

# Sandhurst Rate Board Matrix

Issued by Sandhurst Trustees

Rates are subject to change without notice

## Sandhurst Cash Common Fund

Rate of Return as at 18 December 2025 (net of all fees and costs)<sup>#</sup>

Term	Distribution Frequency	Rate of Return
No minimum	Quarterly	3.10% p.a.

Income is calculated on your daily balance and paid quarterly to investors after the end of each quarter and after account closure.

## Sandhurst Select 90 Fund

Indicative Rate for the current quarter ending 31 March 2026 (net of all fees and costs)<sup>#</sup>

Term	Distribution Frequency	Indicative Rate
90 days	Quarterly	4.00% p.a.

Income is calculated on your daily balance and paid quarterly to investors after the end of each quarter and after account closure.

The indicative rate is an indication of the likely return of the fund for the quarter (net of fees and costs). The indicative rate is not guaranteed. The actual rate of return paid to investors at the end of each quarter is determined by the amount of income earned by the fund (net of fees and costs). The actual rate paid may be more or less than the indicative rate.

## Sandhurst Investment Term Fund

Anticipated Returns as at 1 January 2026 (net of all fees and costs)<sup>#</sup>

Term	Distribution Frequency	Anticipated Return
3 Months	On Maturity	3.90% p.a.
6 Months	Quarterly	4.10% p.a.
1 Year	Quarterly	4.10% p.a.
1 Year	Monthly	4.05% p.a.
2 Years	Quarterly	4.15% p.a.
2 Years	Monthly	4.10% p.a.
3 Years	Quarterly	4.20% p.a.
3 Years	Monthly	4.15% p.a.
4 Years	Quarterly	4.25% p.a.
5 Years	Quarterly	4.30% p.a.

Income is calculated on your daily balance and paid on your nominated distribution frequency, and on maturity or withdrawal of the investment. 3-month terms may also be paid a distribution on 30 June.

The anticipated return is the rate of return Sandhurst anticipates meeting over the duration of the investment. Anticipated returns are not guaranteed and there is a risk that the rate paid may be lower than expected.

Early withdrawal is available although a penalty may apply in the form of a reduced rate of return. From 21 August 2024 the reduced rate of return on new investments, and existing investments that have rolled over since this date, is 1.00% p.a. and is subject to change. For all other investments the reduced rate of return is 0.10% p.a.

<sup>#</sup> The final value remaining after all associated charges have been deducted.

For further information contact our Sandhurst Funds Administration Team (STL Registry) on 1800 634 969 or visit [bendigobank.com.au/managedfunds](https://bendigobank.com.au/managedfunds)

# Sandhurst Rate Board Matrix

Issued by Sandhurst Trustees

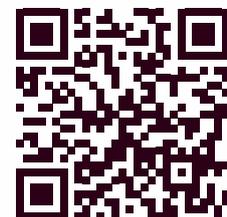
	Flexibility	Something in-between	Lock it away
<b>Your options</b>	<b>Sandhurst Cash Common Fund</b>	<b>Sandhurst Select 90 Fund</b>	<b>Sandhurst Investment Term Fund</b>
<b>Invest from</b>	\$1,000	\$2,000	\$2,000
<b>Investment terms</b>	Generally available at call*	Each contribution is fixed for 90 days then generally available at call*	Choice of 3 months to 5 years 3 year term allows 25% of the total amount invested for the term to be withdrawn at any time - Rainy Day Access*
<b>Returns</b>	<a href="http://bendigobank.com.au/managedfunds/performance">bendigobank.com.au/managedfunds/performance</a>		
<b>Invests in</b>	<ul style="list-style-type: none"> <li>· Cash and deposits</li> <li>· Money market securities</li> </ul>	<ul style="list-style-type: none"> <li>· Mortgage backed assets</li> <li>· Australian first registered mortgages</li> <li>· Deposits</li> <li>· Money market securities</li> <li>· Government backed securities</li> </ul>	<ul style="list-style-type: none"> <li>· Mortgage backed assets</li> <li>· Australian first registered mortgages</li> <li>· Deposits</li> <li>· Money market securities</li> <li>· Government backed securities</li> </ul>
<b>Additional investments</b>	✓	✓	Additional investments can be made within 14 days after the maturity date
<b>Distribution payments (calculated daily)</b>	Quarterly	Quarterly	Choice of monthly or quarterly depending on term selected
<b>Ebanking access</b>	✓	✓	✓ Limited - View only access
<b>Branch access</b>	✓	✓	✓
<b>Statement</b>	✓	✓	✓
<b>Risk Indicator</b>	Low	Low	Low

## Complimentary General Advice

Do you need more help to decide which managed fund is right for your savings?

Talk to our friendly Bendigo Bank branch staff about a referral to a wealth specialist or complete the enquiry form at [bendigobank.com.au/financialadvice](http://bendigobank.com.au/financialadvice)

Scan the QR code to visit our website



### Important information

\* Sandhurst shall satisfy withdrawal requests as soon as practicable (generally on the same day, but not more than 12 months). Withdrawal requests may be delayed or refused if in Sandhurst's reasonable opinion it is in the best interests of investors as a whole to do so. There is a risk that withdrawal proceeds will not be paid within a reasonable period after the initial investment term.

Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906 is a subsidiary of Bendigo and Adelaide Bank Limited (the Bank) ABN 11 068 049 178 AFSL 237879, is the issuer of the managed funds detailed on this board. Banking facilities such as e-banking are provided by the Bank. Both companies receive remuneration on the issue of products and services they provide. Investments in managed funds are not deposits with, guaranteed by, or liabilities of the Bank nor any of its related entities and are subject to normal investment risk including loss of some or all of the principal invested and/or lower than expected returns. There is also a risk that withdrawal proceeds may not be paid within a reasonable period after the end of the fixed term. General advice in relation to each product class is provided by the relevant issuer. Please consider your situation and read the relevant Product Disclosure Statement available at [www.bendigobank.com.au/managedfundsforms](http://www.bendigobank.com.au/managedfundsforms) before making an investment decision. For Target Market Determination: [www.bendigobank.com.au/TMD](http://www.bendigobank.com.au/TMD) (2187643-2186621) (06/25)