

Important Information

Changes Booklet
for Adelaide Cash Management
Trust Transaction Services

May 2025

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Introduction

This booklet provides you with information about the upcoming changes that will apply to the transaction services that are provided by Bendigo and Adelaide Bank Limited (**we, us, our**) in relation to your interest in the Adelaide Cash Management Trust (ARSN 088 786 681, APIR AMF0100AU) (**the Trust**) issued by Sandhurst Trustees Limited (**Sandhurst**).

The transition date is expected to be in October 2025 and we will communicate the exact date to you at least 30 days beforehand.

This booklet and the changes described in this booklet relate only to the transaction services we provide to you.

From the transition date, your existing transaction services provided through our Adelaide Bank systems will be cancelled and we will offer replacement payment facilities to you through our Bendigo Bank systems.

To ensure you understand the changes we encourage you to carefully read this booklet, together with the letter and other communications we give you.

In this document and some of the other documents described in this document, reference is made to your 'account' or your 'CMT account'. All such references mean your beneficial interest in the Trust.

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

If you are unsure about anything in this booklet 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 CMT account including details of the cancellation of your existing Adelaide Bank transaction services and the issue of replacement Bendigo Bank payment facilities. It also provides some other general information.

- **Part B – Changes to terms and conditions**

Part B provides information about the terms and conditions that will apply to the replacement Bendigo Bank payment facilities we will make available to you from the transition date if you use them.

Part A – Changes to account access and payments

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

Further information is provided in the later part 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 CMT account will be 633 000.

You will also receive a new account number. We will write to you again before the transition date to advise you of the new account number and it will also be available in Bendigo 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 authorised operators who have Online Banking access for your CMT account 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 CMT account in Adelaide Bank Online Banking (including BPAY payments) will carry over to Bendigo e-banking and will still be processed from your CMT 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

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.

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 CMT account it will be cancelled on the transition date.

Cashcard access to your CMT account will not be available from the transition date.

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 make alternate arrangements for payment.

Other payments to and from your CMT account

Direct debits from and direct credits to your CMT account

Where possible, we will arrange for direct debits and direct credits which have been set up for your existing CMT account details to be redirected to your corresponding new CMT 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 CMT account details 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 CMT 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 CMT 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 existing CMT account details to ensure they are updated to your new CMT account details. You may need to contact relevant third parties to update your account details with them.

From the transition date, your new CMT account BSB and account number must be used to establish any new direct debits or direct credits. You must not use your existing CMT account details to receive payments to your CMT account.

If you wish to receive a list from us of direct debits and direct credits that have been processed to your CMT account 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 CMT 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 some types of automatic payments from your CMT account.

Automatic payments supported by Bendigo Bank include:

- **Periodical payments**

Payments from your CMT 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 CMT 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 CMT account' 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 eligible 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 terms and conditions

1. Changes to transaction services and applicable terms and conditions

As described in Part A of this booklet, on the transition date:

- we will cancel your existing transaction services; and
- we will issue you with replacement transaction services (which are now referred to as 'payment facilities').

Our **Bendigo Payment Facilities Terms and Conditions (15 May 2025)** will apply to the replacement payment facilities we issue to you in respect of your CMT account. A copy of these terms and conditions has been published on the website at www.adelaidebank.com.au/banking/cash-solutions/ and printed copies are also available on request by contacting us.

By using a payment facility we issue to you in respect of your CMT account, you accept these terms and conditions in relation to the payment facility.

2. Changes to fees and charges

What fees and charges will apply

From the transition date, the fees and charges that will apply to the payment facilities we provide for your CMT 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 personal accounts; and
- Our **Bendigo Bank Business Fees and Charges**, which sets out the fees and charges that apply to business accounts.

Both of the above Fees and Charges Documents are published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us.

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

General fees and charges

Transaction	When fee is payable	Fee amount
Cheque withdrawal	Where a cheque book is issued, and a cheque written from that book is debited to your account	\$0.70

Cheque fees

Transaction	When fee is payable	Fee amount
Bank cheque withdrawal	When you request us to provide you with a bank cheque	\$10
Cheque search	When you request us to search and retrieve a copy of a cheque	\$60 per hour (min \$15 charge)
Cheque cancellation	When you request us to place a stop on a cheque (other than lost or stolen cheque) you have issued	\$5
Bank cheque stop payment	When you request us to stop payment on a bank cheque and to purchase it back (allowed only in limited circumstances)	\$20

Other fees

Transaction	When fee is payable	Fee amount
Swift	When you request a same-day transfer of funds to be made electronically	\$30
Outward telegraphic transfer	<p>When you request the transfer of funds to a non-Bendigo Bank account. This includes:</p> <ul style="list-style-type: none"> 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 <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 funds upon receipt</p>	<p>Account holders – in branch or via e-banking: \$30</p> <p>Bendigo and Adelaide Bank shareholders (shareholder must hold a Bendigo Bank account): \$15</p>
Inward telegraphic transfer in AUD currency	Acceptance of payment in AUD currency for swift transfer to a Bendigo Bank account	\$2
Inward telegraphic transfer in a foreign currency	Acceptance of payments in a foreign currency for swift transfer to a Bendigo Bank account	\$10
EFT credit transfer	When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds to an account at another bank	\$4
Miscellaneous service charge	Payable where a service is provided for your account on a time basis	\$60 per hour (min charge \$30)

Documentation and search fees

Transaction	When fee is payable	Fee amount
Statement fee	If you request us to provide you with a copy of a statement we will apply a fee to each statement we re-issue to you	\$5

Default and dishonour fees

Transaction	When fee is payable	Fee amount
Direct debit dishonour fee	Applies when a direct debit from your account is dishonoured due to insufficient available funds	\$10
Cheque dishonour (inward)	When you deposit a cheque into your account and that cheque is subsequently dishonoured by the financial institution on which it was drawn	\$10
Cheque dishonour (outward)	When we dishonour a cheque, you have written	\$10

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your CMT account as and when they become payable unless you request, and we agree, that they are to be debited to a different account.

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

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

Please note: Any Cashcards you have to access your CMT account will be cancelled on the transition date and will not be replaced. Cashcard access to CMT accounts will not be available from the transition date.

From the transition date the following payment facilities will be available to you to access your CMT account:

Payment facility	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	Not Available
Link Bendigo Credit Card to the account	Not Available

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

From the transition date you will be able to ask us to authorise one or more third parties to access and operate your CMT account as authorised signatories by contacting us and completing the necessary forms.

Any existing operation instructions, authorised signatories and other third party access authorisations you have in place in relation to your CMT account immediately prior to the transition date will continue after the transition date (unless you instruct us otherwise).

5. Changes to transaction limits

Part A of this booklet describes the applicable periodic limits that will apply to your CMT 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 payment facilities from time to time as set out in the terms and conditions that apply.

6. 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).

7. Changes to your Statements

We will continue to give you a monthly statement for your CMT account unless you request that we give you statements less frequently (up to six-monthly) instead.

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.

8. Future changes to terms and conditions

The terms and conditions that will apply to the payment facilities we make available to you allow us to make changes to the payment facilities and the terms and conditions from time to time after the transaction date as follows:

We may make changes to your CMT account and the terms and conditions that will apply to it after the transition date as set out in the following clause:

23. Changes to Payment Facilities

23.1 Changes we may make without your consent

Acting reasonably, and to the extent permitted by law and applicable codes of practice, we may change these Terms and Conditions from time to time without your consent or further agreement.

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.*

If you are unhappy with changes we make, please contact us to discuss them. You also have the right to cancel a Payment Facility at any time (see 'Your right to suspend or cancel a Payment Facility' 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 a 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).*

Types of change	Advance notice required
a) <i>Any change that is an increase in fees or charges</i>	<i>Yes, 30 days</i>
b) <i>Any change that increases your liability for losses relating to transactions</i>	<i>Yes, 30 days</i>
c) <i>Changes to Payment Facility functionality or eligibility</i>	<i>Yes, 30 days</i>
d) <i>Changes to a limit on Transactions, a Payment Facility, or electronic equipment used to make a transaction</i>	<i>Yes, 30 days</i>
e) <i>Any other change to these Terms and Conditions that we believe is unfavourable to you (apart from a change in Government charges payable directly or indirectly by you)</i>	<i>Yes, 30 days if it is unfavourable to you</i>
f) <i>Any other change</i>	<i>No.</i>

9. Changes to how we will communicate with you

From the transition date we may contact you in any of the ways described in clause 21 of the Bendigo Payment Facilities Terms and Conditions (15 May 2025) in relation to your payment facilities including:

- 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 clause.

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.

10. No changes to security

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

11. Confirmation of Payee service

From the transition day, clause 13 of the Bendigo Payment Facilities Terms and Conditions (15 May 2025) will apply in relation to the Confirmation of Payee service and your CMT account.

We will share your CMT account details, including your name, as set out in that clause, including in relation to incoming payments for your CMT account.

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)