

Important Information

Changes Booklet
for Cash Solutions

May 2025

This document contains important information about changes to your products if they are transitioning to a:

- Bendigo Cash Management Account
- Bendigo Cash Solutions Term Deposit Account

Contents

INTRODUCTION	4
HOW TO USE THIS BOOKLET	5
PART A – CHANGES TO ACCOUNT ACCESS AND PAYMENTS	6
YOUR ACCOUNT DETAILS – NEW BSB AND ACCOUNT NUMBERS	6
ONLINE BANKING (NOW, BENDIGO E-BANKING)	6
BENDIGO PHONE BANKING	8
CARDS	8
OTHER PAYMENTS TO AND FROM YOUR ACCOUNT	9
ADDITIONAL INFORMATION	10
PART B – CHANGES TO CASH MANAGEMENT ACCOUNTS	11
1. CHANGES TO TERMS AND CONDITIONS	11
2. CHANGES TO ACCOUNT ELIGIBILITY	11
3. CHANGES TO FEES AND CHARGES	11
4. CHANGES TO INTEREST	16
5. CHANGES TO HOW YOU CAN ACCESS AND OPERATE ON YOUR ACCOUNT	16
6. CHANGES TO HOW THIRD PARTIES CAN ACCESS AND OPERATE YOUR ACCOUNT	17
7. CHANGES TO TRANSACTION LIMITS	17
8. CHANGES TO YOUR LIABILITY IN RELATION TO TRANSACTIONS	17
9. CHANGES TO YOUR STATEMENTS	17
10. FUTURE CHANGES TO TERMS AND CONDITIONS	18
11. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU	19
12. CHANGES TO SECURITY	19
PART C – CHANGES TO TERM DEPOSIT ACCOUNTS	20
1. CHANGES TO TERMS AND CONDITIONS	20
2. NO CHANGES TO ACCOUNT ELIGIBILITY	20
3. CHANGES TO FEES AND CHARGES	20
4. NO CHANGES TO INTEREST	23
5. NO CHANGES TO WHAT HAPPENS WHEN YOUR INVESTMENT TERM ENDS	23
6. CHANGES TO WHEN AND HOW YOU CAN ACCESS YOUR ACCOUNT	23
7. IF YOU NEED TO WITHDRAW FROM YOUR TERM DEPOSIT EARLY	24
8. CHANGES TO HOW THIRD PARTIES CAN ACCESS AND OPERATE YOUR ACCOUNT	24
9. NO CHANGES TO YOUR STATEMENTS	24
10. FUTURE CHANGES TO TERMS AND CONDITIONS	24
11. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU	25
12. CHANGES TO MINIMUM BALANCE REQUIREMENTS	26

Introduction

This booklet provides information about the upcoming changes that will apply to existing Adelaide Bank deposit accounts as part of their transition to equivalent Bendigo Bank deposit account products if they are transitioning to one of the following types of accounts:

- Bendigo Cash Management Account
- Bendigo Cash Solutions Term Deposit Account

In this booklet, “you” and “your” refer to an account holder and they only include you if you have an account that has been opened in your name. Where an account has been opened on behalf of an investor in the name of a custodian (for example, where the account is opened on behalf of an investor by a provider of margin loans or its nominee(s), a master trust, wrap account or other investor directed portfolio-type service):

- “you” and “your” refer to the custodian and not the investor; and
- the rights of the investor, on whose behalf the custodian has opened the account, will continue to be determined based on the terms of the arrangement between the custodian and the investor.

The “How to use this booklet” section below and the letter and other communications we give you will assist you to understand which parts of this booklet are relevant to you.

To ensure you understand the changes to your products and accounts we encourage you to carefully read the parts of this booklet that are relevant to you, together with the letter and other communications we give you.

The information included in this booklet, including information about interest rates and fees, is correct as at 8 April 2025.

If you are unsure about anything in this booklet, which parts of this booklet are relevant to you, or anything else about the upcoming changes, please contact us.

How to use this booklet

The remainder of this booklet is divided into the following different parts:

- **Part A – Changes to account access and payments**

Part A provides information about the changes to the ways in which you can access and make payments to or from your accounts including details of the cancellation of your existing access methods and the issue of replacement payment facilities. It also provides some other general information that applies to various products and accounts. Part A is relevant to all account types.

- **Part B – Changes to cash management accounts**

Part B provides information about the changes to your account if it is transitioning to a Bendigo Cash Management Account.

- **Part C – Changes to term deposit accounts**

Part C provides information about the changes to your account if it is transitioning to a Bendigo Cash Solutions Term Deposit Account.

Part A – Changes to account access and payments

This part summarises the changes to the ways in which you can access your accounts, including details of the cancellation of your existing access methods and the issue of replacement payment facilities. It also provides some other general information.

Further information is provided in the later parts of this booklet and the terms and conditions documents that are referred to in this booklet.

Your account details – new BSB and Account numbers

From the transition date the BSB for your accounts will be 633 000.

You will also receive a new account number for each account held. We will write to you again before the transition date to advise you of the new account number for each of your accounts and it will also be available in e-banking from the transition date (see below).

Online Banking (now, Bendigo e-banking)

Cancellation of your existing Online Banking

From the transition date you will no longer be able to access Adelaide Bank Online Banking.

Instead, you will have access to Bendigo Bank's internet banking facility which is known as Bendigo e-banking and can be accessed through a web browser at www.bendigobank.com.au or using the Bendigo Bank app (see below).

We will separately advise you whether Bendigo e-banking access will be issued to any third parties who have Online Banking access for your accounts prior to the transition date.

Statements of account issued to you prior to the transition date that were available through Adelaide Bank Online Banking will be available in Bendigo e-banking after the transition date.

Accessing Bendigo e-banking

If you are a current Adelaide Bank Online Banking user immediately prior to the transition date we will register you for Bendigo e-banking access from the transition date. We will provide you with the information you need to access Bendigo e-banking before the transition date.

Bendigo Bank e-banking app

The Bendigo Bank app is available to download for free for compatible smart phones or tablets from the App Store (for iOS devices) or Google Play (for Android devices).

After the transition date you can log into the Bendigo Bank app using your Bendigo e-banking Access ID and password.

When you log in to the Bendigo Bank app for the first time, you can set it up to allow you to log on quickly and securely in the future using a four-digit PIN (Personal Identification Number) or, if you have a compatible device, Face ID® or fingerprint.

Pay Anyone Payments

Bendigo e-banking offers multiple types of Pay Anyone Payments:

- **Osko Payments**

We process Osko Payments immediately and funds are generally available to the payee in near real-time.

- **Fast Payments**

We generally process Fast Payments immediately but when funds are available to the payee depends on their financial institution.

- **Direct Entry Payments**

Traditional payments made to other financial institutions that may take up to 2 business days to be received. Payments you request before 7:00pm (AEST/AEDT) on business banking days will be processed by us on the same day. Payments you request after 7:00pm (AEST/AEDT) or on a weekend, public holiday or bank holiday will be processed by us on the next business banking day. It may take up to one business day for the payments to be processed by the payee's financial institution after we process it.

We will tell you if we are sending a Pay Anyone Payment as an Osko Payment or a Fast Payment when we accept a payment instruction from you.

Pay Anyone Payments are subject to a daily Pay Anyone limit that applies to all Pay Anyone Payments including payments made by Osko, Fast Payments and Direct Entry Payments. If we register you for Bendigo e-banking access for the first time from the transition date, your existing Adelaide Bank Online Banking daily payment limit will continue to apply in Bendigo e-banking. You can request that we change your Pay Anyone daily limit by contacting us.

Payments made by Osko and Fast Payments also have a separate fixed daily maximum sub limit of \$30,000 per Access ID. Pay Anyone Payments that exceed this sublimit will be sent as Direct Entry Payments.

Any "Payees" you have saved in Adelaide Bank Online Banking will automatically be transferred across to your Bendigo e-banking.

Most future-dated and regular payments you have set up for your accounts in Adelaide Bank Online Banking (including BPAY payments) will carry over to Bendigo e-banking and will still be processed from your account after the transition date. A small number of future-dated or regular payments will not carry over where the payment frequency you have requested is not available in Bendigo e-banking. We will advise you in later communications what you will need to do in relation to these payments.

BPAY®

Bendigo e-banking offers the ability to make BPAY payments to BPAY billers.

From the transition date, you will also be able to register for BPAY View®, which is a free service that allows you to opt out of paper bills and instead receive, view, and pay your bills with participating BPAY billers through Bendigo e-banking.

BPAY payments made before 6:30pm (AEST/AEDT) on business banking days will be processed that night. BPAY payments made after 6:30pm (AEST/AEDT) or on a weekend, public holiday or bank holiday will be processed on the next business banking day.

Telegraphic Transfers

Where available for your account type, you will now be able to perform domestic and overseas Telegraphic Transfers in Australian and foreign currencies via Bendigo e-banking.

Telegraphic Transfers are an additional service that you must be registered for via Bendigo e-banking.

Telegraphic Transfers made after 3:00pm (AEST/AEDT) or on a weekend, public holiday or bank holiday will be processed by us on the next business banking day.

Future statements of account

After the transition date, we will continue to give you statements of account electronically or by post in the same way as you are currently receiving your statements of account.

If you have Bendigo e-banking you will be able to access electronic statements (e-statements) in PDF format via the Bendigo e-banking platform, even if you are receiving statements by post. e-statements are a convenient and environmentally friendly alternative to paper statements. If you are currently receiving paper statements and would like to only receive e-statements, you can do so by updating your statement preference in Bendigo e-banking after the transition date.

If you would like to only receive e-statements you will need to provide an email address. This email address will be used to notify you when you have a new e-statement available for viewing in Bendigo e-banking and you can then access and download your e-statements through Bendigo e-banking.

Bendigo Phone Banking

The Bendigo Phone Banking service gives you a range of options including transferring funds, accessing account balances, and paying bills.

If Bendigo Phone Banking is available for your accounts, you will be able to register for Bendigo Phone Banking by contacting us on or after the transition date. We will not automatically issue you with a new Access Number or PIN to access Bendigo Phone Banking on the transition date.

Once registered, you can access Bendigo Phone Banking by calling 1300 236 344 and entering your Access Number and PIN.

When you call Bendigo Phone Banking for the first time, you will be asked to select your own five-digit PIN. Your Bendigo Phone Banking PIN should be kept secret to ensure you are the only person who can access your accounts.

Cards

If you currently have a Cashcard for your Adelaide Bank account it will be cancelled on the transition date and we will issue you (and any applicable additional cardholders) with a replacement Debit Mastercard® which provides easy and secure access, wherever Mastercard® is accepted.

Your replacement Debit Mastercard® will be sent to you by post prior to the transition date but you will only be able to use the replacement card from the transition date.

You will need to activate your replacement card and select a PIN before you use it. Clear instructions about how you can activate your replacement card and set your PIN will be sent with your replacement card and can be done through Bendigo e-banking or by contacting us.

Verified by Visa will no longer be available from the transition date and will be replaced with Mastercard Identity Check™.

If you have authorised merchants to charge your existing Cashcard automatically (for example, insurance expenses or gym membership) you will need to contact them and provide them with your replacement Debit Mastercard® details on or after the transition date to ensure any charges are processed.

From the transition date, you must use your replacement Debit Mastercard® and cease using your existing Cashcards. There will be no redirections in place so any charges attempted to be charged to your Cashcards after the transition date may be declined or fail.

If you would like to receive a list from us of recurring payments that have been processed to your Adelaide Bank accounts over the past 13-months, please call us before the transition date.

Purchases and refunds completed using your existing Cashcard usually take a few days to be processed to your account.

Currently, Adelaide Bank may permit one Cashcard to be linked to multiple accounts. However, after the transition date, each Bendigo Bank Debit Mastercard® may only be linked to one account.

If you have more than one account linked to your Cashcard we will issue you with multiple replacement debit cards to replace your existing Cashcard (one for each account). If this applies to you, you can ascertain which debit card is linked to which account in Bendigo e-banking. If you wish, we can also add a notation to your card. Please contact us if you would like to discuss this or arrange for this to occur.

Cash withdrawal limits

From the transition date, the maximum amount you may withdraw in cash at an ATM or EFTPOS terminal in a day is \$1,000 per debit card, unless we agree otherwise with you.

You can request a different limit by contacting us.

Digital wallets

From the transition date, the digital wallets supported by Bendigo Bank include:

- **Apple Pay**

Upload your card to your Apple device via the Wallet or Bendigo Bank app. No more worries about leaving your wallet in the car, no more waiting for a plastic card to arrive. Just easy, secure payments using Apple Pay.

- **Google Pay**

Upload your card to your Google device via the Google Pay app or Bendigo Bank app. Google Pay is the fast, simple way to pay with your Bendigo Bank card in stores and online.

- **Samsung Pay**

Upload your card to your Samsung device via the Samsung Pay app. Access your favourite cards on your Samsung phone to make payments on the go, just by tapping your device.

- **Garmin Pay**

Garmin Pay™ lets you make purchases quickly and effortlessly with nothing needed but your watch.

To use a digital wallet, you will need to add your replacement Bendigo Bank Mastercard to the digital wallet on or after the transition date.

Other payments to and from your account

Direct debits from and direct credits to your accounts

Where possible, we will arrange for direct debits and direct credits which have been setup for your existing Adelaide Bank account details to be redirected to your corresponding Bendigo Bank account details for a limited time after the transition date and any payment authorised prior to the transition date will be redirected to your new Bendigo Bank account number during this period.

In some cases the other party to the direct debit or direct credit arrangement may require your authorisation to update the direct debit or direct credit arrangement.

Examples of direct debits that may be setup to debit funds from your account include regular payments you are required to pay to insurance companies, energy providers and subscription services.

Examples of direct credits that may be setup to credit funds into your account include your salary from your employer and other regular payments you receive such as Centrelink benefits.

On and after the transition date you should review all direct debits and direct credits setup with your Adelaide Bank account details to ensure they are updated to your new Bendigo Bank account details. You may need to contact relevant third parties to update your account details with them.

From the transition date, your new Bendigo Bank BSB and account number must be used to establish any new direct debits or direct credits. You must not use your Adelaide Bank account numbers to receive payments to your accounts.

If you wish to receive a list from us of direct debits and direct credits that have been processed to your Adelaide Bank accounts for the past 13-months, please contact us before the transition date.

Cheques

You will no longer be able to use any Adelaide Bank cheques we have provided to you on or after the transition date. If you do, the cheques may be dishonoured (but you will remain liable for the cheque if we honour it). Please ensure you securely destroy any unused Adelaide Bank cheque books on the transition day.

Any cheques that you have written before the transition date that have not been presented for payment by the transition date may be redirected to your new Bendigo Bank account details when presented for a limited time after the transition date.

As part of our work towards the phasing out of the use of cheques, new or replacement cheque books will not be issued.

To learn about other payment methods available to you, please visit www.bendigobank.com.au/cheques.

Automatic Payments

From the transition date you will be able to set up automatic payments from some Bendigo Bank accounts.

Automatic payments supported by Bendigo Bank include:

- **Periodical payments**

Payments from your account to another account with us or with another financial institution or to a third party. Please contact us if you would like to discuss this or arrange for this to occur.

- **Sweep facility**

Payments from your nominated account with us to a Bendigo Credit Card or another account with us. You will need to contact us if you would like to discuss this or arrange for this to occur.

- **Direct Debits**

See 'Direct debits from and direct credits to your accounts' above.

For Automatic Payments, if a payment date falls on a day other than a business day, funds must be available by 10:00am (AEST/AEDT) on the previous business day.

Additional information

PayID

A PayID is a simpler way to send and receive payments. It replaces the need to provide financial account details, such as BSB and account number, when sending and receiving payments.

Instead, PayID allows you to use certain details that are likely to be easier to remember, such as your email address or your mobile phone number.

From the transition date you will be able to create PayIDs in Bendigo e-banking for your eligible Bendigo Bank accounts.

The Consumer Data Right and Open Banking

Open Banking is part of the broader Consumer Data Right (CDR), introduced by the Australian Government to give you more access to your data and make it easier to:

- compare products and services; and
- access new and improved services.

Open Banking will enable you to share your data with accredited providers via a simple, easy to use and secure automated process. You can see the list of providers accredited by the ACCC and access more information about the CDR by visiting the CDR website at www.cdr.gov.au.

You can access a copy of our Bendigo Bank Consumer Data Right Policy online at www.bendigobank.com.au/open-banking.

From the transition date, you will be able to access your data through the CDR as described in our Bendigo Bank Consumer Data Right Policy.

Part B – Changes to cash management accounts

This part describes the changes that apply to your existing deposit account if it is transitioning to a Bendigo Cash Management Account.

1. Changes to terms and conditions

The terms and conditions set out in our ***Bendigo Cash Management Account Terms and Conditions (15 May 2025)*** and the relevant details set out in this booklet will apply to your account from the transition date, in replacement of the current terms and conditions.

In addition, our ***Bendigo Payment Facilities Terms and Conditions (15 May 2025)*** will apply to any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Cash Management Account, you accept these terms and conditions in relation to the payment facility.

Each of the abovementioned terms and conditions documents have been published on the Adelaide Bank website at www.adelaidebank.com.au/banking/cash-solutions and printed copies are also available on request by contacting us.

2. Changes to account eligibility

No changes are being made to account eligibility for your account. Any existing account eligibility requirements will continue.

3. Changes to fees and charges

What fees and charges will apply

From the transition date, the fees and charges that will apply to your account will be as stated in the latest versions of our following Fees and Charges Documents from time to time:

- our ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates***, which sets out the fees and charges that apply to accounts we open as personal accounts; and
- our ***Bendigo Bank Business Fees and Charges document***, which sets out the fees and charges that apply to accounts we open as business accounts.

Both of the above Fees and Charges Documents are published on the Adelaide Bank website at www.adelaidebank.com.au/banking/cash-solutions and printed copies are also available on request by contacting us. From the transition date, both Fees and Charges Documents will be published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/.

The abovementioned Fees and Charges Documents may not be updated to include the fees and charges for your account until closer to the transition date. The fees and charges that will apply from the transition date are as follows:

Staff Assisted Services Branch/Agency		
Transaction	When fee is payable	Fee amount
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.	\$2.50
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).	\$2.50

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.	\$2.50
Other Transaction		
EFT Credit Transfer	When Bendigo Bank accepts funds to be credited to an account at another bank.	\$4.00
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.	\$3.75
Card initiated		
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.	\$2.50
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.	\$2.50
Other card fees		
International Transaction Fee	Payable for each Transaction which is conducted in a currency other than Australian dollars (AUD) or in Australian dollars (AUD) but with or using a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia. <i>Note: It may not always be apparent to you that an online merchant is located outside of Australia.</i>	3% of the Transaction amount (in AUD)
International ATM Enquiry	Payable whenever you make an Account inquiry outside of Australia at a non-Bendigo Bank ATM.	\$1.50
International ATM Withdrawal	Payable whenever you make a cash withdrawal outside of Australia at a non-Bendigo Bank ATM (in addition to the Cash Advance Fee).	\$5.00
Replacement Card Fee	Payable whenever we issue you a replacement, reissue or redirection card other than by standard post at your request.	\$15.00
Cheque Fees		
Bank Cheque Withdrawal	When you request us to provide you with a bank cheque. This fee will be charged to your account.	\$10.00
Bank Cheque Replacement Fee	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 Fee	Allowed only in limited circumstances. When you request us to stop payment on a Bank Cheque and to purchase it back.	\$20.00
Cheque Cancellation Fee	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 (outward)	When we dishonour a cheque you have written. This fee is charged to your account when the cheque is dishonoured.	\$10.00

Cheque Search Fee	When you request us to search and retrieve a copy of a cheque or cheques.	\$15.00 per cheque or \$60.00 per hour (for 4 or more cheques)
Cheque Trace Fee	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		
Foreign Bank Note Fees	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
Telegraphic Transfers		
Inward Telegraphic Transfer in AUD Currency	Acceptance of payment in AUD currency for swift transfer to a Bendigo Bank account.	\$2.00
Inward Telegraphic Transfer in a Foreign Currency	Acceptance of payments in a foreign currency for swift transfer to a Bendigo Bank account.	\$10.00
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.	Account holders – in branch or via e-banking: \$30.00 Bendigo and Adelaide Bank shareholders (shareholder must hold a Bendigo Bank account): \$15.00
Amendment to Telegraphic Transfer Instructions	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 Fee	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 Request	Applies if you request the return payment of a telegraphic transfer.	\$25.00

Rejected Telegraphic Transfer	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		
Audit Request	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)
Bill Payment Transaction Trace Fee	When you request us to trace a bill payment you have made through the BPAY scheme.	\$20.00
Bill Payment Transaction Recall Fee	When you request us to recall a bill payment you have made through the BPAY scheme.	\$20.00
Cash Order or Exchange – Notes/Coin	<p>When we are required to order cash on your behalf or when we are required to have cash collected on your behalf:</p> <p>Charges reflect the costs charged to us by external contractors providing cash supplies to our branches and may vary due to location.</p>	<p>Please contact your local branch for information regarding fees for your location.</p> <p>Higher rates may be charged by branches deemed to be in a remote location by our Service Provider.</p> <p>Higher rates may be charged for services performed on weekends, public holidays or with less than three days notice.</p> <p>Additional fees for delivery of coin bags, delivery of note bags or the wrapping of coin may be applicable. Coin bag limits may apply.</p>
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.	\$10.00
Direct Entry Trace Fee	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

Pay Anyone Trace Fee e-banking Pay Anyone Trace Fee (including Osko)	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.	\$5.00
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 reissue to you.	\$5.00
Sweep Facility Rejection	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.	\$5.00
Voucher Search	Where you request us to search and/or retrieve voucher/s or other documentation.	\$60.00 per hour (minimum charge \$15.00)
Fees (business customers only)		
Document Request	Payable for each copy of any document requested (apart from copies of documents entitled to be obtained under the National Credit Code).	\$16.50
Sales Voucher Retrieval	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
Company/Business Name Search	When we are required to, or you request us to, conduct a company or business name search.	\$50.00
Miscellaneous Service Charge	Payable where a service is provided for your account on a time basis.	\$60.00 per hour (Minimum charge \$30.00)
Bulk Payments (business customers only)		
Establishment Fee	Once approved, Bulk Payment customers are charged a one off Establishment Fee.	\$99.00
Processing fee		Customers are charged 16.5c per transaction (per account number credited). 15c is charged at the time of the upload, with GST being built up and charged on the first business day of the month.

BPAY Batch (business customers only)		
Establishment Fee	Once approved, BPAY Batch customers are charged a one off Establishment Fee.	\$99.00
Processing fee		Customers are charged \$0.30 per transaction (ie: per payment within the batch file). Fees are charged monthly, on the first business day of the month, for the previous month's files.
Direct Debit Service (business customers only)		
Establishment Fee		\$275.00
Base Transaction Fee (1-149 transactions)		\$27.50
Transaction Fee (over 150 transactions)		16.5 cents per transaction
Direct Debit Rejection fee		\$2.75 per rejection
BPAY Biller (business customers only)		
Application Fee		\$90.00
Monthly Transaction Fees		Available on application

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your account as and when they become payable.

4. Changes to interest

From the transition date, interest will be credited and debited to your account monthly on the first day of each month. There will be no other changes on the transition date to interest rates, how interest is calculated, how often interest is credited or debited in relation to your account and to which account interest is debited or credited.

The interest rate(s) on your account will continue to be determined by us from time to time and we may at our discretion vary the interest rate(s) on your account at any time.

The current interest rates applicable to your account are available by:

- contacting your adviser; or
- contacting us on 1800 224 124.

5. Changes to how you can access and operate on your account

Part A of this booklet and the letter and other communications we give you provide general information about the changes to how you will be able to access your account after the transition date. Any existing payment access methods you have (such as cards and internet banking) will be cancelled and replacement payment facilities issued to you.

From the transition date the following payment facilities will be available in relation to your account:

Payment Facilities	Availability
Bendigo Phone Banking	Available
Bendigo e-banking	Available
BPAY & BPAY View	Available

Pay Anyone (including OSKO®)	Available
PayID	Available
PayTo	Available
Automatic Payments	Available
Telegraphic Transfers	Available
Bank Cheques	Available
Cheque facility	Not Available
Youth Debit Mastercard	Not Available
Debit Mastercard	Available
Link Bendigo Credit Card to the account	Not Available

The abovementioned available payment facilities are available to be issued to account holders and, at the account holders' request, authorised signatories, authorised users and additional cardholders.

Payment facilities are not available to advisers, adviser firms and authorised representatives of adviser firms. We will continue to provide advisers, adviser firms and authorised representatives of adviser firms with access to your account in accordance with the level of authority you have given them through our separate adviser systems.

6. Changes to how third parties can access and operate your account

There will be no changes to the third parties who are able to access your account on the transition date.

Your adviser, adviser firm and authorised representatives of your adviser firm will continue to be able to access and operate your account in accordance with the level of authority you have given them. For more information about what they can and cannot do, please see clause 14.1 (Authorised Operators) in the Bendigo Cash Management Account Terms and Conditions (15 May 2025).

Any other third parties you have authorised to have access to or operate on your account will continue to be able to access and transact on your account in the same way as they can before the transition date as an 'Authorised Signatory', 'Authorised User' or 'Additional Cardholder' as the case may be depending on the authorisation you have given them. For more information about what they can and cannot do, please see clause 14.2 (Other third parties you can authorise) in the Bendigo Cash Management Account Terms and Conditions (15 May 2025).

Please contact us if you would like to make any changes to or check who is authorised to access and operate on your account.

7. Changes to transaction limits

Part A of this booklet describes the applicable periodic limits that will apply to your account from the transition date.

Important! These changes may increase your liability in the case of unauthorised transactions.

After the transition date we may change the daily and other periodic limits that apply to your account from time to time as set out in the terms and conditions that apply.

8. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you contain details about when you will and will not be liable for transactions performed using the payment facilities from the transition date.

You should read these terms and conditions carefully. In particular, please read clause 18 (Liability for Transactions) of the Bendigo Payment Facilities Terms and Conditions (15 May 2025).

9. Changes to your statements

We will continue to give you a monthly statement for your account.

See 'Future statements of account' in Part A of this booklet for details about how we will give you statements of account from the transition date.

10. Future changes to terms and conditions

We may make changes to your account and the terms and conditions that apply to your account after the transition date as set out in clause 23 of the Bendigo Cash Management Account Terms and Conditions (15 May 2025):

23 Changes

23.1 Changes we may make without your consent

Acting reasonably, we may change these Terms and Conditions at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

We can only make changes to the extent reasonably necessary to protect our legitimate interests, or to benefit you, including:

- changes because of changes to our cost of funds or other costs of doing business or to ensure that we receive an adequate return on assets;*
- changes because of requirements of laws or industry codes of practice, prudential standards, court decisions, decisions of our dispute resolution scheme, guidance or directions from regulators, and similar reasons;*
- changes due to changes in the way we operate our business or our systems;*
- changes we think are necessary to fix errors or to make things clearer;*
- changes for information security or similar purposes;*
- changes to reflect market practice or standards or to keep our products competitive and meeting customer expectations and needs; or*
- changes made for other good reasons.*

We may also change the terms and conditions that apply to the Payment Facilities associated with your Account as set out in the Bendigo Payment Facilities Terms and Conditions. Please refer to that document for further details of how those changes can be made.

If you are unhappy with changes we make, please contact us to discuss them. You also have the right to close your Account (see 'You can close or suspend your Account' below).

23.2 Notice of changes

We will tell you about changes as soon as reasonably possible.

If the following table requires we give you advance notice of a change, we will give you advance notice of the change. However, we may give you a shorter notice period or no notice of a change if:

- it is reasonable for us to manage a material and immediate risk; or*
- it is a change to or introduction of a government charge that you pay directly, or indirectly, in relation to your Account. In that case, we will tell you about the change or introduction reasonably promptly after the government notifies us (however, we do not have to tell you about it if the government publicises the introduction or change).*

Type of change	Advance notice required?
a) <i>Changes to an interest rate including interest rates applicable to overdrawn accounts</i>	<i>No later than the date of the change.</i>
b) <i>Changes to the way interest is calculated</i>	<i>Yes, 30 days.</i>
c) <i>Changing the frequency at which interest is debited or credited</i>	<i>Yes, 30 days.</i>
d) <i>A variation of the balance ranges within which interest rate(s) apply</i>	<i>Yes, 30 days.</i>
e) <i>Increasing a fee or charge or introducing a new fee or charge</i>	<i>Yes, 30 days.</i>
f) <i>Changes to the way a fee or charge is calculated</i>	<i>Yes, 30 days.</i>
g) <i>Any other change that we believe is unfavourable to you</i>	<i>Yes, 30 days.</i>
h) <i>Any other change</i>	<i>No.</i>

11. Changes to how we will communicate with you

From the transition date we may contact you in various ways including:

- by giving the communication to your adviser or adviser firm (where your account was opened through an adviser and you have not removed your adviser/adviser firm from your account);
- by sending the communication to you by email to the email address you last told us is your email address;
- by making the communication available for you to view in Bendigo e-banking (including in the Bendigo Bank app);
- by sending the communication to you by SMS message to the mobile number you last told us is your mobile telephone number;
- by sending the communication to you by prepaid post to the residential or postal address you last told us is your residential or postal address;
- by including the communication in or with another communication we give you (such as a statement of account); or
- where the communication does not include your personal information:
 - by publishing it in a nationally published newspaper; or
 - by publishing it on our publicly available website and notifying you that it has been published by one of the other methods described in this section.

You must:

- ensure the email address, residential telephone number, mobile telephone number, residential address and postal address we have recorded for you in our system are all current at all times and immediately advise us of any changes to these contact details; and
- regularly check your email and SMS inboxes and Bendigo e-banking to view the communications we give you.

If you do not ensure the contact details we have for you are current, you may not receive communications that we send to you. We are not required to contact you or send a communication to you in a different way if your contact details are no longer current.

12. Changes to Security

Any existing security interests in your account will continue and will not change as a result of these changes.

Part C – Changes to term deposit accounts

This part describes the changes that apply to your existing term deposit account if it is transitioning to a Bendigo Cash Solutions Term Deposit Account.

1. Changes to terms and conditions

The terms and conditions set out in our ***Bendigo Cash Solutions Term Deposit Account Terms and Conditions (15 May 2025)*** and the relevant details set out in this booklet will apply to your account from the transition date, in replacement of the current terms and conditions.

In addition, our ***Bendigo Payment Facilities Terms and Conditions (15 May 2025)*** will apply to any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Cash Solutions Term Deposit Account, you accept these terms and conditions in relation to the payment facility.

Each of the abovementioned terms and conditions documents have been published on the Adelaide Bank website at www.adelaidebank.com.au/banking/cash-solutions and printed copies are also available on request by contacting us.

2. No changes to account eligibility

No changes are being made to account eligibility for your account. Any existing account eligibility requirements will continue.

3. Changes to fees and charges

What fees and charges will apply

From the transition date, the fees and charges that will apply to your account will be as stated in the latest versions of our following Fees and Charges Documents from time to time:

- our ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates***, which sets out the fees and charges that apply to accounts we open as personal accounts; and
- our ***Bendigo Bank Business Fees and Charges document***, which sets out the fees and charges that apply to accounts we open as business accounts.

Both of the above Fees and Charges Documents are published on the Adelaide Bank website at www.adelaidebank.com.au/banking/cash-solutions and printed copies are also available on request by contacting us. From the transition date, both Fees and Charges Documents will be published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/.

The abovementioned Fees and Charges Documents may not be updated to include the fees and charges for your account until closer to the transition date. The fees and charges that will apply from the transition date are as follows:

Other transaction		
Transaction	When fee is payable	Fee amount
EFT Credit Transfer	When Bendigo Bank accepts funds to be credited to an account at another bank.	\$4
Cheque fees		
Bank Cheque Withdrawal	When you request us to provide you with a bank cheque. This fee will be charged to your account.	\$10.00
Bank Cheque Replacement Fee	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 Fee	Allowed only in limited circumstances. When you request us to stop payment on a Bank Cheque and to purchase it back.	\$20.00

Cheque Trace Fee	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
Telegraphic Transfers		
Inward Telegraphic Transfer in AUD currency	Acceptance of payment in AUD currency for swift transfer to a Bendigo Bank account.	\$2.00
Inward Telegraphic Transfer in a Foreign Currency	Acceptance of payments in a foreign currency for swift transfer to a Bendigo Bank account.	\$10.00
Outward Telegraphic Transfers	<p>When you request the transfer of funds to a non-Bendigo Bank account. This includes:</p> <p>International Telegraphic Transfers – funds sent from your Bendigo Bank account to overseas destinations worldwide in AUD or foreign currency.</p> <p>Domestic Telegraphic Transfers – AUD funds sent from your Bendigo Bank account to other financial institutions within Australia.</p> <p>Note: The accepting bank may charge a handling or acceptance fee (the amount of which are not disclosed to us) which may be deducted from the total of funds upon receipt.</p>	<p>Account holders – in branch or via e-banking: \$30.00</p> <p>Bendigo and Adelaide Bank shareholders (shareholder must hold a Bendigo Bank account): \$15.00</p>
Amendment to Telegraphic Transfer Instructions	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 Fee	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 Request	Applies if you request the return payment of a telegraphic transfer.	\$25.00
Rejected Telegraphic Transfer	<p>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.</p> <p>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.</p>	Other bank fee applies

General fees		
Audit Request	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)
Direct Debit Dishonour Fee	Applies when a direct debit from your account is dishonoured due to insufficient funds.	\$10.00
Direct Entry Trace Fee	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
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.	\$5.00
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 reissue to you.	\$5.00
Sweep Facility Rejection	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.	\$5.00
Voucher Search	Where you request us to search and/or retrieve voucher/s or other documentation.	\$60.00 per hour (minimum charge \$15.00)
Fees (business customers only)		
Document Request	Payable for each copy of any document requested (apart from copies of documents entitled to be obtained under the National Credit Code).	\$16.50
Sales Voucher Retrieval	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
Company/Business Name Search	When we are required to, or you request us to, conduct a company or business name search.	\$50.00
Miscellaneous Service Charge	Payable where a service is provided for your account on a time basis.	\$60.00 per hour (Minimum charge \$30.00)

When fees and charges are debited

From the transition date, fees and charges payable by you will be debited to your account as and when they become payable.

4. No changes to interest

From the transition date, if we are crediting interest to your account monthly, it will be credited to your account monthly on the same day of the month as the date you opened your account instead of on the first day of the month. Otherwise, there will be no change on the transition date to interest rates, how interest is calculated, how often interest is credited or debited in relation to your account and to which account interest is debited or credited.

The interest rate that applies to your account for your current investment term will not change on the transition date and the same interest rate will continue to apply. A different interest rate may apply to any subsequent investment term.

5. No changes to what happens when your investment term ends

We will continue to send you a term deposit maturity notification letter prior to your investment maturing after the transition date but there may be some changes to the information included in that letter.

Please see clause 7.9 (Investment maturity) of the Bendigo Cash Solutions Term Deposit Account Terms and Conditions (15 May 2025) for more information about what will happen when your investment matures after the transition date.

6. Changes to when and how you can access your account

Part A of this booklet and the letter and other communications we give you provide general information about the changes to how you will be able to access your account after the transition date. Any existing payment access methods you have (such as cards and internet banking) will be cancelled and replacement payment facilities issued to you.

From the transition date the following payment facilities will be available in relation to your account:

Payment Facilities	Availability
Bendigo Phone Banking	Available (Information access only)
Bendigo e-banking	Available (Information access only)
BPAY & BPAY View	Not available
Pay Anyone (including OSKO®)	Not available
PayID	Not available
PayTo	Not available
Automatic Payments	Not available
Telegraphic Transfers	Not available
Bank Cheques	Available
Cheque facility	Not available
Youth Debit Mastercard	Not available
Debit Mastercard	Not available
Link Bendigo Credit Card to the account	Not available

The abovementioned available payment facilities are available to be issued to account holders and, at the account holders' request, authorised signatories, authorised users and additional cardholders.

Payment facilities are not available to advisers, adviser firms and authorised representatives of adviser firms. We will continue to provide advisers, adviser firms and authorised representatives of adviser firms with access to your account in accordance with the level of authority you have given them through our separate adviser systems.

7. If you need to withdraw from your term deposit early

On the transition date, there will not be any changes to:

- how much notice you need to give us before you can make an early withdrawal (if any);
- how you give us notice if you want to make an early withdrawal; and
- any consequences of making an early withdrawal.

See clause 10 (Early Withdrawals) of the Bendigo Cash Solutions Term Deposit Account Terms and Conditions (15 May 2025) for more information about early withdrawals after the transition date.

8. Changes to how third parties can access and operate your account

There will be no changes to the third parties who are able to access your account on the transition date.

Your adviser, adviser firm and authorised representatives of your adviser firm will continue to be able to access and operate your account in accordance with the level of authority you have given them. For more information about what they can and cannot do, please see clause 14.1 (Authorised Operators) in the Bendigo Cash Solutions Term Deposit Account Terms and Conditions (15 May 2025).

Any other third parties you have authorised to have access to or operate on your account will continue to be able to access and transact on your account in the same way as they can before the transition date as an 'Authorised Signatory' or 'Authorised User' as the case may be depending on the authorisation you have given them. For more information about what they can and cannot do, please see clause 14.2 (Other third parties you can authorise) in the Bendigo Cash Solutions Term Deposit Account Terms and Conditions (15 May 2025).

Please contact us if you would like to make any changes to or check who is authorised to access and operate on your account.

9. No changes to your statements

We will continue to give you a statement of account at least every 6 months. We will also provide you with a statement of account upon account closure.

See 'Future statements of account' in Part A of this booklet for details about how we will give you statements of account from the transition date.

10. Future changes to terms and conditions

We may make changes to your account and the terms and conditions that apply to your account after the transition date as set out in clause 23 of the Bendigo Cash Solutions Term Deposit Account Terms and Conditions (15 May 2025):

23 Changes

23.1 Changes we may make without your consent

Acting reasonably, we may change these Terms and Conditions at any time. However, we may not change the interest rate that applies to the credit balance of your Account during an investment term except in the case of an Early Withdrawal. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

We can only make changes to the extent reasonably necessary to protect our legitimate interests, or to benefit you, including:

- *changes because of changes to our cost of funds or other costs of doing business or to ensure that we receive an adequate return on assets;*
- *changes because of requirements of laws or industry codes of practice, prudential standards, court decisions, decisions of our dispute resolution scheme, guidance or directions from regulators, and similar reasons;*
- *changes due to changes in the way we operate our business or our systems;*

- *changes we think are necessary to fix errors or to make things clearer;*
- *changes for information security or similar purposes;*
- *changes to reflect market practice or standards or to keep our products competitive and meeting customer expectations and needs; or*
- *changes made for other good reasons.*

We may also change the terms and conditions that apply to the Payment Facilities associated with your Account as set out in the Bendigo Payment Facilities Terms and Conditions. Please refer to that document for further details of how those changes can be made.

If you are unhappy with changes we make, please contact us to discuss them. You also have the right to close your Account (see 'You can close or suspend your Account' below) at maturity of your investment or by making an Early Withdrawal (interest reduction consequences may apply).

23.2 Notice of changes

We will tell you about changes as soon as reasonably possible.

If the following table requires we give you advance notice of a change, we will give you advance notice of the change. However, we may give you a shorter notice period or no notice of a change if:

- *it is reasonable for us to manage a material and immediate risk; or*
- *it is a change to or introduction of a government charge that you pay directly, or indirectly, in relation to your Account. In that case, we will tell you about the change or introduction reasonably promptly after the government notifies us (however, we do not have to tell you about it if the government publicises the introduction or change).*

Type of change	Advance notice required?
a) <i>Changes to an interest rate including interest rates applicable to overdrawn accounts</i>	<i>No later than the date of the change.</i>
b) <i>Changes to the way interest is calculated</i>	<i>Yes, 30 days.</i>
c) <i>Changing the frequency at which interest is debited or credited</i>	<i>Yes, 30 days</i>
d) <i>A variation of the balance ranges within which interest rate(s) apply</i>	<i>Yes, 30 days</i>
e) <i>Increasing a fee or charge or introducing a new fee or charge</i>	<i>Yes, 30 days</i>
f) <i>Changes to the way a fee or charge is calculated</i>	<i>Yes, 30 days</i>
g) <i>Any other change that we believe is unfavourable to you</i>	<i>Yes, 30 days</i>
h) <i>Any other change</i>	<i>No.</i>

11. Changes to how we will communicate with you

From the transition date we may contact you in various ways including:

- by giving the communication to your adviser or adviser firm (where your account was opened through an adviser and you have not removed your adviser/adviser firm from your account);
- by sending the communication to you by email to the email address you last told us is your email address;
- by making the communication available for you to view in Bendigo e-banking (including in the Bendigo Bank app);
- by sending the communication to you by SMS message to the mobile number you last told us is your mobile telephone number;
- by sending the communication to you by prepaid post to the residential or postal address you last told us is your residential or postal address;

- by including the communication in or with another communication we give you (such as a statement of account); or
- where the communication does not include your personal information:
 - by publishing it in a nationally published newspaper; or
 - by publishing it on our publicly available website and notifying you that it has been published by one of the other methods described in this section.

You must:

- ensure the email address, residential telephone number, mobile telephone number, residential address and postal address we have recorded for you in our system are all current at all times and immediately advise us of any changes to these contact details; and
- regularly check your email and SMS inboxes and Bendigo e-banking to view the communications we give you.

If you do not ensure the contact details we have for you are current, you may not receive communications that we send to you. We are not required to contact you or send a communication to you in a different way if your contact details are no longer current.

12. Changes to minimum balance requirements

From the transition date, the minimum account balance will be \$5,000.00. If your account balance falls below this minimum, your account may be closed.

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How to contact us

Call 08 8201 9868

Email migration.careteam@bendigoadelaide.com.au

Bendigo and Adelaide Bank Limited ABN 11 068 049 178

AFSL / Australian Credit Licence 237879

(05/25)