts
- Community Sector Banking accounts
- Interest rate risk management
- Debtor finance
- Equipment finance
- International services

For information about personal account products and services available please contact us.

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## Section A – Transaction Account Rebates

### What is a Transaction Account Rebate?

If you hold an eligible account as listed in Section B of this booklet we will give you a monthly fee allowance (a rebate) that we will use to reduce the eligible monthly Transaction Fees you incurred on your account.

The period for calculating your Transaction Account Rebate commences on the first day of each month and ends on the last day of each month.

Eligible Transaction Fees are accumulated during a calendar month and charged to your account on the first day of the following month. On the first day of each month we will subtract your Transaction Account Rebate from the eligible Transaction Fees charged to your account. Any unused rebate does not carry over to the following month.

**Fees that are eligible for the rebate in this booklet are identified by '(R)' in Section C.**

## Section B – Business Accounts

### Bendigo Transaction Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Business Everyday Account	\$15.00	No
Bendigo Business Basic Account	No	No
Bendigo Commercial Everyday Account	Available on Application	No
Bendigo Commercial Basic Account	No	No
Bendigo Business Investment Facility	No	\$25.00
Bendigo Accountant Everyday Account	\$15.00	No
Bendigo Accountant Basic Account	No	No

### Bendigo Savings Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Business EasySaver Account	No	No
Bendigo Business CommunitySaver Account	No	No

### Bendigo Trust Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Real Estate Trust Account	No	No
Bendigo Solicitors Trust Account	No	No
Bendigo Conveyancer Trust (VIC) Account	No	No
Bendigo Retention Money Trust (NSW) Account	No	No

### Bendigo Term Deposit Accounts

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Standard Term Deposit Account	No	No
Bendigo Gold Term Deposit Account	No	No

**Bendigo Accounts no longer offered (existing accounts only)**

Account	Monthly Service Fee	Transaction Account Rebate
Bendigo Schools Management	No	\$10.00
Our Community Account	No	\$4.00
Bendigo Oxfam Community Investment Account <sup>2</sup>	No	\$4.00
Bendigo Community Choice Investment Account	No	\$4.00
Bendigo Primary Producer Account	No	\$10.00
Bendigo Business Cash Management Account	No	No
Bendigo Schools Cash Management Account	No	\$10.00
Bendigo Trust Account	No	\$6.00
Bendigo Business Solutions Account	\$10.00	\$20.00
Bendigo Business Account	No	No
Bendigo GST Management Account	No	\$1.75
Bendigo Club Account	No	\$7.00
Bendigo Emergency Services Account	No	No <sup>1</sup>
Bendigo Community Choice Partners Account	No	No <sup>1</sup>
Bendigo Business Flexi Offset	No	No

**Community Sector Banking Accounts**

Account	Monthly Service Fee	Transaction Account Rebate
Community Sector Banking <b>b-packaged®</b> Account	\$2.00	No
Community Sector Banking <b>b-entertained®</b> Account	\$2.00	No
Community Sector Banking <b>b-maximised®</b> Account	\$6.00	No
Community Sector Banking Not-for-Profit Everyday Account	No	No
Community Sector Banking Gift Fund Account	No	Available <sup>3</sup>
Community Sector Banking Capacity Builder Account	No	\$1.75
Community Sector Banking Social Investment Deposit Account	No	\$4.00

**Community Sector Banking Accounts no longer offered (existing accounts only)**

Account	Monthly Service Fee	Transaction Account Rebate
Community Sector Banking Cash Management Trading Account	No	\$4.00 <sup>4</sup>

**Business Credit Cards**

Account	Monthly Service Fee	Transaction Account Rebate
Business Credit Mastercard	\$4.00 <sup>5</sup>	No
Qantas Business Mastercard	No <sup>8</sup>	No
Community Sector Banking <b>b-maximised</b> Credit Mastercard	No	No

**Business Debit Cards**

Account	Monthly Service Fee	Transaction Account Rebate
Business Debit Mastercard	\$3.00 <sup>7</sup>	No
Community Sector Banking <b>b-packaged</b> Debit Mastercard	\$3.00 <sup>6</sup>	No
Community Sector Banking <b>b-entertained</b> Debit Mastercard	\$3.00 <sup>6</sup>	No

1. Account exempt from eligible Transaction Fees
2. Formerly Bendigo Oxfam Australia Cash Management Account or Bendigo Oxfam Australia Deposit Account
3. Available subject to approval
4. Standard Transaction Account Rebate applies however:  
A further Transaction Account Rebate may be negotiated between Community Sector Banking and the customer. However, not all customers will obtain a further Transaction Account Rebate. If a further Transaction Account Rebate is negotiated, it will be calculated based on the income earned from the monthly average balance held less the cost of Transaction Fees and (if applicable) is reviewed quarterly and may be renegotiated at that time.  
NOTE: As at 8th August 2011, existing Cash Management Trading Account holders with negotiated rebates will continue to receive their existing rebate. Cash Management Trading accounts opened from this date (8th August 2011) will receive Transaction Account Rebates as per the above.
5. Applies when you have a Business Credit Mastercard linked to your account. This fee is charged per card linked to the account and is charged to the account monthly
6. Applies when you have a Business Debit Mastercard, Community Sector Banking **b-packaged** Debit Mastercard or Community Sector Banking **b-entertained** Debit Mastercard linked to your account (excluding Bendigo Business Account's with overdrafts). This fee is charged per account, regardless of the number of linked debit cards and is charged to the account on the first calendar day of the month
7. Does not apply to the Bendigo Business Everyday Account, Bendigo Business Basic Account, Bendigo Accountant Everyday Account, Bendigo Accountant Basic Account, Bendigo Commercial Everyday Account, Bendigo Commercial Basic Account and Community Sector Banking Not-For-Profit Everyday Account.
8. An \$89 card fee applies when you have a Qantas Business Mastercard linked to your account. This fee is charged per card linked to the account and is charged to the account annually.

Transaction	Current Transaction Accounts						Business Investment Facility	Business Accounts no longer offered (existing accounts only)		When is fee charged?
	Business Everyday	Accountant Everyday	Business Basic	Accountant Basic	Commercial Everyday	Commercial Basic	Business Investment Facility	Fee for existing accounts	Eligible for account rebate	
Monthly Service Fee	\$15.00	\$15.00	N/A	N/A	Available on application	N/A	N/A	Refer to page 3	N/A	1st of following month
Business Debit Mastercard Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A	\$3.00	N/A	1st of following month
Sweep facility (internal)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Retail purchase	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
Bendigo Bank ATM deposit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
Direct credit (inward)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Direct debit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Periodical payment (internal)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Bank@Post loan repayment	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
Bendigo Bank ATM enquiry	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
Cash deposit (in branch)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Non-Bendigo Bank ATM enquiry <sup>1</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
Non-Bendigo Bank ATM withdrawal <sup>1</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
BPAY® withdrawal	Unlimited	Unlimited	\$0.40	\$0.40	Unlimited	\$0.40	\$5.00	\$0.40	Yes	1st of following month
e-banking internal transfer	Unlimited	Unlimited	\$0.40	\$0.40	Unlimited	\$0.40	\$5.00	\$0.40	Yes	1st of following month
Phone Banking transfer	Unlimited	Unlimited	\$0.40	\$0.40	Unlimited	\$0.40	\$5.00	\$0.40	Yes	1st of following month
e-banking Pay Anyone transfer, including Osko®	Unlimited	Unlimited	\$0.40	\$0.40	Unlimited	\$0.40	\$5.00	\$0.40	Yes	1st of following month
Cash withdrawal	Unlimited	Unlimited	\$1.75	\$1.75	Unlimited	\$1.75	\$5.00	\$1.75	Yes	1st of following month
Transfer	Unlimited	Unlimited	\$1.75	\$1.75	Unlimited	\$1.75	\$5.00	\$1.75	Yes	1st of following month
Agency withdrawal	Unlimited	Unlimited	\$1.75	\$1.75	Unlimited	\$1.75	\$5.00	\$1.75	Yes	1st of following month
Collection item	Unlimited	Unlimited	\$0.70	\$0.70	Unlimited	\$0.70	Unlimited	\$0.70	Yes	1st of following month
National Australia Bank (NAB) deposit <sup>3</sup>	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00	Unlimited	\$3.00	Yes	at time of transaction <sup>2, 3</sup>
EFTPOS withdrawal	Unlimited	Unlimited	\$0.70	\$0.70	Unlimited	\$0.70	N/A	\$0.70	Yes	1st of following month
Bendigo Bank ATM withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
Bendigo Bank ATM transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	Unlimited	N/A	N/A
Bank@Post withdrawal <sup>3</sup>	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	N/A	\$4.00	No	at time of transaction <sup>3</sup>
Bank@Post deposit <sup>3</sup>	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	N/A	\$4.00	No	at time of transaction <sup>3</sup>
Bank@Post balance enquiry	Nil	Nil	Nil	Nil	Nil	Nil	N/A	Nil	N/A	N/A
Cash advance	0.50% min \$3.25	0.50% min \$3.25	0.50% min \$3.25	0.50% min \$3.25	0.50% min \$3.25	0.50% min \$3.25	0.50% min \$3.25	0.50% min \$3.25	No	at time of transaction <sup>3</sup>
Cheque withdrawal	Unlimited	Unlimited	\$0.70	\$0.70	Unlimited	\$0.70	\$5.00	\$0.70	Yes	1st of following month
Bank cheque withdrawal <sup>3</sup>	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	Yes	at time of transaction <sup>2, 3</sup>
EFT Credit Transfer	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$5.00	\$4.00	Yes	at time of transaction <sup>2, 3</sup>
Periodical payment by cheque	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$5.00	\$3.75	Yes	at time of transaction <sup>2, 3</sup>
Periodical payment to other financial institution	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$5.00	\$3.75	Yes	at time of transaction <sup>2, 3</sup>

<sup>1</sup> Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

<sup>2</sup> Fee charged on the 1<sup>st</sup> of the following month for accounts no longer offered. <sup>3</sup> Fee charged on the 1st of the following month for Accountant Basic account and Accountant Everyday account.

<sup>3</sup> This Fee Will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Transaction	Current Savings Accounts		Term Deposit Accounts		When is fee charged?	
	Business EasySaver	Business CommunitySaver	Standard Term Deposit	Gold Tern Deposit		
Monthly Service Fee	N/A	N/A	N/A	N/A	N/A	
Free	Sweep facility (internal)	Unlimited	Unlimited	N/A	N/A	
	Direct credit (inward)	Unlimited	Unlimited	N/A	N/A	
	Direct debit	Unlimited	Unlimited	N/A	N/A	
	Periodical payment (internal)	Unlimited	Unlimited	N/A	N/A	
	Cash deposit (in branch)	Unlimited	Unlimited	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	N/A
	BPAY withdrawal	Unlimited	Unlimited	N/A	N/A	N/A
e-banking	e-banking internal transfer	Unlimited	Unlimited	N/A	N/A	
	Phone Banking transfer	Unlimited	Unlimited	N/A	N/A	
	e-banking Pay Anyone transfer, including Osko	Unlimited	Unlimited	N/A	N/A	
Branch/Agent	Cash withdrawal	\$1.75	\$1.75	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	1st of following month
	Transfer	\$1.75	\$1.75	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	1st of following month
	Agency withdrawal	\$1.75	\$1.75	Unlimited <sup>1</sup>	Unlimited <sup>1</sup>	1st of following month
	Collection item	\$0.70	\$0.70	N/A	N/A	1st of following month
	National Australia Bank (NAB) deposit <sup>2</sup>	N/A	N/A	N/A	N/A	N/A
Other	Bank cheque withdrawal	\$10.00	\$10.00	\$10.00	\$10.00	at time of transaction
	EFT Credit Transfer	\$4.00	\$4.00	\$4.00	\$4.00	at time of transaction
	Periodical payment by cheque	\$3.75	\$3.75	N/A	N/A	at time of transaction
	Periodical payment to other financial institution	\$3.75	\$3.75	N/A	N/A	at time of transaction

<sup>1</sup>For Standard Term Deposits, transactions only available seven days from the review date or initial deposit. For Gold Term Deposits only for amounts up to 25% of the initial deposit amount without interest rate reduction.

<sup>2</sup> This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

	Transaction	Credit Cards		When is fee charged?	
		Business Mastercard	Qantas Business Mastercard		
	Monthly Service Fee	N/A	N/A	1 <sup>st</sup> of following month	
	Business Debit Mastercard Fee	N/A	N/A	1 <sup>st</sup> of following month	
Free	Sweep facility (internal)	Unlimited	Unlimited	N/A	
	Retail purchase	Unlimited	Unlimited	N/A	
	Bendigo Bank ATM deposit	Unlimited	Unlimited	N/A	
	Direct credit (inward)	Unlimited	Unlimited	N/A	
	Direct debit	Unlimited	Unlimited	N/A	
	Periodical payment (internal)	Unlimited	Unlimited	N/A	
	Bank@Post loan repayment	N/A	N/A	N/A	
	Bendigo Bank ATM enquiry	Unlimited	Unlimited	N/A	
	Cash deposit (in branch)	Unlimited	Unlimited	N/A	
	Non-Bendigo Bank ATM enquiry <sup>1</sup>	Unlimited	Unlimited	N/A	
	Non-Bendigo Bank ATM withdrawal <sup>1</sup>	Unlimited	Unlimited	N/A	
	e-banking	BPAY withdrawal	Unlimited	Unlimited	N/A
		e-banking internal transfer	Unlimited	Unlimited	N/A
Phone Banking transfer		Unlimited	Unlimited	N/A	
e-banking Pay Anyone transfer, including Osko by BPAY®		Unlimited	Unlimited	N/A	
Branch/ Agent	Cash withdrawal	Unlimited	Unlimited	N/A	
	Transfer	Unlimited	Unlimited	N/A	
	Agency withdrawal	Unlimited	Unlimited	N/A	
	National Australia Bank (NAB) deposit <sup>3</sup>	\$3.00	\$3.00	at time of transaction	
Card initiated	EFTPOS withdrawal	Unlimited	Unlimited	N/A	
	Bendigo Bank ATM withdrawal	Unlimited	Unlimited	N/A	
	Bendigo Bank ATM transfer	Unlimited	Unlimited	N/A	
	Bank@Post withdrawal <sup>3</sup>	\$4.00	\$4.00	at time of transaction	
	Bank@Post deposit <sup>3</sup>	\$4.00	\$4.00	at time of transaction	
	Bank@Post balance enquiry	N/A	N/A	N/A	
Other	Cheque withdrawal	N/A	N/A	N/A	
	Bank cheque withdrawal <sup>2</sup>	\$10.00	\$10.00	at time of transaction	
	EFT Credit Transfer	\$4.00	\$4.00	at time of transaction	
	Periodical payment by cheque	\$3.75	\$3.75	at time of transaction	
	Periodical payment to other financial institution	\$3.75	\$3.75	at time of transaction	

<sup>1</sup>Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

<sup>2</sup>Excludes cheques drawn at settlement

<sup>3</sup>This Fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

Transaction	Regulated Trust Accounts				When is fee charged?
	Real Estate Trust <sup>1</sup>	Solicitor Trust <sup>1</sup>	Conveyancer Trust (VIC) <sup>1</sup>	Retention Money Trust (NSW) <sup>1</sup>	
Monthly Service Fee	N/A	N/A	N/A	N/A	N/A
Business Debit Mastercard Fee	N/A	N/A	N/A	N/A	N/A
Sweep facility (internal)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Retail purchase	N/A	N/A	N/A	N/A	N/A
Bendigo Bank ATM deposit	N/A	N/A	N/A	N/A	N/A
Direct credit (inward)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Direct debit	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Periodical payment (internal)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Bank@Post loan repayment	N/A	N/A	N/A	N/A	N/A
Bendigo Bank ATM enquiry	N/A	N/A	N/A	N/A	N/A
Cash deposit (in branch)	Unlimited	Unlimited	Unlimited	Unlimited	N/A
Non-Bendigo Bank ATM enquiry <sup>2</sup>	N/A	N/A	N/A	N/A	N/A
Non-Bendigo Bank ATM withdrawal <sup>2</sup>	N/A	N/A	N/A	N/A	N/A
BPAY withdrawal	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
e-banking internal transfer	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
Phone Banking transfer	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
e-banking Pay Anyone transfer, including Osko	\$0.40	\$0.40	\$0.40	\$0.40	1st of following month
Cash withdrawal	\$1.75	\$1.75	\$1.75	\$1.75	1st of following month
Transfer	\$1.75	\$1.75	\$1.75	\$1.75	1st of following month
Agency withdrawal	\$1.75	\$1.75	\$1.75	\$1.75	1st of following month
Collection item	\$0.70	\$0.70	\$0.70	\$0.70	1st of following month
National Australia Bank (NAB) deposit <sup>3</sup>	\$3.00	\$3.00	\$3.00	\$3.00	1st of following month
EFTPOS withdrawal	\$0.70	\$0.70	\$0.70	\$0.70	1st of following month
Bendigo Bank ATM withdrawal	N/A	N/A	N/A	N/A	N/A
Bendigo Bank ATM transfer	N/A	N/A	N/A	N/A	N/A
Bank@Post withdrawal <sup>3</sup>	N/A	N/A	N/A	N/A	N/A
Bank@Post deposit <sup>3</sup>	N/A	N/A	N/A	N/A	N/A
Bank@Post balance enquiry	N/A	N/A	N/A	N/A	N/A
Cash advance	N/A	N/A	N/A	N/A	N/A
Cheque withdrawal <sup>3</sup>	\$0.70	\$0.70	\$0.70	\$0.70	1st of following month
Bank cheque withdrawal <sup>3</sup>	\$10.00	\$10.00	\$10.00	\$10.00	1st of following month
EFT Credit Transfer	\$4.00	\$4.00	\$4.00	\$4.00	1st of following month
Periodical payment by cheque	\$3.75	\$3.75	\$3.75	\$3.75	1st of following month
Periodical payment to other financial institution	\$3.75	\$3.75	\$3.75	\$3.75	1st of following month

<sup>1</sup> If you have a Solicitors Trust, Real Estate Trust, Conveyancer Trust (VIC) or Retention Money Trust (NSW) as well as holding that account, you must open and maintain another Bendigo primary demand deposit account in the same name at all times. Fees associated with the regulated trust accounts are to be debited from the primary demand deposit account.

<sup>2</sup> Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

<sup>3</sup>This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.



Transaction	Community Sector Banking Accounts							Accounts no longer offered (existing accounts only)		When is fee charged?
	b-packaged	b-entertained	b-maximised	Not-For-Profit Everyday	Gift Fund	Capacity Builder	Social Investment Deposit	Fee for existing accounts	Eligible for account rebate	
Monthly Service Fee	\$2.00	\$2.00	\$6.00	N/A	N/A	N/A	N/A	N/A	N/A	1st of following month <sup>4</sup>
Business Debit Mastercard Fee	N/A	N/A	N/A	\$0.00	\$3.00	N/A	N/A	\$3.00	N/A	1st of following month
CSB <b>b-packaged</b> Debit Mastercard Fee	\$3.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1st of following month
CSB <b>b-entertained</b> Debit Mastercard Fee	N/A	\$3.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1st of following month
Sweep facility (internal)	Unlimited	N/A	N/A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Retail purchase	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A	Unlimited	N/A	N/A
Bendigo Bank ATM deposit	N/A	N/A	N/A	Unlimited	Unlimited	N/A	N/A	Unlimited	N/A	N/A
Direct credit (inward)	Unlimited	Unlimited	N/A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A
Direct debit	Unlimited	N/A	N/A	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
Periodical payment (internal)	Unlimited	N/A	N/A	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
Bank@Post loan repayment	N/A	N/A	N/A	Unlimited	Unlimited	N/A	N/A	Unlimited	N/A	N/A
Bendigo Bank ATM enquiry	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A	Unlimited	N/A	N/A
Cash deposit (in branch)	N/A	N/A	N/A	Unlimited	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
Non-Bendigo Bank ATM enquiry <sup>1</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A	Unlimited	N/A	N/A
Non-Bendigo Bank ATM withdrawal <sup>1</sup>	N/A	N/A	N/A	Unlimited	Unlimited	N/A	N/A	Unlimited	N/A	N/A
BPAY withdrawal	N/A	N/A	N/A	Unlimited	\$0.40	N/A	N/A	\$0.40	Yes	1st of following month
e-banking internal transfer	N/A	N/A	N/A	Unlimited	\$0.40	\$0.40	\$0.40	\$0.40	Yes	1st of following month
Phone Banking transfer	N/A	N/A	N/A	Unlimited	\$0.40	\$0.40	\$0.40	\$0.40	Yes	1st of following month
e-banking Pay Anyone transfer, including Osko	N/A	N/A	N/A	Unlimited	\$0.40	\$0.40	\$0.40	\$0.40	Yes	1st of following month
Cash withdrawal	N/A	N/A	N/A	Unlimited	\$1.75	N/A	\$1.75	\$1.75	Yes	1st of following month
Transfer	N/A	N/A	N/A	Unlimited	\$1.75	\$1.75	\$1.75	\$1.75	Yes	1st of following month
Agency withdrawal	N/A	N/A	N/A	Unlimited	\$1.75	N/A	\$1.75	\$1.75	Yes	1st of following month
Collection item <sup>3</sup>	N/A	N/A	N/A	Unlimited	N/A	N/A	N/A	\$0.70	Yes	1st of following month
National Australia Bank (NAB) deposit <sup>3</sup>	N/A	N/A	N/A	\$3.00	\$3.00	N/A	N/A	\$3.00	Yes	at time of transaction <sup>2</sup>
EFTPOS withdrawal	\$0.70	\$0.70	N/A	Unlimited	N/A	N/A	N/A	\$0.70	Yes	1st of following month
Bendigo Bank ATM withdrawal	N/A	N/A	N/A	Unlimited	N/A	N/A	N/A	Unlimited	N/A	1st of following month
Bendigo Bank ATM transfer	N/A	N/A	N/A	Unlimited	N/A	N/A	N/A	Unlimited	N/A	1st of following month
Bank@Post withdrawal <sup>3</sup>	N/A	N/A	N/A	\$4.00	N/A	N/A	N/A	\$4.00	No	at time of transaction
Bank@Post deposit <sup>3</sup>	N/A	N/A	N/A	\$4.00	N/A	N/A	N/A	\$4.00	No	at time of transaction
Bank@Post balance enquiry	Nil	Nil	Nil	Nil	N/A	N/A	N/A	Nil	N/A	N/A
Cash advance	N/A	N/A	N/A	0.50% min \$3.25	N/A	N/A	N/A	0.50% min \$3.25	No	at time of transaction
Cheque withdrawal	N/A	N/A	N/A	Unlimited	\$0.70	N/A	\$0.70	\$0.70	Yes	1st of following month
Bank cheque withdrawal <sup>3</sup>	\$10.00	\$10.00	N/A	\$10.00	\$10.00	N/A	\$10.00	\$10.00	Yes	at time of transaction <sup>2</sup>
EFT Credit Transfer	\$4.00	\$4.00	N/A	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	Yes	at time of transaction <sup>2</sup>
Periodical payment by cheque	\$3.75	\$3.75	N/A	\$3.75	\$3.75	N/A	\$3.75	\$3.75	Yes	at time of transaction <sup>2</sup>
Periodical payment to other financial institution	\$3.75	\$3.75	N/A	\$3.75	\$3.75	N/A	\$3.75	\$3.75	Yes	at time of transaction <sup>2</sup>

<sup>1</sup> Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

<sup>2</sup> Fee charged on the 1<sup>st</sup> of the following month for accounts no longer offered

<sup>3</sup> This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

<sup>4</sup> Fee charged on the last day of the month for **b-maximised** accounts.

## Section C – Business Transaction Fees and Services

This section lists banking services that are available to your Bendigo Business Bank account or Community Sector Banking account.

**Fees that are eligible for the rebate are identified by '(R)'.**

### Bank Confirmation - Audit Request<sup>1</sup>

When you or your representative (for example, your accountant) request us to provide a written statement of your financial accounts with Bendigo Bank or Community Sector Banking.

\$60.00 per hour  
(Minimum charge \$30.00)

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### Document Request<sup>1</sup>

Payable for each copy of any document requested (apart from copies of documents entitled to be obtained under the National Credit Code).

\$16.50

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### Branch/Agency Transactions

#### Agency Withdrawal (R)

When you make a cash withdrawal or request to transfer funds from your account to another Bendigo Bank or Community Sector Banking account at any Bendigo Bank Agency.

\$1.75

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#### Cash Withdrawal (in branch) (R)

When you make a cash withdrawal from your account or present a Bendigo Bank or Community Sector Bank cheque for cash 'over-the-counter' at a Bendigo Bank branch.

\$1.75

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#### Collection Item (R)

When you make a cheque deposit or deposit of paper items to any Bendigo business account or Community Sector Banking Account.

\$0.70

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#### EFT Credit Transfer (R)

When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds to an account at another bank.

\$4.00

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#### National Australia Bank (NAB) Deposit (R)<sup>1</sup>

When you make a deposit into a Bendigo Bank or Community Sector Banking account<sup>2</sup> at a branch of the National Australia Bank. To use this service, you will need a printed deposit book that can be arranged at any Bendigo Bank branch.

Bendigo Bank reserves the right to decline any request for the service. National Australia Bank may charge other fees in connection with this service and reserves the right not to process a deposit.

\$3.00

### Cash Deposit (in branch)

When you make a deposit 'over the counter' at any Bendigo Bank branch or agent. A collection item fee may apply. Please refer to the Collection Item fee in this booklet.

Free

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### Statement Fee

If you request us to provide you with a copy of a statement we will apply a fee to each statement we re-issue to you.

\$5.00

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### Transfer (in branch) (R)

When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds from your account to another Bendigo Bank or Community Sector Banking account (including scheduled in branch transfers where you request one or more future dated transfers as opposed to establishing a periodical payment or sweep facility).

\$1.75

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### Voucher Search<sup>1</sup>

Where you request us to search and/or retrieve voucher/s or other documentation.

\$60.00 per hour  
(Minimum charge \$15.00)

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### Bulk Payments

Bulk Payments allows customers to make multiple payments in one batch file (eg: for payroll payments). Bulk payment fees are inclusive of GST. They are payable by direct debit from a nominated account. A tax invoice will be issued upon request. A Direct Debit Request Authority is completed as part of the application process.

#### Establishment Fee

Once approved, Bulk Payment customers are charged a one off Establishment Fee of \$99.00.

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#### Processing fee

Customers are charged 16.5c per transaction (per account number credited). 15c is charged at the time of the upload, with GST being built up and charged on the first business day of the month.

<sup>1</sup> This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

<sup>2</sup> Excludes Community Sector Banking Social Investment Deposit Accounts.

## Card Initiated Transactions

### Bank@Post™<sup>4</sup>

Transactions made at a Bank@Post terminal in an Australian Post office, where this facility is available.

Bank@Post Balance Enquiry Free

Bank@Post Deposit \$4.00

Bank@Post Loan Repayments Free

Bank@Post Withdrawal \$4.00

Bank@Post™ and its device mark are trademarks (registered or otherwise) of Australian Postal Corporation. All rights reserved

### Bendigo Bank ATM Deposit

When you make a deposit of cash or cheques into a Bendigo Bank ATM. This service is only available at Bendigo Bank ATMs which have a deposit facility.

Free

### Bendigo Bank ATM Enquiry

When you make an enquiry at a Bendigo Bank ATM.

Free

### Bendigo Bank ATM Transfer

When you transfer funds from your account to another Bendigo Bank account at a Bendigo Bank ATM.

Free

### Bendigo Bank ATM Withdrawal

When you make a withdrawal at a Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network.

Free

### EFTPOS Withdrawal (R)

When you make a payment for goods and services by selecting savings or cheque, or request cash from an EFTPOS terminal in Australia or overseas using a PIN.

\$0.70

### Non-Bendigo Bank ATM Enquiry<sup>9</sup>

When you make an enquiry on your account at a non-Bendigo Bank ATM.

Free

<sup>9</sup> Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card, interest will be charged from the day the enquiry is completed.

### Non-Bendigo Bank ATM Withdrawal<sup>10</sup>

When you make a withdrawal from your account at a non-Bendigo Bank ATM.

Free

<sup>10</sup> Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card, interest will be charged from the day the enquiry is completed.

### International Card Transactions

Refer to International Services heading.

## Retail Purchase

When you make a payment for goods and services by selecting credit.

Free

Note: Where 'credit' account is selected when making purchases using your Business Debit Mastercard, Community Sector Banking **b-packaged** Debit Mastercard, Community Sector Banking **b-entertained** Debit Mastercard or Business Credit Mastercard or Qantas Business Mastercard.

## Card Services (other)

### Credit Card Default Fee

When your minimum repayment on a Bendigo credit card exceeds \$25.00 and it has not been made 30 days after the due date. This fee is charged to your account at the end of the monthly statement period.

\$15.00

### Emergency Cash

Business Debit Mastercard or Business Mastercard Credit cardholders.

\$100.00

### Personalise My Card

You can request the Personalise My Card service for your Business Debit Mastercard or Business Credit Mastercard. This fee is charged for each card issued using an uploaded image or gallery image.

\$10.00

Replacement personalised card using a new image that you upload or a gallery image.

\$10.00

### Replacement Card

Replacement, reissue or redirection fees:

Standard Post	Free
Domestic Express Post	\$15.00
Domestic Toll Courier	\$15.00
International Registered Post	\$15.00
International Courier	\$60.00

Emergency replacement of a Business Debit Mastercard, Community Sector Banking **b-packaged** Debit Mastercard, Community Sector Banking **b-entertained** Debit Mastercard, Community Sector Banking **b-maximised** Credit Mastercard, Business Credit Mastercard or Qantas Business Mastercard lost or stolen overseas, within 72 hours of request.

\$100.00

### Replacement PIN

Issue of a replacement Personal Identification Number (PIN) for a Business Debit Mastercard, Bendigo Easy Money card, Community Sector Banking **b-packaged** Debit Mastercard, Community Sector Banking **b-entertained** Debit Mastercard, Community Sector Banking **b-maximised** Credit Mastercard, Business Credit Mastercard or Qantas Business Mastercard.

Free

<sup>4</sup>This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

### Sales Voucher Retrieval<sup>1</sup>

Applies if we make a retrieval request for a sales voucher for a non-PIN generated transaction and the retrieval request is withdrawn or determined as being a valid transaction.

\$10.00 per retrieval

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### Cash Advance

Means credit provided in the form of cash, either directly from us or from another financial institution, and credit provided through a Pay Anyone transaction, a Bendigo Phone Banking transaction or a Bendigo e-banking transaction.

0.50% (Minimum charge \$3.25)

Note: When you provide a merchant with your BSB and account number in order to establish a direct debit payment to your card account, this transaction will also be treated as a cash advance.

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### Cash Order or Exchange – Notes/Coin

When we are required to order cash on your behalf or when we are required to have cash collected on your behalf.

Charges reflect the costs charged to us by external contractors providing cash supplies to our branches and may vary due to location. Please contact your local branch for information regarding fees for your location.

Higher rates may be charged for by branches deemed to be in a remote location by our Service Provider.

Higher rates may be charged for services performed on weekends, public holidays or with less than three days notice.

Additional fees for delivery of coin bags, delivery of note bags or the wrapping of coin may be applicable. Coin bag limits may apply.

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### Cheques – Bank Cheque

A bank cheque is a cheque drawn on the bank.

#### Bank Cheque Withdrawal (R)<sup>1</sup>

When you request us to provide you with a bank cheque.

\$10.00

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#### Bank Cheque Replacement<sup>1</sup>

When a bank cheque has been lost, destroyed or stolen and you request us to provide you with a replacement bank cheque.

\$30.00

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#### Bank Cheque Stop Payment<sup>1</sup>

When you request us to stop payment on a bank cheque and to purchase it back. Allowed only in limited circumstances.

\$20.00

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### Cheques – Personal Cheque

A personal cheque is a cheque drawn by you.

#### Cheque Book

Issue of a cheque book for your cheque account.

Free

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#### Cheque Withdrawal (R)

Where a cheque book is issued, and a cheque written from that book is debited to your account.

\$0.70

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### Cheque Cancellation Fee<sup>1</sup>

When you request us to place a stop on a cheque (other than a lost or stolen cheque) you have issued.

\$5.00

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### Cheque Dishonour (Inward)<sup>1</sup>

When you deposit a cheque into your account and that cheque is subsequently dishonoured by the financial institution on which it was drawn.

\$10.00

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### Cheque Dishonour (Outward)<sup>1</sup>

When we dishonour a cheque, you have written.

\$15.00

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### Cheque Search<sup>1</sup>

When you request a copy of, or access to, a cleared personal or bank cheque drawn on your account.

\$60.00 per hour  
(minimum \$15.00 charge)

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### Cheque Special Clearance<sup>1</sup>

When you request us to obtain special clearance of a cheque deposited by you.

\$15.00

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### Cheque Trace<sup>1</sup>

When you request a trace to obtain information of final destination of a cheque. A copy of the cheque will be provided with this request.

\$20.00

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### Company/Business Name Search

When we are required to, or you request us to, conduct a company or business name search.

\$50.00

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### Deposit Book

When you request us to order a pre-encoded deposit book for your account. This fee applies to each book ordered by you.

\$5.00

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### Deposit Box Envelopes

If you wish to use the Bendigo Bank Deposit Box facility we will provide you with a box of envelopes.

This charge applies to each box of envelopes provided to you.

\$10.00

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### Direct Credit (Inward)

When you make an arrangement with a third party to transfer funds to a Bendigo Bank account or Community Sector Banking account.

Free

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<sup>1</sup>This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

## Direct Debit

### Direct Debit

When you make an arrangement with a third party to automatically debit an account.

Free

Note: If you provide a merchant with your BSB and account number to establish a direct debit on your account it will be treated as a cash advance and interest will be calculated and charged accordingly. If you only provide the merchant with the card number, the direct debit will be treated as a purchase.

### Direct Debit Dishonour Fee

Applies when a direct debit from your account is dishonoured due to insufficient available funds.

\$15.00

### Direct Entry Trace Fee<sup>1</sup>

Payable if you request a trace to obtain information about a direct debit transaction made or received by the customer.

\$30.00

## Direct Debit Service

The Direct Debit Service gives customers the ability to debit their customers account, once their permission has been given, for ongoing payment arrangements. Direct Debit Service Fees are inclusive of GST.

Establishment Fee	\$275.00
Base Transaction Fee (1-149 transactions)	\$27.50
Transaction Fee (over 150 transactions)	16.5 cents per transaction
Direct Debit Rejection fee	\$2.75 per rejection

## BPAY® Biller

BPAY® Biller is a product that allows customers to accept payments via BPAY. Customers receive a daily report that contains a list of all BPAY Payments received.

Application Fee \$90.00

Monthly Transaction Fees Available on application

Fees quoted are exclusive of GST. GST does apply.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

## E-banking

### e-banking Bill Payment Transaction Trace Fee<sup>1</sup>

When you request us to trace a bill payment you have made through the BPAY scheme.

\$20.00

### Bill Payment Transaction Recall Fee<sup>1</sup>

When you request us to recall a bill payment you have made through the BPAY scheme.

\$20.00

## Security Token (issue & replacement)

Applies to customers using the Pay Anyone and Bulk Payments Service. Tokens may be used for other Bendigo Bank services (i.e. Logon to Bendigo e-banking).

e-token	Free
One Touch	\$20.00 incl. GST

### Bill Payment Withdrawal (R)

When you instruct us through Bendigo Phone Banking or Bendigo e-banking to pay a bill via the BPAY scheme. (Including using BPAY View in e-banking)

\$0.40

### e-banking Transactions

#### e-banking Internal Transfer (R)

When you instruct us to transfer funds to a nominated Bendigo Bank or Community Sector Banking account via Bendigo e-banking.

\$0.40

#### e-banking Pay Anyone Transfer, including Osko (R)

When you instruct us to make a payment to another account at any financial institution within Australia using the Pay Anyone service.

\$0.40

#### Phone Banking Transfer (R)

When you instruct us to transfer funds to a nominated Bendigo Bank or Community Sector Banking account via Bendigo Phone Banking.

\$0.40

## Annual Fringe Benefit Tax Year Reporting<sup>1</sup>

### Account Balance Listing Fee

Community Sector Banking can provide a listing of the account balances for each **b-packaged**, **b-entertained** or **b-maximised** account held by your organisation.

Balance listings prior to 31 March

\$10.00 incl. GST

Balance listings as at 31 March:

Administration Fee for the preparation of report

For first 1-10 cardholders

\$10.00 incl. GST

For each additional cardholder

\$1.00 incl. GST

### Ad hoc Report Preparation

These may be for reports such as an audit check on past year's FBT Annual statements, listing of only salary sacrifice deposits or listing of any cardholder periodical payment or direct debits.

\$25.00 per hour incl. GST  
(Minimum charge \$50.00, incl. GST)

Note: Reports are prepared on a first in first served basis and may take 7-10 working days to complete.

<sup>1</sup>This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

## Balance Transfers

Community Sector Banking can provide an account balance transfer for each **b-packaged**, **b-entertained** or **b-maximised** account held by your organisation. These transfers will only be made to an account held by the organisation, not individual cardholders.

\$4.00 per account incl. GST

Note: Balance transfer requests for end of FBT must be received before the last business day in February and will be transferred in the last 5 business days prior to 31 March.

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## FBT Annual Statement

Community Sector Banking can provide a reporting service that prepares a listing of all reportable Fringe Benefits transactions and deposits for each **b-packaged**, **b-entertained** or **b-maximised** account held by your organisation.

\$3.00 per account incl. GST

Administration Fee for the preparation of the report

\$10.00 incl. GST

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## Fees for services no longer offered (existing customers only) -

### GST Reporting fee

If you elect to have GST Reporting from Community Sector Banking, Community Sector Banking will provide a record of all expenditure on each employee's **b-packaged** (which relate to a Type 1 benefit under FBT legislation) or **b-entertained** account (which relates to a meal entertainment benefit under Fringe Benefits Tax legislation or ATO guidelines) and calculate the total GST paid each month. This report may be used by PBI organisations to claim back GST, where a valid tax invoice is held. This fee is payable prior to completion of the report.

\$3.00 per cardholder per month incl. GST

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## International Services<sup>1</sup>

### International Card Transactions

Your overseas transactions are converted using the foreign exchange rates provided by the relevant card scheme (Mastercard or Visa) that processes the transaction. The exact rate you are charged depends on when the transaction is posted via the card processor to your account. This may be later than the day on which you made the purchase.

International Retail Purchase <sup>11</sup>	See note below
International ATM Withdrawal <sup>11 12</sup>	\$5.00
International ATM Enquiry <sup>12</sup>	\$1.50
Foreign Cash Advance <sup>13</sup>	See note below

<sup>11</sup> All card transactions made in currencies other than Australian dollars will incur a fee of 3% of the transaction value. An international card transaction includes an international retail purchase, international ATM withdrawal or a foreign cash advance.

<sup>12</sup> Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the withdrawal is completed.

<sup>13</sup> A foreign cash advance fee of \$3.25 or 0.5% of the transaction amount (whichever is greater) is charged if you obtain cash over the counter from any bank that displays the Mastercard or VISA logo.

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## Other Foreign Exchange Transactions

A Transaction Account Rebate and an Additional Transaction Account Rebate does not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service. The following should be read in conjunction with the Bendigo Foreign Exchange Facilities Disclosure Documents.

### Bank Draft<sup>1</sup>

A bank draft is an international Bank Cheque available in selected foreign currencies. Bank drafts are unavailable in Australian Dollars.

Issue of bank draft	\$10.00
Issue of bank draft to Bendigo and Adelaide Bank shareholder (shareholder must hold a Bendigo Bank account)	\$5.00
Refund of bank draft	\$10.00
Repurchase or reissue of bank draft	\$20.00
Stop payment on bank draft	\$25.00

This service is available to Bendigo Bank account holders only.

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### Purchase Collection Item<sup>1</sup>

When you deposit a foreign cheque to your account and the cheque is issued in a different currency to that which the drawee institution deals, or with a value greater than AUD \$30,000.00.

Cheques are returned to the drawee institution for clearance and funds are credited to your account in AUD on clearance. Settlement can take six weeks or longer. This fee charged on clearance

\$40.00

This service is available to Bendigo Bank account holders only.

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### Collection Item Dishonour Fee<sup>1</sup>

Applies where a foreign cheque that we have purchased from you has been dishonoured. International Cheque Payment Laws, in some circumstances, allow a fraudulent cheque to be returned/dishonoured at any time up to seven (7) years after it has been presented. This may occur even though the cheque has initially been paid and proceeds credited to your account. Should any cheque collected on your behalf with proceeds credited to your account be subsequently dishonoured, the proceeds, together with any fees and charges (the amounts of which are not disclosed to us), will be debited to your account. The dishonour will be debited to your account at the Bank's foreign currency selling rate on the day the Bank is debited for the dishonour.

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### Collection Item (Inward)<sup>1</sup>

Applies where a cheque that you have remitted overseas is sent to us on a collection basis. The fee is deducted from the proceeds remitted back to the payee's bank.

\$40.00

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<sup>1</sup> This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

### Purchase Foreign Cheque

When you deposit a foreign cheque to your account and the cheque is issued in the same currency to that which the drawee institution deals, with values up to

AUD \$30,000.00.	\$10.00
Bendigo and Adelaide Bank shareholders (shareholder must hold a Bendigo Bank account)	\$5.00

This service is available to Bendigo Bank account holders only.

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### Foreign Cheque Dishonour Fee

Applies when a foreign cheque that we have purchased from you has been dishonoured.

Free

Other bank fees apply, the amounts of which are not disclosed to us.

Note: The returning bank may charge a fee for the dishonoured item which will be passed onto you. You should be aware that the sum to be debited to your account for the dishonoured item will be determined by applying the Bank's prevailing foreign exchange sell rate to the foreign value of the cheque on the day the Bank is debited for the dishonour. The debit will be back-dated to the day of the original transaction. This may result in a difference between the amount being debited to your account and the amount originally credited to your account. International cheque payment laws, in some circumstances, allow a fraudulent cheque to be returned / dishonoured at any time up to seven (7) years after it has been presented.

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### Foreign Bank Note

When we arrange for you to purchase or sell foreign currency.<sup>13</sup>

\$5.00 or 1.00% of the AUD amount,  
whichever is greater

Bendigo and Adelaide Bank shareholders  
\$2.50 or 0.50% of the AUD amount,  
whichever is greater

<sup>13</sup> Also available to non-Bendigo Bank customers

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### International Telegraphic Transfers

Refer to Telegraphic Transfers heading.

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### EFTPOS Solutions

#### Integrated EFTPOS

Payable to establish and maintain an electronic payment facility for EFTPOS and credit card transactions and for integration to an approved POS software provider:

Merchant Joining Fee	Nil
Monthly Terminal Rental	\$30.00
Credit Card Transaction Fee: -	
Mastercard / Visa	1.25% per transaction*
Cheque / Savings	25c per transaction*
Amex / Diners / Union Pay	Priced on application
Exit Fee	\$150.00

\*For monthly turnover of up to \$20,000.00. If monthly turnover exceeds \$20,000.00, a custom pricing package is available on application.

### Mobile EFTPOS

Payable to establish and maintain an electronic payment facility for EFTPOS and credit card transactions:

Merchant Joining Fee	Nil
Monthly Terminal Rental	\$30.00
Credit Card Transaction Fee: -	
Mastercard / Visa	1.25% per transaction*
Cheque / Savings	25c per transaction*
Amex / Diners / Union Pay	Priced on application
Exit Fee	\$150.00

\*For monthly turnover of up to \$20,000.00. If monthly turnover exceeds \$20,000.00, a custom pricing package is available on application.

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### GoPos® Lite

A portable and lightweight EFTPOS device that allows you to accept card transactions on the go:

Merchant Joining Fee	Nil
Monthly Terminal Fee	\$12.00
Credit Card Transaction Fee: -	
Mastercard / Visa	1.90% per transaction
Cheque / Savings	25c per transaction
Amex / Diners	Priced on application
Exit Fee	\$150.00

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### Online Payment Solutions

#### Website Payment Gateway

The Website Payment Gateway allows your customers to process their own credit card payments when shopping on your website:

Merchant Joining Fee	Nil
Monthly Membership Fee	\$10.00
Credit Card Transaction Fee: -	
Mastercard / Visa	1.25% and 10c per transaction*
Amex / Diners	Priced on application
Exit Fee	Nil

\*For monthly turnover of up to \$20,000.00. If monthly turnover exceeds \$20,000.00, a custom pricing package is available on application.

### Online Merchant Account

The Online Merchant Account allows you to setup and integrate your online payments with one of our approved third-party gateway providers

Monthly Membership Fee	\$10.00
Credit Card Transaction Fee: - Mastercard / Visa	1.15% and 10c per transaction*
Amex / Diners	Priced on application
Exit Fee	Nil

\*For monthly turnover of up to \$20,000.00. If monthly turnover exceeds \$20,000.00, a custom pricing package is available on application

### Batch Processing

Batch Processing allows your routine transactions to be processed simply and securely via BEN online payment gateway:

Merchant Joining Fee	Nil
Monthly Membership Fee	\$10.00
Credit Card Transaction Fee: - Mastercard / Visa	1.25% and 10c per transaction*
Amex / Diners	Priced on application
Exit Fee	Nil

\*For monthly turnover of up to \$20,000.00. If monthly turnover exceeds \$20,000.00, a custom pricing package is available on application.

### Online MOTO

Online MOTO allows regular payments taken via mail, internet & fax to be processed simply or securely via BEN online payment gateway.

### Online MOTO

Merchant Joining Fee	Nil
Monthly Membership Fee	\$10.00
Credit Card Transaction Fee: - Mastercard / Visa	1.25% and 10c per transaction*
Amex / Diners	Priced on application
Exit Fee	Nil

\*For monthly turnover of up to \$20,000.00. If monthly turnover exceeds \$20,000.00, a custom pricing package is available on application

### Miscellaneous Service Charge

Payable where a service is provided for your account on a time basis.

\$60.00 per hour  
(Minimum charge \$30.00)

### Overdrawn Account Fee

Applies where your account is overdrawn or exceeds its credit limit without prior arrangement with us.

You will be charged this fee each day your account is debited and your account remains overdrawn at the end of the day.

\$15.00

Note: This fee is not applicable to credit card accounts.

### Pay Anyone Trace Fee

#### e-banking Pay Anyone Trace Fee, including Osko

Applies to each Pay Anyone transaction (including Osko payments), where a trace is requested by the customer to obtain information about the transaction made or received by the customer.

\$30.00

### Periodical Payments

#### Periodical Payment by Cheque (R)

When you instruct us in writing to make a regular payment by cheque for a fixed amount from a Bendigo Bank or Community Sector Banking account to a non-Bendigo Bank account. This fee is payable each time the payment is made.

\$3.75

#### Periodical Payment Dishonour

If you have established a periodical payment and we cannot make the payment due to insufficient funds in your account, then we will apply this fee after four (4) unsuccessful attempts on consecutive days.

\$20.00

#### Periodical Payment (Internal)

When you instruct us in writing to make a regular payment from one Bendigo Bank or Community Sector Banking account to another Bendigo Bank or Community Sector Banking account.

Free

#### Periodical Payment to Other Financial Institution (R)

When you instruct us in writing to make a regular payment for a fixed amount from a Bendigo Bank or Community Sector Banking account to an account at another financial institution. This fee is payable each time payment is made.

\$3.75

#### Sweep Facility (internal)

When you instruct us in writing to make a regular payment from your Bendigo Bank Business Debit Card or Community Sector Banking account to a Business credit card account.

Free

#### Sweep Facility Rejection

If you have established a sweep facility payment and we cannot make the payment due to insufficient funds in your nominated account then we will apply this fee after one (1) unsuccessful attempt.

\$20.00



## Telegraphic Transfers<sup>1</sup>

### Inward Telegraphic Transfer in a Foreign Currency

Acceptance of payments in a foreign currency for swift transfer to a Bendigo Bank or Community Sector Banking account.

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\$10.00

<sup>1</sup> This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

### Inward Telegraphic Transfer in AUD Currency

Acceptance of payment in AUD currency for swift transfer to a Bendigo Bank or Community Sector Banking account.

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\$2.00

### Outward Telegraphic Transfers

When you request the transfer of funds to a non-Bendigo Bank account. This includes:  
International Telegraphic Transfers – funds sent from your Bendigo Bank account to overseas destinations worldwide in AUD or foreign currency.

Domestic Telegraphic Transfers – AUD funds sent from your Bendigo Bank account to other financial institutions within Australia

Note: The accepting bank may charge a handling or acceptance fee (the amounts of which are not disclosed to us) which may be deducted from the total of funds upon receipt.

This service is available to Bendigo Bank account holders only either in branch or via e-banking. \$30.00

Bendigo and Adelaide Bank shareholders (shareholder must hold a Bendigo Bank account) \$15.00

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### Amendment to Telegraphic Transfer Instructions

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances, the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

\$25.00

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### Rejected Telegraphic Transfer

Applies where a telegraphic transfer is rejected by another bank. Beneficiary banks or intermediary banks may deduct charges (the amounts of which are not disclosed to us) for any rejected payments. Any returned payments will be converted (if applicable) at the 'BUY' rate prevailing on the day the funds are received by us. This could result in a significant loss to you. If your payment has been returned (rejected), we will try to contact you for instruction for up to 5 business days. If you do not respond within this time frame, the returned funds will be converted (if applicable) at the 'BUY' rate prevailing on the day of processing with the proceeds then credited back to your account.

Other Bank fees may apply

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### Telegraphic Transfer Remittance Return Request

Applies if you request the return payment of a telegraphic transfer.

\$25.00

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### Telegraphic Transfer Trace Fee

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

\$25.00

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## Section D – Business Finance

### Small Business Lending

#### Business Overdraft Facility

Establishment Fee or Further Advance	\$800.00
Monthly Overdraft Fee <sup>1</sup>	\$15.00

#### Business Solutions Principal and Interest

##### Business Solutions Interest Only

Establishment Fee or Further Advance	\$800.00
Monthly Service Fee <sup>1</sup>	\$15.00

##### Business Solutions Interest in advance

Establishment Fee or Further Advance	\$800.00
Annual Administration Fee <sup>1</sup>	\$180.00

#### Business Investment Facility

Establishment Fee or Further Advance	\$800.00
Transactions	All withdrawals (excluding bank cheques) (R) \$5.00 Bank cheque withdrawal (R) \$10.00 Note: The fees listed in Section C for withdrawal do not apply to the Bendigo Investment Facilities.
Monthly Overdraft Fee <sup>1</sup>	\$15.00

#### Bank/Performance Guarantee

Application Fee	\$200.00
Line Fee <sup>1</sup> Payable at settlement and either, monthly, quarterly or half-yearly anniversary thereafter. You are required to open a Bendigo Bank account to debit the Line Fee.	2.50% p.a. of the aggregate value of all Bank/Performance Guarantees issued.

#### Transaction Negotiation Authority

Application Fee	\$100.00
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<sup>1</sup> This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

### Small Business Lending Accounts no longer on offer Business Solutions Overdraft

Application Fee or Further Advance*	\$0 - \$50,000 – \$350.00 >\$50,000 - \$250,000 – \$750.00 >\$250,000 – 0.50% of loan limit
Monthly Service fee <sup>1</sup>	\$10.00
Transactions	Transaction Account Rebate \$20.00 <sup>^</sup> <sup>^</sup> Fees that are eligible for the rebate in this booklet are identified by (R)

### Commercial Lending

#### Commercial Overdraft Facility

Establishment Fee or Further Advance	Available on application
Line Fee*	Available on application

#### Bendigo Business Flexi Loan

Establishment Fee or Further Advance	Available on application
Service Fee** <sup>1</sup>	Available on application
Repayment Recalculation Fee <sup>1</sup>	\$50.00

#### Commercial Solutions Interest in Advance Term Loan

Establishment Fee or Further Advance	Available on application
Service Fee** <sup>1</sup>	Available on application

#### Commercial Business Investment Facility

Establishment Fee or Further Advance	Available on application
Line Fee* <sup>1</sup>	Available on Application
Transactions	All withdrawals (excluding bank cheques) (R) \$5.00 Bank cheque withdrawal (R) \$10.00 Note: The fees listed in Section C for withdrawal do not apply to the Bendigo Investment Facilities.

#### Bank/Performance Guarantee

Application Fee	\$200.00
Line Fee <sup>1</sup> Payable at settlement and either, monthly, quarterly or half-yearly anniversary thereafter. You are required to open a Bendigo Bank account to debit the Line Fee.	2.50%p.a. of the aggregate value of all Bank/Performance Guarantees issued.

## Commercial Lending Accounts no longer on offer

### Commercial Solutions Interest Only Commercial Solutions Principal and Interest

Establishment Fee or Further Advance	Available on application
Service Fee <sup>1</sup>	Available on application
Repayment Recalculation Fee <sup>1</sup>	\$50.00

### Commercial Solutions Overdraft

Establishment Fee or Further Advance	Available on application
Line Fee* <sup>1</sup>	Available on application

\* An overdraft facility with a Facility Limit:  
- equal to or greater than \$1,000,000 will be charged a percentage-based Line Fee; and  
- less than \$1,000,000 will be charged a flat Line Fee.  
Overdraft facility fees are calculated with reference to the highest Facility Limit that existed in respect of that overdraft facility during the relevant Interest Period.

\*\* A term facility will be charged a flat fee calculated by reference to the sum of the facility utilised, the undrawn amount of the facility and any portion of the facility that has been prepaid (**Facility Amount**), unless it is a building loan facility on which fees will be charged a percentage fee, calculated by reference to the Facility Amount.

<sup>1</sup> This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

## Interest Rate Risk Management

### SWAP

Application Fee	Nil
Transaction Fees	Nil

### Caps and Collars

Application Fee	Available on application
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### Forward Start Option

Application Fee	Available on application
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## Debtor Finance

### Confidential Debtor Finance and Partnership Debtor Finance

Administration Fee	Available on application
Application Fee	Available on application

Interest margin applies for the above products on top of the debtor finance indicator rate as advertised monthly on the Bendigo Bank website.

## Equipment Finance

A flexible range of solutions for your vehicle, plant and other equipment financing needs.

### Equipment Loan

You own the equipment and purchase it with a Bendigo Bank loan, using the equipment as security.

Documentation Fee	\$450.00
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## Asset Purchase

Bendigo Bank purchases the equipment and you buy it from us in instalments.

Documentation Fee	\$495.00 (inclusive of GST)
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### Finance Lease

Bendigo Bank purchases the equipment and leases it back to you for an agreed period.

Documentation Fee	\$495.00 (inclusive of GST)
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### Novated Lease

Like a finance lease but designed specifically for employee motor vehicles that form part of a salary package arrangement.

Documentation Fee	\$495.00 (inclusive of GST)
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\*For Private Sales, Sale & Buy Back and Refinance of other Financial Institutions, an additional \$100.00 (plus GST if applicable) documentation fee will apply

Early Termination Fee (applicable to transactions commencing from 1 July 2019): \$250.00 (Equipment Loan) or \$275.00 inclusive of GST (Finance Lease, Novated Lease or Asset Purchase).

## International Services

### Trade Finance

#### Documentary Import Bills for Collection

Handling Fee	\$75.00 or 0.30% of amount, whichever is greater (up to a maximum of \$750.00) + \$20.00 SWIFT fee
Extension of term	\$70.00 (includes \$20.00 SWIFT fee)
Dishonour	\$70.00 (includes \$20.00 SWIFT fee)
Trade Finance	\$50.00 fee + credit risk margin
Avalisation of Bill	Credit risk margin (minimum \$100.00) + \$20.00 SWIFT fee
Documents released free of payment	\$75.00

#### Import Letter of Credit

Establishment Fee	\$100.00 or 0.45% of amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee
Negotiation Fee	Nil
Amendments to increase value or validity past six months	\$100.00 or 0.45% of amount per six months or part thereof + \$20.00 SWIFT fee

All other Amendments	\$70.00 (includes \$20.00 SWIFT fee)
Drawings in excess of Letter of Credit value	\$100.00 or 0.45% of overdrawn amount, whichever is greater
Drawings under expired Letter of Credit	\$50.00
Issuing Bill of Lading Indemnity	\$75.00 pa or part thereof
Airway Bill release	\$75.00 pa or part thereof
Discrepancy fee – deducted from proceeds paid to exporter	\$100.00
Release of goods consigned to bank	\$75.00
Trade Finance	\$50.00 fee + credit risk margin

#### Transferable Letter of Credit

Refer to Trade Finance for transaction specific pricing

#### Export Documentary Collections

Handling Fee	\$75.00 or 0.20% of amount, whichever is greater (up to a maximum of \$600) + courier costs (see below)
Correspondence	\$70.00 (includes \$20.00 SWIFT fee)
Direct Collections	\$75.00 minimum. Refer to Trade Finance for pricing
Documents delivered free of payment	\$70.00 (includes \$20.00 SWIFT fee)
Courier Costs	Refer to Trade Finance for pricing

#### Export Letters of Credit

Advising Fee	\$75.00 – refunded if negotiated through Bendigo Bank
Negotiation	\$75.00 or 0.20% of amount, whichever is greater (up to a maximum of \$900)
Confirmation	\$120.00 minimum. Refer to Trade Finance for pricing
Assignment of Proceeds	\$120.00
Negotiation without Recourse	\$120.00 minimum if not confirmed. Refer to Trade Finance for pricing
Courier Costs	Refer to Trade Finance for pricing

#### Foreign Currency Standby Letter of Credit

Issuance	\$100.00 or 0.45% of the amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee
Drawing Fee	\$125.00 flat
Courier Costs	Refer to Trade Finance for pricing

#### Foreign Currency Bank Guarantee

Issuance	\$100.00 or 0.45% of the amount, whichever is greater, per six months or part thereof, + \$20.00 SWIFT fee
Drawing Fee	\$125.00 flat
Courier Costs	Refer to Trade Finance for pricing

#### Loan Variation and Securities

The following services are available in relation to business finance loans and securities.

#### Document Preparation Fee

The cost of preparing the loan documents for your new loan application. The amount varies based on the complexity of the loan application.

Available on application

#### Agent Lodging Fee

Payable when the Bank (or our representative) attends a settlement for the purchase or refinance of any security property or arrange for the stamping and/or lodging for registration of any security interest.

\$125.00

#### Break Costs<sup>1</sup>

Payable if you convert from a fixed to a variable rate or repay your loan in full before the end of the loan term. Also payable if you prepay more than the allowed amount during any given fixed rate period.

Available on application

#### Discharge Administration Fee<sup>1</sup>

Payable in relation to each security that is partially or fully released or discharged or where the loan account balance is paid in full and no security is released or discharged.

\$350.00

#### Fixed Rate Lock Fee

Up to \$500k \$600.00 + 0.15% of loan amount  
Over \$500k Available on application

#### Fixed Rate Lock Late Application Fee

\$250.00

#### Loan Term Reduction / Extension

When we approve a request to amend the original loan term.

Available on application

### **Legal Fees/Solicitors Disbursements**

Costs and disbursements inclusive of GST, payable when a solicitor is engaged in establishing the loan.

Available on application

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### **Overdrawn Approval Fee**

Applies where your account is overdrawn or exceeds its credit limit without prior arrangement with us. Charged each day your account is debited while it remains overdrawn.

\$15.00

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### **Production Fee<sup>1</sup>**

Payable for each document we produce for you for any Land Titles Office. A Variation Fee - Simple may also apply. If we give our consent to any dealing that requires production of a document.

\$150.00

Amounts we have to pay to a holder of a security interest to obtain their consent to registration of a security or production by them of a title at any Land Titles Office to enable registration of a security.

Available on application

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### **Redraw Fee**

Payable each time you use the redraw facility to access to payments made in advance on your term loan. Only available in branch.

\$50.00

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### **Search Processing Fee**

Payable per search on the completion of any of the following: title search, company search, business name search, incorporated association search, bankruptcy search, covenants and caveat search.

\$50.00

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### **Valuation Fee**

Payable prior to ordering a valuation required for loan security property. Otherwise deducted from the amount financed or debited to the loan account.

Available on application

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### **Variation Fee (Complex)<sup>1</sup>**

Payable if you substitute existing security with new security on your loan.

\$300.00

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### **Variation Fee (Simple)<sup>1</sup>**

Payable when we agree to renegotiate an interest rate on a loan facility or consent to the creation of a subsequent security interest in favour of another party, consent to enter into a deed of priority, or consent to a lease change or dealing affecting the security property. A production fee may also apply if we are required to produce a document to any Land Titles Office.

\$150.00

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<sup>1</sup>This fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

## Contact us

<b>In person</b>	At your nearest Bendigo Bank branch
<b>On the phone</b>	Call <b>1300 236 344</b>
<b>Online</b>	At <a href="http://bendigobank.com.au">bendigobank.com.au</a>
<b>By mail</b>	The Bendigo Centre PO Box 480 Bendigo VIC 3552

## Community Sector Banking

For more information about your Community Sector Banking account please contact:

<b>Online</b>	<a href="http://www.communitysectorbanking.com.au">www.communitysectorbanking.com.au</a>
<b>On the phone</b>	Call <b>1300 272 265</b> Monday to Friday 8.30am-5pm AEST / AEDT

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