

Schedule of interest rates for Personal Accounts

Rates effective from 16 February 2026.

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

The interest rates in this Schedule are subject to change. You can find out our current rates or obtain the Terms and Conditions, at any time by calling into one of our branches, phoning 1300 236 344 or visiting our website at www.bendigobank.com.au

The issuer of this document is Bendigo and Adelaide Bank Limited.

Transaction Accounts	Tier	Interest Rate
Bendigo Everyday Account	\$0 plus	0.00% p.a.
Bendigo Student Account	\$0 < \$250	0.00% p.a.
	\$250 < \$2,000	0.00% p.a.
	\$2,000 < \$5,000	0.00% p.a.
	\$5,000 plus	0.01% p.a.
Bendigo Concession Account	\$0 plus	0.00% p.a.

Transaction Accounts	Stepped	Interest Rate
Bendigo Easy Retirement Account	For that part of your balance between \$0 < \$9,999.99	0.35% p.a.
	For that part of your balance between \$10,000 < \$49,999.99	1.20% p.a.
	For that part of your balance \$50,000 < \$249,999.99	1.70% p.a.
	For that part of your balance \$250,000 and above	2.00% p.a.

Savings Accounts	Tier	Interest Rate
Bendigo EasySaver Account	\$0 plus	3.05% p.a.
Bendigo PiggySaver Account	\$0 plus	3.05% p.a.

Savings Account	Stepped	Interest Rate
Bendigo Reward Saver Account ¹	Base Rate \$0 plus	0.10% p.a.
	Bonus Rate: for that part of your balance between \$0 - \$100,000	4.25% p.a.
	for that part of your balance \$100,000.01 and above	0.10% p.a.
	Bonus Rate ≤ 30 years of age: for that part of your balance between \$0 - \$100,000	4.25% p.a.
	for that part of your balance \$100,000.01 and above	0.10% p.a.

Overdrawn Account Rates		Interest Rate
Bendigo EasySaver Account and Bendigo Reward Saver Account	Savings Overdrawn Rate	17.98% p.a.
Bendigo Everyday Account, Bendigo Easy Retirement Account, Bendigo PiggySaver Account and Bendigo Student Account	Standard Overdraft Rate	15.23% p.a.
	Overlimit Rate*	6.00% p.a.

Bendigo Everyday Account – Discounted Offset Rates		Interest Rate
The following interest rates are those used to calculate the discounted interest on loan accounts that are linked to a Bendigo Everyday Account. For more information refer to clause 5.7 to 5.14 of the Bendigo Personal Accounts and Facilities Terms and Conditions.	Full offset [^]	0.00% p.a.
	Partial offset	1.89% p.a.

¹ The Bonus Rate of interest will apply instead of the Base Rate when you meet the Bonus Rate eligibility criteria in clause 1.8 of the Bendigo Personal Accounts and Facilities Terms and Conditions. However if all account holders are ≤ 30 years of age for the relevant month and the Bonus Rate eligibility criteria are met, the applicable ≤ 30 years old Bonus Rate will apply instead of the Base Rate.

* 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.

For more information contact your local branch or phone 7 days a week on 1300 236 344.