

# Bendigo Reward Programs

## Terms & Conditions

9 November 2023



## Contents

Bendigo Reward Programs Terms and Conditions		
1.	These terms and conditions	1
2.	Eligibility	1
3.	Earning Rewards Points	1
4.	Qantas Platinum Credit Card	2
5.	Bendigo Bank Rewards	2
6.	Notices and how we will communicate with you	3
7.	Changes to these terms and conditions	4
8.	Privacy	4
9.	Disputes	4
10.	Resolving Complaints	4
11.	Our liability to you	4
12.	General	5
13.	Understanding these Terms and Conditions	6

Some words in this document have a specific meaning – see the 'Definitions' clause at the end of this document.

### 1. These terms and conditions

These Terms and Conditions apply to your participation in the Bendigo Bank Rewards Program or the earning of Qantas Points if you hold an eligible Bendigo Bank Credit Card.

These Terms and Conditions apply in addition to the other terms and conditions that apply to your Bendigo Bank Credit Card including the terms of your Credit Contract.

If you have a Platinum Rewards Credit Card, you accept these Terms and Conditions when you access your Bendigo Bank Rewards Account by logging into Bendigo Bank e-banking or by seeking to redeem your Bendigo Bank Rewards Points.

If you have a Qantas Platinum Credit Card, you accept these Terms and Conditions by providing us with your Qantas Frequent Flyer Membership Number.

### 2. Eligibility

To be eligible to earn and redeem Bendigo Bank Rewards Points you must:

- be a personal customer; and
- have a Platinum Rewards Credit Card.

To be eligible to earn Qantas Points you must:

- be a personal customer;
- hold a Qantas Platinum Credit Card;
- be a member of the Qantas Frequent Flyer Program;
- have supplied us with your valid Qantas Frequent Flyer Membership Number and membership name (and the name on your Qantas Frequent Flyer Account must be identical to the name you have given us); and
- comply with the Qantas Frequent Flyer Program terms and conditions.

### 3. Earning Rewards Points

#### 3.1 How to earn Rewards Points

You will earn Rewards Points each time you or an Additional Cardholder uses a Bendigo Bank Credit Card or Bendigo Bank Credit Card details to make an Eligible Purchase.

You will earn Rewards Points on Eligible Purchases based on the value of the Transaction (in Australian dollars) as follows:

Per dollar spent	Platinum Rewards Credit Card	Qantas Platinum Credit Card
\$1 AUD	1.5 Bendigo Bank Rewards Points	0.6 Qantas Points*

\*If your Bendigo Bank Credit Card is a Qantas Platinum Credit Card, the amount of Qantas Points that you may earn in any individual statement period is capped at a maximum of 20,000 Qantas Points.

We may choose to award you with bonus Rewards Points at any time in our discretion.

### 3.2 When you will not earn Rewards Points

You will not earn Rewards Points on:

- any Transaction we treat as a Cash Advance (including cash withdrawals and cash equivalent transactions – see your Credit Contract for details);
- interest charges and fees and charges debited to your Credit Card Account;
- repayments and other credits to your Credit Card Account;
- foreign exchange purchases and purchases of travellers cheques;
- promotional balance transfers;
- BPAY Transactions;
- direct debits where you have provided the merchant with your BSB and account number;
- gambling related Transactions;
- payments to the Australian Taxation Office;
- Transactions:
  - where you use your Bendigo Bank Credit Card as a debit card to access a linked Bendigo Bank deposit account rather than the credit we provide under your Credit Contract;
  - that occur after your Bendigo Bank Credit Card has been suspended or terminated (either by you or by us) or has expired;
  - that occur after you tell us your Bendigo Bank Credit Card has been stolen, lost, misused or someone else may know the PIN or other passcode and someone uses the Bendigo Bank Credit Card after you have told us;
  - that are or which we reasonably suspect are fraudulent;
  - that are Unauthorised Transactions or are disputed Transactions;
  - that are refunded or reimbursed;
- if you are in default under your Credit Contract;
- where you have reached any cap on Rewards Points that applies to your Bendigo Bank Credit Card; or
- if your Credit Card Account is closed or cancelled.

In the event Rewards Points are erroneously credited to you in relation to an Ineligible Transaction we may make any necessary adjustments to the balance of your Bendigo Bank Rewards Account or set off the Rewards Points against future Rewards Points earned by you.

## 4. Qantas Platinum Credit Card

This clause applies if your Bendigo Bank Credit Card is a Qantas Platinum Credit Card.

### 4.1 Qantas Frequent Flyer Program

You can use your Qantas Platinum Credit Card to earn Qantas Points which can be redeemed for travel and other items through the Qantas Frequent Flyer Program.

Membership of the Qantas Frequent Flyer Program is complimentary for Qantas Platinum Credit Card holders.

To earn Qantas Points you must satisfy the eligibility conditions (see the '**Eligibility**' section above).

You may only earn Qantas Points for a Qantas Frequent Flyer Account which is held in an identical name to the name you have given us.

We will regularly calculate the amount of Qantas Points earned and credit those Qantas Points to your Qantas Frequent Flyer Account.

If a Transaction is refunded or reimbursed after we have credited you with Qantas Points in relation to the Transaction, we may deduct the Qantas Points earned on the refunded or reimbursed Transaction against Qantas Points you earn on future Transactions.

### 4.2 Redeeming Qantas Points

You can track and redeem your Qantas Points by accessing your Qantas Frequent Flyer Account at <https://www.qantas.com/frequentflyer>.

Qantas Points are offered at our discretion and are not your property.

The Qantas Frequent Flyer Terms and Conditions apply to your use of Qantas Points and your Qantas Frequent Flyer Account.

Questions or disputes about the operation of the Qantas Frequent Flyer Program must be referred to Qantas.

Qantas may change or withdraw any aspect of the Qantas Frequent Flyer Program in accordance with the Qantas Frequent Flyer Terms and Conditions.

### 4.3 Our right to cancel your Qantas Points

We may decide to withhold or cancel any Qantas Points that have not been credited to your Qantas Frequent Flyer Account if:

- you close your Credit Card Account; or
- you are in default under your Credit Contract.

### 4.4 Our participation in the Qantas Frequent Flyer Program

We may decide to terminate our participation in the Qantas Frequent Flyer Program.

We will give you advance notice of our decision to terminate our participation in the Qantas Frequent Flyer Program. However, we may give you no advance notice of our decision if it is reasonable for us to do so.

Any Qantas Points that have not been credited to your Qantas Frequent Flyer Account at the time we terminate our participation in the Qantas Frequent Flyer Program will be forfeited.

## 5. Bendigo Bank Rewards

This clause applies if your Bendigo Bank Credit Card is a Platinum Rewards Credit Card.

### 5.1 Bendigo Bank Rewards membership

You can use your Platinum Rewards Credit Card to earn Bendigo Bank Rewards Points which can be redeemed for gift cards and other items through the Bendigo Bank Rewards Program.

To earn Bendigo Bank Rewards Points, you must satisfy the eligibility conditions (see the '**Eligibility**' section above).

Bendigo Bank Rewards Accounts are accessible by logging into Bendigo Bank e-banking at <https://www.bendigobank.com.au/rewards>. You must be registered for Bendigo Bank e-banking before you can redeem Bendigo Bank Rewards Points.

A maximum of 15 Additional Cardholders may be linked to your Bendigo Bank Rewards Account.

We will calculate the amount of Bendigo Bank Rewards Points earned in relation to an Eligible Purchase and credit those Bendigo Bank Rewards Points to your Bendigo Bank Rewards Account within 1 business day of the Eligible Purchase being debited to your Credit Card Account.

## 5.2 Redeeming Bendigo Bank Rewards Points

Bendigo Bank Rewards Points can be redeemed by logging into Bendigo Bank e-banking and clicking onto your Platinum Rewards Credit Card account. This will allow you to directly access your Bendigo Bank Rewards Account to view your points balance, points due to expire and redeem your Bendigo Bank Rewards Points for rewards. When you redeem a reward, the number of Bendigo Bank Rewards Points applicable to the reward will be deducted from your Bendigo Bank Rewards Account balance.

You can also use transfer Bendigo Bank Rewards Points to other Bendigo Bank Rewards members that you nominate.

You cannot redeem Bendigo Bank Rewards Points for cash, swap a reward with us for cash, or swap a reward with us for Bendigo Bank Rewards Points.

Bendigo Bank Rewards Points must be redeemed by you or the person they are transferred to within 35 months of when they were originally credited to your Bendigo Bank Rewards Account. Bendigo Bank Rewards Points not used within this period will expire. You can view upcoming Bendigo Bank Rewards Points that are due to expire by logging into Bendigo Bank e-banking and accessing the Bendigo Bank Rewards Website.

If you redeem a reward and that reward is unavailable, the reward will be cancelled, the Bendigo Bank Rewards Points used will be re-credited to your Bendigo Bank Rewards Account balance and you will be notified that the reward is not available.

Gift cards redeemed through Bendigo Bank Rewards must be used by the expiry date shown on the gift card. Gift cards not used before the expiry date will become invalid.

Additional conditions such as terms of use may apply to rewards offered through Bendigo Bank Rewards.

We will use reasonable endeavours to source a replacement reward if a supplier refuses or fails to provide a reward. We accept no responsibility for the actions of suppliers to Bendigo Bank Rewards.

## 5.3 Bendigo Bank Rewards Account Statements

If you have accessed your Bendigo Bank Rewards Account via Bendigo Bank e-banking and provided us with your email address, we will send you monthly Bendigo Bank Rewards Account statements electronically. You can also view the balance of Bendigo Bank Rewards Points you have earned by logging into your Bendigo Bank Rewards Account through Bendigo Bank e-banking.

Otherwise, we will send you a Bendigo Bank Rewards Account statements quarterly.

You should check each entry on your Bendigo Bank Rewards Account statements promptly after we give them to you and report any possible errors to us.

We may also provide you with information on new rewards, special offers, and other reward opportunities from time to time.

## 5.4 Keeping your Bendigo Bank Rewards Account secure

You must ensure that you keep your Bendigo Bank Rewards Account secure, including your Bendigo Bank e-banking security information used to access the account.

You must immediately tell us if you know or suspect that your Bendigo Bank Rewards Account or any security information has been compromised.

Failure to keep your account secure, or to notify us or delay in notifying us of the above may result in you being liable for losses for any unauthorised redemptions of rewards.

## 5.5 Our right to suspend or cancel Bendigo Bank Rewards

Acting reasonably, we may decide to suspend or cancel Bendigo Bank Rewards or your Bendigo Bank Rewards Account at any time.

We will give you advance notice of our decision to suspend or cancel Bendigo Bank Rewards or your Bendigo Bank Rewards Account before we action our decision. However, we may give you no advance notice of our decision if it is reasonable for us to do so.

We may also suspend or cancel your Bendigo Bank Rewards Account without advance notice if:

- your Credit Card Account is closed;
- you are in default of your Credit Contract; or
- we receive notification of your death.

We may allow the executor or administrator of your estate to redeem your Bendigo Bank Rewards Points if we receive a satisfactory application within 90 days of receiving notification of your death.

## 5.6 Consequences of cancelling Bendigo Bank Rewards

If Bendigo Bank Rewards or your Bendigo Bank Rewards Account is cancelled all Bendigo Bank Rewards Points attributable to you will be forfeited.

## 6. Notices and how we will communicate with you

You agree that we may give you written statements, notices, other documents and notifications relating to the Rewards Program (all, 'communications'):

- 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 when you log in to the Bendigo Bank Rewards Website;
- 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;
- including the communication in or with another communication we give you (such as a Bendigo Bank Rewards Account statement of your Credit Card Account statement); 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, 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 login to the Bendigo Bank Rewards Website 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.

## 7. Changes to these terms and conditions

We may change these Terms and Conditions at any time in our discretion, including eligibility criteria, the way that you earn Rewards Points, and the amount of Rewards Points that you may earn.

We may change or withdraw any aspect of Bendigo Bank Rewards at any time in our discretion, including the rewards available, the value of Bendigo Bank Rewards Points and the way that Bendigo Bank Rewards Points may be redeemed.

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.

Qantas may change or withdraw any aspect of the Qantas Frequent Flyer Program in accordance with the Qantas Frequent Flyer Terms and Conditions.

We are not liable to you for any change made in accordance with these Terms and Conditions that affects the value of Rewards Points that you have earned.

## 8. Privacy

You consent to us exchanging your personal information (including your name, address, email address, and date of birth), Bendigo Bank Credit Card details and details of the Transactions made using your Bendigo Bank Credit Card to the Program Manager of the relevant Rewards Program.

If your Bendigo Bank Credit Card is a Qantas Platinum Credit Card, you authorise us to provide your Qantas Frequent Flyer number and membership name to Qantas.

You authorise us, the Program Manager and their respective agents and contractors to:

- seek access to, collect and use that information; and
- disclose that information among themselves, for purpose of providing the Rewards Program.

You acknowledge and agree that us and the Program Manager and their respective agents and contractors may use, hold or disclose your personal information in another country other than Australia, including in the United Kingdom, the United States of America, New Zealand, Germany, the Philippines, and India.

## 9. Disputes

You must advise us immediately if you have a dispute so that we may investigate your dispute.

Any delay may impact our ability to investigate or resolve the dispute in your favour.

As part of our investigation we may require you or a third party to provide us with information or documents. You authorise us to write to a third party on your behalf if we require such information or documents.

You acknowledge that disputes may also be referred to the Program Manager. You authorise us to provide information or documents to the Program Manager if they require such information or documents.

We will keep you informed of the progress of all disputes and investigations. However we may not notify you or keep you informed of certain investigations and disputes where we reasonably determine that doing so will, or is likely to, compromise the integrity of the investigation or any relevant payment system.

Following our investigation we will advise you of the outcome of our investigation.

If we determine a dispute in your favour, we will make any necessary adjustments to your Rewards Points balance in your Rewards Program.

If you disagree with our decision, you may request an internal review or lodge a complaint (see the '**Resolving Complaints**' section below).

## 10. Resolving Complaints

Internal Dispute Resolution (IDR) gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.

You can raise a complaint with us by:

- speaking to a member of staff directly
- telephoning 1300 236 344
- website [www.bendigobank.com.au/public/contact-us](http://www.bendigobank.com.au/public/contact-us)
- secure email – by logging into e-banking
- contacting us through a Bendigo Bank social media channel
- contacting the Customer Feedback Team at:  
Reply Paid PO Box 480  
Bendigo VIC 3552  
Telephone: 1300 361 911  
8.30am – 5.00pm (AEST/ADST) Monday to Friday  
Email: [feedback@bendigoadelaide.com.au](mailto:feedback@bendigoadelaide.com.au)

## 11. Our liability to you

To the maximum extent permitted by law, we will not be liable to you for any direct or indirect loss, damage, cost, or expense you suffer as a result of:

- you using a Rewards Program in breach of these Terms and Conditions;
- us providing or arranging a reward you have authorised in accordance with your instructions;

- us exercising any right we have in relation to your Bendigo Bank Credit Card or Rewards Program (including under your Credit Contract);
- a Rewards Program that is unavailable or unable to be used due to an unexpected outage or system malfunction or any circumstances outside of our reasonable control;
- any failure of electronic equipment to permit you to access a Rewards Program; or
- any failure, malfunction, delay or error (for any reason) of any equipment, system or software which is not controlled or provided by or on behalf of us (including, without limitation, electronic equipment, the telephone, internet-enabled device, software and telecommunications and internet services you use to access a Rewards Program.

The above exclusion of liability does not exclude our liability to you in relation to any loss, damage, charge, expense, fee or claim suffered or incurred by you as a result of fraud, negligence or wilful misconduct of us, our employees or agents or a receiver appointed by us.

The above exclusion of liability also does not exclude our liability to you in relation to damages resulting from a malfunction of a system or equipment provided by any party to a shared electronic network, however caused. However, where you should reasonably have been aware that a system or equipment provided by any party to a shared electronic network was unavailable or malfunctioning, our liability is limited to:

- correcting any errors; and
- refunding any fees or charges imposed.

## **12. General**

### **12.1 Taxation**

You are responsible for any taxation liability or other government charge or reporting requirement arising from receiving or redeeming Qantas Points or Bendigo Bank Rewards Points. We do not offer any advice or accept any responsibility with respect to these matters.

### **12.2 Joint and several liability**

If there is more than one you, each of you is liable to us jointly and separately for all amounts owed under and in respect of these Terms and Conditions.

### **12.3 Interpretation and severability**

All parts of these Terms and Conditions must be interpreted as necessary to be valid, enforceable and in compliance with applicable laws. If that is not possible, any part of these Terms and Conditions that is void, unenforceable or in breach of applicable law is excluded from these Terms and Conditions and the remainder of these Terms and Conditions continues in full force and effect.

### **12.4 How we exercise our rights**

We may exercise a right or remedy or give or refuse our consent in any way we consider appropriate including by imposing reasonable conditions. However, if we are advantaged by any term in these Terms and Conditions, we may only exercise our rights under that term to the extent reasonably necessary to protect our legitimate interests, unless the term would not cause a significant imbalance in the parties' rights and obligations, or it would not cause detriment to you if we applied the term or relied on it.

If we do not exercise a right or remedy fully or at a given time, we can still exercise it later.

Our rights and remedies under these Terms and Conditions are in addition to other rights and remedies provided by law.

We are not liable for any loss caused by us exercising, attempting to exercise, failing to exercise or delaying the exercise of any right or remedy we have in connection with these Terms and Conditions. However, this will not reduce our liability in respect of any loss, cost, liability or expense caused by the fraud, negligence or wilful misconduct of us or our employees, contractors and agents or any receiver appointed by us.

### **12.5 Assigning rights**

We may assign our rights, powers and discretions and remedies relating to these Terms and Conditions without your consent and without notice to you.

We may disclose any information and documents about you and these Terms and Conditions to any assignee of our rights under these Terms and Conditions or any person considering becoming an assignee.

Your rights and obligations under these Terms and Conditions are personal to you and cannot be assigned without our written consent.

### **12.6 Waivers must be in writing**

A waiver of any of our rights under these Terms and Conditions does not occur unless we give it to you in writing.

### **12.7 Applicable law**

These Terms and Conditions are subject to the laws of the Australian State or Territory in which our registered office is located at the time you accept these Terms and Conditions.

### **12.8 Compliance with Anti-money laundering and counter-terrorism financing and other laws**

If we believe doing so is necessary in order to comply with our legal obligations, we may:

- require you to provide us or otherwise obtain any additional documents or information;
- suspend, block or delay activity on your Rewards Program, or refuse to provide services to you; and
- report any, or any proposed, activity to anybody we are legally required to report to.

You must comply with reasonable directions we give you which are necessary for us to comply with our legal obligations in relation to your Rewards Program, Bendigo Bank Credit Card or your Credit Card Account.

### 13. Understanding these Terms and Conditions

#### 13.1 Definitions

The following definitions apply in these Terms and Conditions, unless the context requires otherwise:

Term	Meaning
Additional Cardholder	A person who has been authorised as an Additional Cardholder at your request pursuant to your Credit Contract.
Bendigo Bank Credit Card	A Platinum Rewards Credit Card or Qantas Platinum Credit Card issued by us.
Bendigo Bank e-banking	Our internet banking service we make accessible through a web browser at <a href="http://www.bendigobank.com.au">www.bendigobank.com.au</a> or by using a Bendigo Bank app.
Bendigo Bank Rewards Account	The Bendigo Bank Rewards Program membership account established by us for you.
Bendigo Bank Rewards Points	Rewards Points earned as part of the Bendigo Bank Rewards Program.
Bendigo Bank Rewards Program	The loyalty program of that name that is established by us.
Bendigo Bank Rewards Website	The website we make available to you to access information about your Bendigo Bank Rewards Account at <a href="https://www.bendigobank.com.au/rewards">https://www.bendigobank.com.au/rewards</a>
Credit Card Account	The account we establish for your Bendigo Bank Credit Card.
Credit Contract	Your credit contract for your Bendigo Bank Credit Card.
Eligible Purchase	A Transaction which we treat as a purchase and which qualifies to earn Rewards Points under these Terms and Conditions.
Ineligible Transaction	A Transaction which does not qualify to earn any Rewards Points under these Terms and Conditions.
Platinum Rewards Credit Card	A Platinum Rewards Credit Card issued by us.
Program Manager	For Bendigo Bank Rewards, Mastercard Loyalty Solutions Australia Pty Ltd ABN 49 002 693 656 or such other person as we appoint to manage the Bendigo Bank Rewards Program on our behalf from time to time.  For the Qantas Frequent Flyer Program, Qantas.

	the Qantas Frequent Flyer Program from time to time.
Qantas Frequent Flyer Account	Your Qantas Frequent Flyer membership account (or in the case of joint accounts, one of you).
Qantas Frequent Flyer Membership Number	The Qantas Frequent Flyer membership number assigned by Qantas to you as a member of the Qantas Frequent Flyer Program (or in the case of joint accounts, one of you).
Qantas Frequent Flyer Program	The loyalty program of that name that is operated by Qantas.
Qantas Platinum Credit Card	A Qantas Platinum Credit Card issued by us.
Qantas Points	Rewards Points earned as part of the Qantas Frequent Flyer Program.
Rewards Points	Bendigo Bank Rewards Points or Qantas Points, as the case may be.
Rewards Program	The Qantas Frequent Flyer Program or Bendigo Bank Rewards, as the case may be.
Transaction	A transaction debited to your Credit Card Account.
Unauthorised Transactions	A Transaction which is performed on your Credit Card Account without the knowledge and consent of you or an Additional Cardholder
we, us, our, Bendigo Bank	Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879 of The Bendigo Centre, Bendigo VIC 3550.
you, your	Each borrower named in the Credit Contract for your Bendigo Bank Credit Card.

## 13.2 Rules for interpreting these Terms and Conditions

In addition to the definitions above, the following rules apply to interpreting these Terms and Conditions, unless the context requires otherwise:

- headings are for convenience only and do not affect the interpretation of these Terms and Conditions;
- words importing the singular include the plural and vice versa;
- words of one gender include any gender;
- reference to legislation or codes includes any amendment to it, any legislation or code substituted for it, and any subordinate legislation made under it;
- reference to a person includes a corporation, joint venture, association, government body, firm and any other entity;
- reference to a party includes that party's personal representatives, successors and permitted assignees;
- reference to a thing (including a right) includes a part of that thing;
- reference to two or more persons means each of them individually and any two or more of them jointly;
- the terms 'includes', 'including', 'e.g.' and 'such as' or any similar expression are not used as, or intended to be interpreted as, terms of limitation;
- if a party comprises two or more persons:
  - reference to a party means each of the persons individually and any two or more of them jointly;
  - a promise by that party binds each of them individually and all of them jointly;
  - a right given to that party is given to each of them individually; and
  - a representation, warranty or undertaking by that party is made by each of them individually;
- a provision must be read down to the extent necessary to be valid. If it cannot be read down to that extent, it must be severed from these Terms and Conditions and the remainder of these Terms and Conditions continues with full force and effect;
- reference to a business day is a reference to a day that is not a Saturday, a Sunday or a national public holiday in Australia;
- if something is to be done on a day which is not a business day, it must be done on the business day before that day; and
- another grammatical form of a defined expression has a corresponding meaning.



# Contact us

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Visit us in person at your nearest  
Bendigo Bank branch

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Call **1300 236 344**

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[bendigobank.com.au](https://www.bendigobank.com.au)

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The Bendigo Centre  
PO Box 480, Bendigo VIC 3552

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