

Schedule of interest rates for Business Accounts

Rates effective from 17 November 2023.

This document should be read in conjunction with the:

- Bendigo Business Accounts and Facilities Terms and Conditions;
- Bendigo Business Standard Terms and
- Business Fees and Charges.

However, we may give you this document on its own (without the other documents mentioned above).

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo Business accounts, the subject of the Bendigo Business Accounts and Facilities Terms and Conditions or the Bendigo Business Standard Terms.

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

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

Transaction Accounts	Tier	Interest Rate p.a.
Bendigo Business Everyday Account†	\$0 plus	0.00%
Bendigo Business Basic Account†	\$0 plus	0.00%
Bendigo Accountant Everyday Account†	\$0 plus	0.00%
Bendigo Accountant Basic Account†	\$0 plus	0.00%

Savings Account	Tier	Interest Rate p.a.
Bendigo Business EasySaver Account-	\$0 plus	1.45%

Credit Card Accounts	Interest-free days		Interest Rate p.a.
Business Credit Card	Up to 44	Purchases	13.99%
		Cash Advances	13.99%
Qantas Business Credit Card	Up to 55	Purchases	19.99%
		Cash Advances	21.99%

Trust Accounts	Tier	Interest Rate p.a.
Bendigo Real Estate Trust Account	Not Applicable	Not Applicable
Bendigo Solicitors Trust Account	Not Applicable	Not Applicable
Bendigo Conveyancer Trust (VIC) Account	Not Applicable	Not Applicable
Bendigo Retention Money Trust (NSW) Account	\$0 plus	0.00%

Summary of Lending Reference Rates

Current

Term Loans	Interest Rate p.a.
Variable Residential Rate^	7.50%
Variable Reference Rate^	8.25%
Default Reference Rate	5.00%
Overdrafts	Interest Rate p.a.
Overdraft Residential Rate^	10.50%
Overdraft Reference Rate^	11.25%
Standard Overdraft Rate	15.73%
Business Overdraft Indicator Rate	11.99%
Overdraft Indicator Rate	13.14%
Overdrawn Account Rate	18.48%
Account Overlimit Rate	6.00%

Obsolete Products (not available for new loans)

Term Loans	Interest Rate p.a.
Small Business Residential Secured Rate	7.79%
Small Business Non Residential Secured Rate	8.64%
Small Business Unsecured Rate	13.79%
Business Solutions Residential Secured Rate	8.74%
Business Solutions Non Residential Secured Rate	9.89%
Business Solutions Unsecured Variable Rate	13.79%
Commercial Variable Base Rate	7.00%
Commercial Variable Rate	7.40%
Business Base Lending Rate	11.00%
Business Support Loan Rate	4.50%
Overdrafts	Interest Rate p.a.
Business Solutions Resi Secured Overdraft Rate	10.99%
Business Solutions Non Resi Secured Overdraft Rate	12.89%
Business Solutions Unsecured Overdraft Rate	16.39%
Commercial Overdraft Rate ^	10.89%
Small Business Resi Secured Overdraft Rate ^	10.49%
Small Business Non Resi Secured Overdraft Rate ^	11.79%
Small Business Unsecured Overdraft Rate ^	16.39%
Commercial Overdraft Facility Rate ^	9.89%

Line of Credits	Interest Rate p.a.
BUS INVESTMENT FACILITY RESIDENTIAL SECURED RATE	10.89%
BUS INVEST FACILITY NON RESIDENTIAL SECURED RATE	11.89%

For information on our fixed lending rates please contact your local branch or relationship manager.

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

† Interest for overdrawn accounts is at the Small Business Unsecured Overdraft Rate. The Overlimit Rate applies in addition to your overdraft rate if you exceed an approved overdraft limit. If you have an overdraft facility with us, the rate applied is governed by the terms of that facility.

~ Interest for overdrawn accounts is at the Overdrawn Account Rate.

^ A Margin may apply on top of the published rate.

Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out in the Bendigo Business Accounts and Facilities Terms and Conditions, the Bendigo Business Standard Terms, sections 19 & 20 and the Business Fees and Charges which are available on request. Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, Victoria 3550. ABN 11 068 049 178. AFSL No. 237879.