

Schedule of interest rates for Community Sector Banking Unpack and act. personal accounts, and Community Sector Banking Unpack and act. personal lending.

Rates effective from 16 March 2020.

For Unpack personal accounts, this document should be read in conjunction with the:

- Bendigo Personal Accounts and Facilities Terms and Conditions; and
- Schedule of Fees, Charges and Transaction Account Rebates

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

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Community Sector Banking Unpack Personal Accounts, the subject of the Bendigo Personal Accounts and Facilities Terms and Conditions. It also provides you with information relating to current lending rates that apply to Community Sector Banking Unpack lending products.

The interest rates in this Schedule are subject to change. You can find out our current rates, obtain the Terms and Conditions or request other related documentation by phoning **1300 272 265** or visiting our website at communitysectorbanking.com.au The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, Vic 3550 ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Personal Accounts

Unpack Transaction Accounts	Tier	Interest Rate
Unpack Transaction Account	\$0 plus	0.00% pa
Unpack Home Loan Offset Account	Not Applicable	Not Applicable

Unpack Overdrawn Account		Interest Rate
Unpack Transaction Account and Unpack Home Loan Offset Account	Standard Overdraft Rate	11.73% pa
	Overlimit Rate*	6.00% pa

Unpack Home Loan Offset Accounts		Interest Rate
The following interest rates are those used to calculate the discounted interest on Community Sector Banking Unpack Home loan accounts that are linked to an Unpack Home Loan Offset Account. For more information refer to clause 5.7 to 5.15 of the Bendigo Personal Accounts and Facilities Terms and Conditions.	Full offset [^]	0.00% pa
	Partial offset	3.27% pa

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

[^] Not available on fixed rate loans. The partial offset rate can be applied during the fixed rate period.

Home Loans

Unpack Variable Rate Home Loan	Interest Rate \$10 monthly service fee
Residential Loan	3.93% pa

Unpack Fixed Rate Home Loans	Interest Rate Residential or Interest Only Loans \$10 monthly service fee
Fixed 1 year	3.59% pa
Fixed 2 years	2.99% pa
Fixed 3 years	3.19% pa
Fixed 4 years	3.79% pa
Fixed 5 years	3.79% pa

Personal Accounts no longer on offer (existing accounts only)

act. Savings Accounts	Tier	Interest Rate
act. Online Saver Account	\$0 plus	0.25% pa

Overdrawn Account Rates	Interest Rate
act. Online Saver Account	Overdrawn Account Rate 14.48% pa

Loan Accounts no longer on offer (existing accounts only)

act. Variable Rate Home Loans	Interest Rate \$10 monthly service fee
Residential Loan with Package Plus (\$500k+)	3.93% pa
Residential Loan with Package Plus (\$250k - \$499,999)	4.23% pa
Residential Loan with Package (\$50k - \$249,999)	4.43% pa
Residential Loan	5.03% pa
Interest Only Loan with Package Plus (\$500k+)	4.13% pa
Interest Only Loan with Package Plus (\$250k - \$499,999)	4.23% pa
Interest Only Loan with Package (\$50k - \$249,999)	4.43% pa
Interest Only Loan	5.03% pa

act. Fixed Rate Home Loans	Interest Rate Residential or Interest Only Loans \$10 monthly service fee
Fixed 1 year	3.59% pa
Fixed 2 years	2.99% pa
Fixed 3 years	3.19% pa
Fixed 4 years	3.79% pa
Fixed 5 years	3.79% pa

act. Personal Loans	Interest Rate
Secured Personal Loan	7.79% pa
Unsecured Personal Loan	12.79% pa

Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 ("Community Sector Banking") as its Authorised Representative and Credit Representative to advise and deal in relation to these products. Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416. Banking products are products of Bendigo and Adelaide Bank. Any information provided is of a general nature only and does not take into account your objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness to your personal circumstances. You should read the applicable Disclosure Documents available online at communitysectorbanking.com.au before making any decision. Terms, conditions, fees and charges apply. All loans subject to normal lending criteria. 1213598-1213599 (03/20)