

Schedule of Fees, Charges and Transaction Account Rebates.

Terms & Conditions.

31 January 2020

Bendigo and Adelaide Bank Limited
The Bendigo Centre
Bendigo VIC 3550
Telephone 1300 236 344
ABN 11 068 049 178.
AFSL/Australian Credit Licence 237879
Schedule of Fees, Charges and Transaction Account
Rebates

We may change our fees and charges and transaction account rebates from time to time and Government charges may change at any time. There is no maximum limit for the amount of fees and charges we may impose. You can obtain a copy of the current Schedule of Interest Rates, Terms and Conditions, and other general descriptive information about banking services, at any time by calling into one of our branches, phoning 1300 236 344 or by visiting our website bendigobank.com.au

About this document

This Schedule of Fees, Charges and Transaction Account Rebates is an important document. It provides you with information about the fees, charges and transaction account rebates applicable to the accounts and facilities contained within your Terms and Conditions.

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

However, we may give you this document on its own (without the other documents listed above).

The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550
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Transaction Account Rebate

What is a Transaction Account Rebate?

If you hold an eligible account as outlined in the Personal Section 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.

Eligible transaction fees are those fees listed in the "Fees and Charges" section of this booklet starting on page 9 that have a "Yes" under the heading "Eligible for a Transaction Account Rebate".

Additional Transaction Account Rebate

What is an Additional Transaction Account Rebate?

An Additional Transaction Account Rebate is one way we reward our customers who have more than one account type with us.

Who is eligible for an Additional Transaction Account Rebate?

To be eligible for an Additional Transaction Account Rebate, you must have an eligible account with us, either in your own name or with another person, and your name must also appear as an account holder, fund holder or borrower on any of the following account or fund types:

- an owner occupied or residential investment loan;
- a term deposit or investment term fund;
- a personal loan; or
- a credit card held with Bendigo Bank

What accounts are eligible for an Additional Transaction Account Rebate?

The accounts that are entitled to receive an Additional Transaction Account Rebate are set out in the Personal Accounts section of this booklet. Those eligible to receive an additional rebate have the word "Eligible" under the heading "Additional Rebate".

What fees apply to an Additional Transaction Account Rebate?

Only eligible transaction fees are reduced by your account rebate. Eligible transaction fees are those fees listed in the "Fees & Charges" section of this booklet starting on page 9 that have a "Yes" under the heading "Eligible for a Transaction Account Rebate".

If a fee listed cannot be reduced by an Additional Transaction Account Rebate it will have a "No" under the heading "Eligible for a Transaction Account Rebate". The fees listed under the "Other Fees and Charges" heading in the "Fees and Charges" section of this booklet and Government charges cannot be reduced by an Additional Transaction Account Rebate.

How much will an Additional Transaction Account Rebate increase your Rebate by?

If you have an owner occupied or residential investment loan with us, and an account which is eligible to receive an Additional Transaction Account Rebate, all of your eligible transaction fees will be fully rebated. This means you will not pay any eligible transaction fees on your account which is eligible to receive the Additional Transaction Account Rebate. You may still have to pay other transaction fees and other fees and charges.

If you have a term deposit, investment term fund, personal loan or credit card with us, and an account which is eligible to receive an Additional Transaction Account Rebate, you will be entitled to increase your Transaction Account Rebate on the account which is eligible to receive Additional Transaction Rebates by \$1.75 each month.

If you hold two or more different accounts or fund types, described under the heading "Who is eligible for an Additional Transaction Account Rebate?" you will be entitled to one Additional Transaction Account Rebate for each account or fund type. For example if you hold a personal loan and a term deposit you will be entitled to an Additional Transaction Account Rebate of \$1.75 for the personal loan and \$1.75 for the term deposit. Your total Additional Transaction Account Rebate will be \$3.50.

If you hold more than one of the same account or fund types listed above an Additional Transaction Account Rebate will only apply once for that type of account or fund. For example if you hold two or more term deposits your Additional Transaction Account Rebate will be \$1.75 not \$3.50.

How does an Additional Transaction Account Rebate work?

An Additional Transaction Account Rebate is added to your Transaction Account Rebate and is then used to reduce the eligible transaction fees incurred on your account. They reduce your eligible transaction fees in the same way as a Transaction Account Rebate detailed above.

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

For example, if:

- you have a Bendigo Ultimate Account (to which a Transaction Account Rebate applies); and
- you have a personal loan with us; and
- in the month of July, you conduct six in branch withdrawals only.

You will have accumulated transaction fees in July of \$10.50. On 1 August, we will subtract from that amount the monthly Transaction Account Rebate of \$4.00 and your Additional Transaction Account Rebate of \$1.75 (a total of \$5.75). This means that for the month of July, you will pay transaction fees of only \$4.75.

Can I accrue unused Additional Transaction Account Rebates?

No, where an Additional Transaction Account Rebate exceeds the accumulated transaction fees which are eligible for rebate, the unused portion of your monthly rebate cannot be accrued and carried over to the next month.

Personal Accounts

Bendigo Line of Credit	Account Rebate	Additional Rebate
Bendigo Home Equity Loan	Full Rebate [#]	
Bendigo Transaction Accounts	Account Rebate	Additional Rebate
Bendigo Everyday Account	N/A	No
Bendigo Easy Retirement Account	N/A	No
Bendigo Student Account	Full Rebate	
Bendigo Concession Account	N/A	No
Bendigo Savings Accounts	Account Rebate	Additional Rebate
Bendigo EasySaver Account	\$3.50*	No
Bendigo CommunitySaver Account	\$3.50*	No
Bendigo PiggySaver Account	Exempt from transaction fees	
Bendigo Christmas Club Account	Nil [^]	No
Bendigo Term Deposits Accounts	Account Rebate	Additional Rebate
Bendigo Standard Term Deposit Account	N/A	No
Bendigo Gold Term Deposit Account	N/A	No

[#] Excludes cheques drawn at settlement.

* Rebate is only applicable for two in branch withdrawals/transfers.

[^] Transaction fees do not apply to Bendigo Christmas Club Accounts, however the "Early withdrawal fee" listed under "General Fees" on page 18 will apply.

Personal Accounts no longer offered (existing accounts only)	Account Rebate	Additional Rebate
Bendigo VIP Passbook	\$4.00	Eligible
Bendigo Accumulator Passbook	\$4.00	Eligible
Bendigo Piggy Bank Passbook Account	Exempt from transaction fees	
Bendigo Networth Cash Management Account	\$4.00	Eligible
Bendigo Money Extra Cash Management Account	\$4.00	Eligible
Bendigo Classic Account	\$1.75	No
Bendigo Cash Management Passbook	\$4.00	Eligible
Bendigo OnCall Cash Management	\$4.00	Eligible
Bendigo Retirement Plus	\$8.00	Eligible
Bendigo Ultimate Plus	\$8.00	Eligible
Bendigo Shareholder Plus	\$10.00	Eligible
Bendigo Ultimate MMB	\$4.00	Eligible
Bendigo Plus	\$4.00	Eligible
Bendigo Call	\$4.00	Eligible
Bendigo Share Cash	\$4.00	Eligible
Bendigo Home Equity Professionals Loan	Full Rebate	
	Account Rebate	Additional Rebate
b-optimised [®] Account	\$4.00	No
Social Investment Deposit Account	\$4.00	No
Unpack Transaction Account	\$4.00	Eligible
Unpack Home Loan Offset Account	Full Rebate	

Personal Accounts no longer offered (existing accounts only)	Accounts Rebate	Additional Rebate
Cassa Gold	\$4.00	No
Bendigo Rewards Plus	Exempt from transaction fees	
Tasmanian Perpetual Trustees Cash Management Account	\$8.00	Eligible
Tasmanian Perpetual Trustees Cash Management Cheque Account	\$8.00	Eligible
Bendigo Oxfam Community Investment Account#	\$4.00	Eligible
Our Community Account	\$4.00	Eligible
Bendigo Community Choice Investment Account	\$4.00	Eligible
Bendigo Achiever Passbook Account	\$4.00	Eligible
Bendigo Ultimate Account	\$4.00	Eligible
Bendigo Shareholder Account	\$10.00	Eligible
Bendigo Mortgage Saver Account	Full Rebate	
Bendigo Retirement Account	\$7.00	Eligible
act. Online Saver Account	\$3.50*	No

Formerly Bendigo Oxfam Australia Cash Management Account, Bendigo Oxfam Australia Deposit Account

* Rebate is only applicable for two in branch withdrawals/transfers.

Monthly Service Fees

All monthly service fees are charged on the first day of each calendar month.

Bendigo Everyday Account \$6.00

(Waived if you deposit at least \$2,000 per month or hold a home loan with Bendigo Bank. If you hold a home loan the fee will be waived each month provided the home loan is in use at least two days prior to the date the fee is charged.)

Bendigo Easy Retirement Account \$3.00

(Waived if you deposit at least \$2,000 per month or hold one of the following relationships; a Bendigo Bank Home Loan or;

One of the following Bendigo Bank CGU Insurance Policies: Home, Contents, Landlords, Motor Vehicle, Caravan or Boat Insurance or;

One of the following Sandhurst Trustees Managed Funds: Cash Funds, Income & Mortgage Funds, Diversified Funds, Australian Share Funds or International Share Funds. If you hold one of the above relationships the fee will be waived each month provided the home loan, insurance policy or managed fund is in use at least two days prior to the date the fee is charged.)

Full offset facility^ \$5.00

(Waived when linked to a Bendigo Connect or Bendigo Express Home Loan)

Rewards Plus \$5.00

^ Fee applies to the first full offset facility on your Bendigo Everyday Account or on your first Bendigo Mortgage Saver or Unpack Home Loan Offset Account held.

Transaction Definitions

Free Transactions

Sweep Facility (internal)

When you instruct us in writing to make a regular payment from your Bendigo Bank account to a Bendigo Visa or Mastercard credit card account.

Retail Purchase

When you make a payment for goods and services with a Youth Debit Mastercard, Bendigo Debit Mastercard or Bendigo Credit card by mail, telephone or Internet, or through a manual merchant facility or EFTPOS terminal where "credit" account is selected.

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.

Direct Credit (inward)

When you make an arrangement with a third party to transfer funds to a Bendigo Bank account often by electronic means, e.g. wages, dividends.

Direct Debit

When you make an arrangement with a third party to automatically debit an account, e.g. insurance and health fund premiums, membership and subscription payments.

Note: If you provide a merchant with your BSB and account number to establish a direct debit on your credit card 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 retail purchase.

Periodical Payment (internal)

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

Bendigo Bank ATM Enquiry

When you make an enquiry at a Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network, using a Bendigo Bank card.

Cash Deposit (in branch)

When you make a deposit over the counter at any Bendigo Bank branch or agent.

When you make an enquiry at a non-Bendigo Bank ATM using a Bendigo Bank card.

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 you 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

When you make a withdrawal at a non-Bendigo Bank ATM using a Bendigo Bank card.

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 you to accept or decline the fee as shown. If using your credit card interest will be charged from the day the withdrawal is completed.

e-banking Transactions

BPAY® withdrawal

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)

® Registered to BPAY Pty Ltd ABN 69 079 137 518

e-banking Internal Transfer

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

Phone Banking Transfer

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

e-banking Pay Anyone Transfer, including Osko®

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

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Cheque Transactions

Cheque Withdrawal

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

Cheques on a Bendigo Bank Account that are cashed 'over-the-counter' at a Bendigo Bank branch attract the applicable cash withdrawal (in branch) fee.

Bank Cheque Withdrawal

When you request us to provide you with a bank cheque. This fee will be charged to your account.

Non-Bendigo Bank ATM Enquiry

Card Initiated Transactions

Bendigo Debit Mastercard Fee

Applies when you have a Bendigo Debit Mastercard linked to your account. This fee is charged per account, regardless of the number of linked Debit Mastercards and is charged to the account on the first calendar day of the month.

Note: This fee is not applicable to Bendigo Everyday Accounts, Bendigo Student Accounts, Bendigo Easy Retirement Accounts and Bendigo Concession Accounts.

EFTPOS Withdrawal

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 in conjunction with a Bendigo Bank card.

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, using a Bendigo Bank card.

Bendigo Bank ATM Transfer

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

Bank@Post Withdrawal™

When you make a withdrawal at a Bank@Post terminal in an Australia Post Office using a Bendigo Bank card where this facility is available.

Bank@Post Deposit

When you make a deposit at a Bank@Post terminal in an Australia Post Office using a Bendigo Bank card where this facility is available.

Bank@Post Balance Enquiry

When you make balance enquiry at a Bank@Post terminal in an Australia Post Office using a Bendigo Bank card, where this facility is available.

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Branch/Agent Transactions

Cash Withdrawal (in branch)

When you make a cash withdrawal from your Bendigo Bank account 'over-the-counter' at a Bendigo Bank branch.
Cheques on a Bendigo Bank account that are cashed 'over-the-counter' at a Bendigo Bank branch will attract this fee.

Transfer (in branch)

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

Agency Withdrawal

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

National Australia Bank (NAB) Deposit

When you make a deposit into a Bendigo Bank account¹ at a branch of the National Australia Bank. To use this service you will need a specially 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.

¹Excludes C Social Investment Deposit Accounts

EFT Credit Transfer

When Bendigo Bank accepts funds to be credited to an account at another bank.

Other Transactions

Periodical Payment by Cheque

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

Periodical Payment to Other Financial Institution

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

Fees & Charges

There are three types of fees and charges:

1. Transaction fees
2. Other fees and charges
3. Government charges

Transaction Fees

The following accounts are exempt from transaction fees, unless otherwise stated in the tables below:

- Bendigo PiggySaver Account
- Bendigo Rewards Plus Account
- Bendigo Term Deposit Account
- Bendigo Credit Card Account

The following accounts entitle you to free e-banking transactions (refer to page 7) and two free in branch cash withdrawals/transfers per month:

- Bendigo EasySaver Account
- Bendigo CommunitySaver Account
- **act.** Online Saver Account

In branch cash withdrawals/transfers will accrue during the month and be charged to your account on the first day of the following month. A maximum of two in branch cash withdrawals/transfers will be rebated to your account at this time (refer to page 5). All other transactions will be charged to your account at the time of the transaction.

A Detailed description of transactions can be found under “Transaction Definitions” starting on page 7.

Transaction	Current Transaction Accounts				Line of Credit Accounts	Credit Cards	When is fee charged?	
	Everyday	Easy Retirement	Concession	Student	Home Equity Loan			
Monthly Service Fee	\$6.00 ⁴	\$3.00 ⁴	N/A	N/A	\$10.00	N/A	1st day of following month	
Bendigo Debit Mastercard Fee	N/A	N/A	N/A	N/A	\$3.00	N/A	1st day of following month	
Youth Debit Mastercard	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Free	Sweep facility (internal)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Retail purchase	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Bendigo Bank ATM deposit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Direct credit (inward)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Direct debit	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Periodical payment (internal)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Bendigo Bank ATM enquiry	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Cash deposit (in branch)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Non-Bendigo Bank ATM enquiry ¹	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Non-Bendigo Bank ATM withdrawal ¹	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
e-banking	BPAY withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	e-banking internal transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Phone Banking transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	e-banking Pay Anyone transfer, including Osko	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
Branch/Agent	Cash withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Agency withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	National Australia Bank (NAB) deposit	N/A	N/A	N/A	N/A	Unlimited	\$3.00	at time of transaction
Card initiated	EFTPOS withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Bendigo Bank ATM withdrawal	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Bendigo Bank ATM transfer	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A	
	Bank@Post withdrawal	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	at time of transaction
	Bank@Post deposit	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	at time of transaction
	Bank@Post balance enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other	Cheque withdrawal	Unlimited ²	Unlimited ²	N/A	N/A	Unlimited ²	N/A	N/A
	Bank cheque withdrawal ³	\$10.00	\$10.00	\$10.00	Unlimited	Unlimited ³	\$10.00	at time of transaction
	EFT Credit Transfer	\$4.00	\$4.00	\$4.00	Unlimited	Unlimited	\$4.00	at time of transaction
	Periodical payment by cheque	\$3.75	\$3.75	\$3.75	Unlimited	Unlimited	\$3.75	at time of transaction
	Periodical payment to other financial institution	\$3.75	\$3.75	\$3.75	Unlimited	Unlimited	\$3.75	at time of transaction

¹Other 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.

²Age restrictions apply. Available subject to approval.

³Excludes cheques drawn at settlement.

⁴Refer to page six for fee waiver criteria

Transaction	Current Savings Accounts				Term Deposit Accounts		When is fee charged?
	EasySaver	CommunitySaver	PiggySaver	Christmas Club	Standard Term Deposit	Gold Term Deposit	
Monthly Service Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Sweep facility (internal)	Unlimited	Unlimited	Unlimited	Unlimited ¹	N/A	N/A	N/A
Free Direct credit (inward)	Unlimited	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A
Free Direct debit	Unlimited	Unlimited	Unlimited	Unlimited ¹	N/A	N/A	N/A
Free Periodical payment (internal)	Unlimited	Unlimited	Unlimited	Unlimited ¹	N/A	N/A	N/A
Cash deposit (in branch)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited ³	Unlimited	N/A
BPAY withdrawal	Unlimited	Unlimited	Unlimited	Unlimited ¹	N/A	N/A	N/A
e-banking e-banking internal transfer	Unlimited	Unlimited	Unlimited	Unlimited ¹	N/A	N/A	N/A
e-banking Phone Banking transfer	Unlimited	Unlimited	Unlimited	Unlimited ¹	N/A	N/A	N/A
e-banking e-banking Pay Anyone transfer including Osko	Unlimited	Unlimited	Unlimited	Unlimited ¹	N/A	N/A	N/A
Branch/Agent Cash withdrawal	\$1.75 ²	\$1.75 ²	Unlimited	Unlimited ¹	Unlimited ³	Unlimited ³	1st day of following month
Branch/Agent Transfer			Unlimited	Unlimited ¹	Unlimited ³	Unlimited ³	1st day of following month
Branch/Agent Agency withdrawal			Unlimited	Unlimited ¹	Unlimited ³	Unlimited ³	1st day of following month
Branch/Agent National Australia Bank (NAB) deposit	N/A	N/A	N/A	N/A	N/A	N/A	at time of transaction
Other Bank cheque withdrawal	\$10.00	\$10.00	Unlimited	Unlimited ¹	\$10.00	\$10.00	at time of transaction
Other EFT Credit Transfer	\$4.00	\$4.00	Unlimited	Unlimited ¹	\$4.00	\$4.00	at time of transaction
Other Periodical payment by cheque	\$3.75	\$3.75	Unlimited	Unlimited ¹	N/A	N/A	at time of transaction
Other Periodical payment to other financial institution	\$3.75	\$3.75	Unlimited	Unlimited ¹	N/A	N/A	at time of transaction

¹The "Early withdrawal fee" listed under "General Fees" on page 18 will apply

²The first two in branch cash withdrawals/transfers or agency withdrawals per month are free

³For 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.

	Transaction	Accounts no longer offered (existing accounts only)						When is fee charged?	
		Fee for existing accounts	Eligible for a transaction account rebate	b-optimised	Social Investment Deposit	Unpack Transaction	Unpack Home Loan Offset		act. Online Saver
	Monthly Service Fee	Refer to page 6	No	N/A	N/A	N/A	N/A	N/A	1st day of following month
	Bendigo Debit Mastercard Fee	\$3.00	N/A	\$3.00	N/A	\$3.00	\$3.00	N/A	1st day of following month
Free	Sweep facility (internal)	Unlimited	N/A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Retail purchase	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Bendigo Bank ATM deposit	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Direct credit (inward)	Unlimited	N/A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Direct debit	Unlimited	N/A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Periodical payment (internal)	Unlimited	N/A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Bendigo Bank ATM enquiry	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Cash deposit (in branch)	Unlimited	N/A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	N/A
	Non-Bendigo Bank ATM enquiry ¹	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Non-Bendigo Bank ATM withdrawal ¹	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	e-banking	BPAY withdrawal	\$0.40	Yes	\$0.40	N/A	\$0.40	\$0.40	Unlimited
e-banking internal transfer		\$0.40	Yes	\$0.40	\$0.40	\$0.40	\$0.40	Unlimited	1st day of following month
Phone Banking transfer		\$0.40	Yes	\$0.40	\$0.40	\$0.40	\$0.40	Unlimited	1st day of following month
e-banking Pay Anyone transfer, including Osko		\$0.40	Yes	\$0.40	\$0.40	\$0.40	\$0.40	Unlimited	1st day of following month
Branch/Agent	Cash withdrawal	\$1.75	Yes	\$1.75	\$1.75	\$1.75	\$1.75	\$1.75 ²	1st day of following month
	Transfer	\$1.75	Yes	\$1.75	\$1.75	\$1.75	\$1.75		1st day of following month
	Agency withdrawal	\$1.75	Yes	\$1.75	\$1.75	\$1.75	\$1.75		1st day of following month
Card Initiated	National Australia Bank (NAB) deposit	\$3.00	Yes	\$3.00	N/A	\$3.00	\$3.00	N/A	at time of transaction
	EFTPOS withdrawal	\$0.70	Yes	\$0.70	N/A	\$0.70	\$0.70	N/A	at time of transaction ⁴
	Bendigo Bank ATM withdrawal	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Bendigo Bank ATM transfer	Unlimited	N/A	Unlimited	N/A	Unlimited	Unlimited	N/A	N/A
	Bank@Post withdrawal ⁵	\$4.00	No	\$4.00	N/A	\$4.00	\$4.00	N/A	at time of transaction
	Bank@Post deposit ⁵	\$4.00	No	\$4.00	N/A	\$4.00	\$4.00	N/A	at time of transaction
Other	Bank@Post balance enquiry	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Cheque withdrawal	\$0.70 ³	Yes	\$0.70 ³	\$0.70 ³	\$0.70 ³	\$0.70 ³	N/A	1st day of following month
	Bank cheque withdrawal ⁵	\$10.00	Yes	\$10.00	N/A	\$10.00	\$10.00	\$10.00	at time of transaction ⁴
	EFT Credit Transfer	\$4.00	Yes	\$4.00	\$4.00	\$4.00	\$4.00	\$4.00	at time of transaction ⁴
	Periodical payment by cheque	\$3.75	Yes	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	at time of transaction ⁴
	Periodical payment to other financial institution	\$3.75	Yes	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	at time of transaction ⁴

¹Other 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.

²The first two in branch cash withdrawals/transfers or agency withdrawals per month are free

³Age restrictions apply. Available subject to approval.

⁴Fee charged on the 1st day of the following month for accounts no longer offered.

Other Fees and Charges

Annual Fees

The following fees may apply if you hold a Bendigo Credit card account or Bendigo Debit Mastercard.

A Transaction Account Rebate and an Additional Transaction Account Rebate do 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.

Account	Fee
Youth Debit Mastercard	Nil
Bendigo Debit Mastercard	Nil
Bendigo Red Credit Card No Interest Free Days ¹	Nil
Bendigo Red Credit Card Interest Free Days ¹	\$45.00
Bendigo Platinum Credit Card ¹	\$119.00 \$59.00 ²
Bendigo RSPCA Rescue Credit Card ¹	\$24.00
Bendigo RSPCA Rescue Rewards Credit Card ¹	\$24.00
Bendigo Basic Black Credit Card ¹	\$45.00
CFA Credit Card accounts ¹	\$24.00
Guild Line of Credit accounts	\$100.00
Community Choice Classic Credit Card	\$45.00
Community Choice Platinum Credit Card	\$119.00
Low Rate First Mastercard	\$29.00
Low Rate Mastercard	\$45.00
Low Rate Platinum Mastercard	\$89.00
Platinum Rewards Mastercard	\$89.00
Qantas Platinum Mastercard	\$149.00
RSPCA Rescue Mastercard ¹	\$45.00

¹ No longer on offer (existing accounts only)

² Available to personal customers holding one or more Bendigo and Adelaide Bank shares

Bendigo Bank Credit cards

Most credit card accounts are charged an annual fee – see the table above. Credit card accounts opened after 19 January 2004 will be charged the annual fee when the account is opened, and the fee will appear on your first statement, then annually thereafter.

Credit card accounts opened prior to 19 January 2004 will be charged the annual fee the day after the initial transaction on the account, then annually thereafter on the same day.

CFA Credit cards

CFA Credit card accounts opened before 19 January 2004 will be charged an annual fee on the twelve month anniversary, then annually thereafter on the same day.

Guild Line of Credit Accounts

Guild Line of Credit accounts opened before 19 January 2004 will be charged an annual fee on the twelve month anniversary of the day the account was opened, then annually thereafter on the same day.

Rewards Program Fees

These fees apply if you have a Bendigo Red Credit card (no interest free days)* and you have elected to become a member of the Bendigo Rewards Program

Bendigo Red Credit card	\$24.00 (annually)
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*No longer on offer (existing accounts only)

Other Card Fees

Cash Advance

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

\$3.25 or
0.5% of the
transaction
amount,
whichever
is greater

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

Bendigo Red Credit¹, Bendigo Black Credit¹, Community Choice Classic Credit, Bendigo RSPCA Credit¹, Youth Debit Mastercard, Bendigo Debit Mastercard, Low Rate First Mastercard, Low Rate Mastercard, Low Rate Platinum Mastercard, and RSPCA Rescue Mastercard¹ card holders.

\$100.00

Bendigo Platinum Credit, Community Choice Platinum Credit, Platinum Rewards Mastercard, and Platinum Qantas Mastercard card holders.

Free

Foreign Cash Advance

When you request a cash advance at a foreign financial institution.

\$3.25 or
0.5% of the
transaction
amount,
whichever
is greater

International Transaction Fee

3% of all cash advance, ATM withdrawals and retail purchase transactions made in currencies other than Australian dollars.

Non-Bendigo Bank International ATM Enquiry²

When you make an enquiry internationally at a non-Bendigo Bank ATM using a Bendigo Bank card.

\$1.50

Non-Bendigo Bank International ATM Withdrawal²

When you make a withdrawal internationally at a non-Bendigo Bank ATM using a Bendigo Bank card.

\$5.00

Replacement PIN

Issue of a replacement Personal Identification Number (PIN) for a Youth Debit Mastercard, Bendigo Debit Mastercard, Bendigo Easy Money card or Bendigo Credit card.

Free

Sales Voucher Retrieval Fee³

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

Replacement Card Fee

Replacement, reissue or redirection fees:

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

Emergency Replacement Cards

The following fees apply to the emergency replacement of a card lost or stolen overseas, within 72 hours of request:

Replacement card for Youth Debit Mastercard, Bendigo Debit Mastercard, Bendigo Red Credit¹ card holders, Bendigo Basic Black¹ card holders, Community Choice Classic Credit card holders, Low Rate First Mastercard, Low Rate Mastercard, Low Rate Platinum Mastercard, and RSPCA Rescue Mastercard¹.

\$100.00

Replacement card for Bendigo Platinum Credit card, Community Choice Platinum Credit card, Platinum Rewards Mastercard, and Qantas Platinum Mastercard holder.

Free

Personalise My Card Fee

Applies to the Personalise My Card service for each Bendigo Debit Mastercard, Bendigo Easy Money card or Bendigo Credit card issued using an uploaded image or gallery image.

\$10.00

Applies if you require a replacement personalised card using a new image that you upload or a gallery image.

\$10.00

¹No longer on offer (existing accounts only)

² 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.

³ 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.

Cheque Fees

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.

Bank Cheque Replacement Fee¹

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

\$30.00

Bank Cheque Stop Fee¹

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

\$20.00

Cheque books - standard

Free

Cheque Cancellation Fee¹

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

\$5.00

Cheque Dishonour (inward)¹

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

Free

Cheque Dishonour (outward)

When we dishonour a cheque you have written. This fee is charged to your account when the cheque is dishonoured.

Note: This fee is not applicable to Bendigo Concession Accounts

\$15.00

Cheque Search Fee¹

When you request us to search and retrieve a copy of a cheque or cheques.

\$15.00 per cheque
or \$60 per hour
(for 4 or more cheques)

Cheque Special Clearance¹

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

\$15.00

Cheque Trace Fee¹

Applies to each cheque where a trace to obtain information of final destination is requested. A copy of the cheque will be provided with this request.

\$20.00

International Services

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 Fees

A bank draft is an International Bank Cheque and is available in selected foreign currencies.

Issue of Bank Draft to Bendigo Bank account holder.

\$10.00

Issue of Bank Draft to

Bendigo and Adelaide Bank Shareholders
Shareholder must hold Bendigo Bank account

\$5.00

Refund of Bank Draft

\$10.00

Repurchase and Reissue of Bank Draft

\$20.00

Stop Payment on Bank Draft

\$25.00

Foreign Bank Note Fees¹

Foreign bank notes (buying or selling)

When we arrange for you to purchase or sell foreign currency.

Bendigo Bank and Non-Bendigo Bank Customers

\$5.00 or
1% of AUD
amount,
whichever
is greater

Bendigo and Adelaide Bank Shareholders

Shareholder must hold a Bendigo Bank account

\$2.50 or
0.5% of
AUD
amount,
whichever
is greater

¹This 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.

Foreign Cheque/Collection Item Fees¹

Dishonour of cash letter item

Other bank
fee applies

Applies where a foreign cheque that we have purchased from you has been dishonoured. The returning bank generally charges a fee for the dishonoured item which will be passed onto you. The amount charged will vary from bank to bank. 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.

Dishonour of collection item

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, 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.

Purchase Foreign Cheque¹

Foreign cheques issued in the same currency to that which the drawee institution deals, with values up to the equivalent of AUD \$30,000.

Bendigo Bank Account holders.

\$10.00

Bendigo and Adelaide Bank Shareholders
Shareholder must hold a Bendigo Bank account

\$5.00

Inward Collection Item¹

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

Purchase Collection Item¹

All foreign cheques issued in a different currency to that which the drawee institution deals. Foreign cheques issued in the same currency to that which the drawee institution deals with a value greater than AUD \$30,000.

Bendigo Bank Account holders.

\$40.00

Cheques are returned to the drawee institution for clearance and funds credited to customers account in Australian dollars when we receive cleared funds. Our fee is charged following the credit to the customer account.

Telegraphic Transfers

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.

Inward Telegraphic Transfer in a Foreign Currency

Acceptance of payments in a foreign currency for swift transfer to a Bendigo Bank account.

\$10.00

Inward Telegraphic Transfer in AUD Currency

Acceptance of payment in AUD currency for swift transfer to a Bendigo Bank account.

\$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

¹This 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.

Other Telegraphic Transfer Fees

Amendment to Telegraphic Transfer Instructions¹

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

Telegraphic Transfer Trace Fee¹

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

Telegraphic Transfer Return Request¹

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

\$25.00

Rejected Telegraphic Transfer¹

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 five 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 fee applies

General Fees

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.

Audit Request¹

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

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

Bank@Post™ Loan Repayments

When you make a loan repayment at a Bank@Post terminal in an Australia Post Office using a Bendigo Bank card, where this facility is available.

Free

Bill Payment Transaction Trace Fee¹

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

\$20.00

Bill Payment Transaction Recall Fee¹

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

\$20.00

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 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.

¹ 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.

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

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

Direct Debit Dishonour Fee

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

Note: This fee is not applicable to Bendigo Concession Accounts

\$15.00

Direct Entry Trace Fee¹

Applies to each direct entry transaction where a trace is requested by the customer to obtain information about the transaction made or received by the customer.

\$30.00

Early Withdrawal Fee

Where you make a withdrawal and/ or closure prior to the specified release date, to an account that has withdrawal restrictions. This fee only applies to Christmas Club Accounts.

\$15.00

Monthly Additional Benefits Fee

Bendigo Retirement*/Ultimate Plus Accounts*

\$4.00

* No longer offered for new accounts

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.

Note: This fee is not applicable to credit card accounts and Bendigo Concession Account

\$15.00

Pay Anyone Trace Fee**e-banking Pay Anyone Trace Fee (including Osko) ¹**

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 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.

Note: This fee is not applicable to Bendigo Concession Accounts

\$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

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

Sweep Facility Rejection¹

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

Voucher Search¹

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

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

FXgo® Prepaid Travel Card

For fees and charges relating to the FXgo® Prepaid Travel Card, please refer to the FXgo® Prepaid Travel Card Terms & Conditions / Product Disclosure Statement. You can access the most recent version of this document via the following link:

www.bendigobank.com.au/public/disclosure-documents

¹This 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.

Tips on minimising your transaction fees

There are several ways in which you can minimise your transaction fees. They include:

- By making withdrawal and deposit transactions that are free of transaction fees such as those listed under “Free Transactions” heading in the Transaction Fees section of this booklet starting on page 7.
- By considering our Bendigo Everyday Account which is exempt from standard transaction fees. By depositing a minimum of \$2,000 per month or having a home loan with Bendigo Bank, the applicable monthly fee will be waived.
- By reducing the number of withdrawals you make.
- By considering whether to establish an account or loan with Bendigo Bank that may increase your Transaction Account Rebate (refer to ‘Who is eligible for an Additional Transaction Account Rebate’ starting on page 3).
- If using ATMs, withdrawing more cash less often may reduce the number of transactions you make.

Details are available from your nearest branch, by telephoning 1300 236 344, or by visiting bendigobank.com.au

As these tips have been prepared without taking into account your objectives, financial situation or needs, before acting on these tips, you should consider how appropriate they are having regard to your objectives, financial situation and needs. Terms and Conditions for each of these products (other than our credit facilities) are available from your nearest Bendigo Bank branch or online at bendigobank.com.au

Contact us

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 236 344
Online	At bendigobank.com.au
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552

Bendigo Bank is a division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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BEN50TC010 (31/01/2020)