

Think better for your business

Think about investing

Issued by Sandhurst Trustees

Why Sandhurst?

Formed in 1888, Sandhurst Trustees is a fully owned subsidiary of Bendigo Bank. We are the trusted partner of over 56,000 investors and over \$5.0 billion in funds under management. We have a strong investor focus to be relevant and valued by helping our customers achieve their best financial future.

Why invest?

Sandhurst Cash Common Fund and Sandhurst Select 90 Fund (Funds)

With regular income and capital stability objectives these Funds may help your business better:

- | | |
|--|---|
| ✓ Manage cashflow | ✓ Earn income on stored GST [#] |
| ✓ Save for equipment or other large expenses | ✓ Set money aside for unexpected expenses |
| ✓ Access bulk payments via Bendigo Bank e-banking services | ✓ Utilise compatible accounting software (e.g. Xero and MYOB feeds) |

Funds at a glance

	Sandhurst Cash Common Fund*	Sandhurst Select 90 Fund** [#]
Minimum Investment	\$1,000	\$2,000
Investment terms	Generally available at call	Each contribution is fixed for 90 days then generally available at call
Returns[#]	bendigobank.com.au/managedfunds/ccf/performance	bendigobank.com.au/managedfunds/s90f/performance
Rates	bendigobank.com.au/rateboard	bendigobank.com.au/rateboard
Invests In	<ul style="list-style-type: none"> · Cash and deposits · Money market securities 	<ul style="list-style-type: none"> · Mortgage backed assets · Australian first registered mortgages · Deposits · Money market securities · Government backed securities
Additional investments anytime	✓	✓
Distribution payments (calculated daily)	Quarterly	Quarterly
e-banking access	✓	✓
Bulk payment availability	✓	✓
Branch access	✓	✓
Statement	✓	✓
Entry and Exit Fees	x	x
Risk indicator	Considered by Sandhurst to be a low risk investment.	

* Management Fees and Costs are 1.02% p.a. of the net asset value of the Fund.

** Management Fees and Costs are 1.04% p.a. of the net asset value of the Fund.

[#] There is a risk that the rate paid may be lower than the published rate.

Useful tools

Visit our education hub at bendigobank.com.au/educationhub for helpful tools and information about investing.

Complimentary General Advice

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

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

To apply using our online application form, go to bendigobank.com.au/entitiesapplication

Contact us today, it's simple

Online bendigobank.com.au/managedfundsenquiry

In person Visit your local Bendigo Bank branch.

Phone **1800 634 969**

Things you should know

The managed funds described are issued by Sandhurst Trustees Limited (Sandhurst) ABN 16 004 030 737 AFSL 237906, a subsidiary of Bendigo and Adelaide Bank Limited (the Bank) ABN 11 068 049 178 AFSL 237879. Both these companies receive remuneration on the issue of these products or the service they provide, full details of which are contained in the relevant Product Disclosure Statement (PDS). Investments in these products are not deposits with, guaranteed by, or liabilities of the Bank or any of its related entities. This document is provided by Sandhurst and contains general advice only. You should consider your situation and read the relevant PDS, available at bendigobank.com.au/managedfunds/forms before making an investment decision. Information is current as at 30/09/2025, and subject to change without notice. To see target market determinations please refer to bendigobank.com.au/TMD_BEN60WM009 (2269670-2268823) (12/25)