



UNIVERSITY
Deals

Deakin University **CommUNITY Bank**[®] deals

As students, staff and alumni of the Deakin University, we would like to offer you University Deals.

Selected from our extensive range, these products have been discounted, or enhanced, to deliver you the best deal possible.

And you won't just get a great deal, you'll do a great deal too. Profits are already being invested into student projects and clubs, and your banking will generate more funding for scholarships and grants.

To see the change your banking can make contact

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Product and service deals for students, staff and alumni of Deakin University

Home Loans¹

- Receive up to 0.15% p.a. off the connect package rate, combining the best of our banking products in a home loan bundle
- Plus choose what you need, and be rewarded with additional benefits and discounts on a range of complementary package products and services

Everyday Account

- No monthly service fee on an eligible Everyday Account

Student Account

- Worldwide and online access to your cash with Bendigo Debit Mastercard®
- No monthly account fee
- Unlimited e-banking transfers, BPAY, Pay Anyone, Osko® and access to PayID
- Unlimited Bendigo Bank ATM, EFTPOS and branch withdrawals

Insurance²

- 10% off house and contents or landlords insurance
- 20% off travel insurance
- 5% off motor vehicle, boat or caravan insurance
- Free Commercial Insurance Review³

Foreign currency

- 50% discount on foreign currency conversion fee

Mastercard® Credit Cards⁴

- Low Rate First – Exclusive to 18 to 25 year olds, with a low interest rate of 11.99% p.a. on purchases and a low annual fee of \$29
- Platinum Rewards – Enjoy a discounted annual fee of \$49 (normally \$89)
- Qantas Platinum – Enjoy a discounted annual fee of \$69 (normally \$149)

Student Personal Loans

- Low rates and fees, a Bendigo Bank Student Personal Loan is a smart way to get the money you need for a car, a holiday, or whatever

Business Banking

- Up to 0.50% p.a. discount on the standard equipment finance rate

Investments and Financial Planning

- Term Deposit – 0.25% p.a. bonus interest on 12 month term⁵
- Superannuation – Access to a low cost super product⁶
- Bendigo Financial Planning – Complimentary 1st interview with a Bendigo Financial Planner⁷
- \$17.95 brokerage with Bendigo Invest Direct (0.10% brokerage for trades over \$22,000)⁸
- Margin lending discounted variable rate starting from 5.95% p.a.⁹

Offers only valid to student, staff and alumni of Deakin University. All banking products and services are provided by Bendigo Bank. Offers available on all new applications received before 31/12/18. Offers for a limited time only. Terms, conditions, fees and charges apply. Full details available on application. Lending criteria apply. Rates and fees are subject to change. This material contains general advice only. The Bendigo Debit Mastercard® is only available to persons aged 16 years and over and Australian Citizens and permanent residents. Please consider your situation and read the applicable Terms and Conditions or Product Disclosure Statement available from any Bendigo Bank branch or online at www.bendigobank.com.au before making any decision. Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 Australian Credit Licence/AFSL No. 237879. Deakin University CRICOS Provider Code: 00113B. 1105322-1175391 (04/18)

1 Discount is off of the Residential Variable Rate and is made up of the applicable lending tier depending on your aggregate lending amount, plus a discount of 0.05% per eligible product, up to a maximum of 0.15% off the tiered rate. A list of eligible products can be found on our website.

2 The Bank acts under its own Australian Financial Services Licence and under an agreement with the insurer Insurance Australia Limited ABN 1100 0016 722 trading as CGU Insurance (CGU). A minimum sum insured may be required for a discount to apply. No further discounts are applicable. Eligible products include personal Bendigo Insurance policies underwritten by CGU and not those written through Community Insurance Solutions Pty Ltd ABN 32 151 328 148. The Bank receives a commission based on a proportion of the product's premium.

3 Community Insurance Solutions is a wholly owned subsidiary of the Bank and a corporate authorised representative for National Adviser Services Pty Ltd trading as Community Broker Network (AFSL233750).

4 Interest rate and annual fee current at 1 August 2017. Rates and fees are subject to change. Mastercard is a registered trademark of Mastercard International Incorporated.

5 Term deposit interest paid on maturity, minimum \$5,000 deposit, up to \$500k.

6 Super Information in this brochure contains general advice only and is provided by Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL No. 237906) a subsidiary of the Bank. You should consider your situation and read the product disclosure statement available at www.sandhursttrustees.com.au/super before making an investment decision.

7 Financial planning services are provided by Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, a subsidiary of the Bendigo and Adelaide Bank Limited.

8 Bendigo Invest Direct is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL No. 246381, a Participant of the ASX Group ("CMC Markets Stockbroking") at the request of the Bank.

9 Margin Loans are issued by Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118), as Lender and as a subsidiary of the Bank. You should consider your situation and read the relevant Product Disclosure Statement and Product Guide available to download from www.leveraged.com.au before making an investment decision. To find out more contact Leveraged Equities on 1300 363 812.

