



Schedule of interest rates for **act.** Personal Accounts and Schedule of **act.** Lending Interest Rates

Rates effective from 20 November 2015.

This document should be read in conjunction with the:

- Bendigo Personal Accounts and Facilities Terms and Conditions; and
- Schedule of Fees, Charges and Transaction Account Rebates

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 **act.** Personal Accounts, the subject of the Bendigo Personal Accounts and Facilities Terms and Conditions. The Schedule of Lending Interest Rates provides information relating to current lending rates that apply to **act.** products.

The interest rates and lending interest rates in this Schedule are subject to change. You can find out our current rates, obtain the Terms and Conditions or request other related documentation by phoning **1300 ACT TODAY** (1300 228 863) or visiting our website at www.bendigobank.com.au/act

You should also refer to the **act.** Terms & Conditions available at letsact.com.au which govern the use of the **act.** platform. Those **act.** Terms & Conditions constitute a separate agreement between yourself and Community Sector Banking Pty Ltd and do not form part of the banking service provided to you.

The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, Vic 3550 ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

Personal Accounts

act. Transaction Accounts	Tier	Interest Rate
act. Transaction Account	\$0 plus	0.00% pa
act. Home Loan Offset Account	Not Applicable	Not Applicable

act. Savings Accounts	Tier	Interest Rate
act. Online Saver Account	\$0 plus	1.75% pa

act. Overdrawn Account Rates		Interest Rate
act. Online Saver Account	Overdrawn Account Rate	15.01% pa
act. Transaction Account and act. Home Loan Offset Account	Standard Overdraft Rate	12.38% pa
	Overlimit Rate*	6.00% pa

act. Home Loan Offset Account		Interest Rate
The following interest rates are those used to calculate the discounted interest on act. loan accounts that are linked to an act. Home Loan Offset Account. For more information refer to clause 5.7 to 5.14 of the Bendigo Personal Accounts and Facilities Terms and Conditions.	Full offset [^]	0.00% pa
	Partial offset	4.27% pa

* The overlimit rate applies in addition to your overdrawn account rate if you exceed an approved overdraft limit.

[^] Not available on fixed rate loans. The partial offset rate can be applied during the fixed rate period.



Home Loans

act. Variable Rate Home Loans	Interest Rate \$8 monthly service fee
Residential Loan with Package Plus (\$500k+)	4.78% pa
Residential Loan with Package Plus (\$250k - \$499,999)	4.88% pa
Residential Loan with Package (\$50k - \$249,999)	5.08% pa
Residential Loan	5.68% pa
Interest Only Loan with Package Plus (\$500k+)	4.78% pa
Interest Only Loan with Package Plus (\$250k - \$499,999)	4.88% pa
Interest Only Loan with Package (\$50k - \$249,999)	5.08% pa
Interest Only Loan	5.68% pa

act. Fixed Rate Home Loans	Interest Rate Residential or Interest Only Loans \$8 monthly service fee
Fixed 1 year	4.54% pa
Fixed 2 years	4.34% pa
Fixed 3 years	4.44% pa
Fixed 4 years	4.74% pa
Fixed 5 years	4.74% pa

Personal Loans

act. Personal Loans	Interest Rate
Secured Personal Loan	7.79% pa
Unsecured Personal Loan	12.79% pa

Credit Cards

act. Credit Cards	Interest Rate
act. VISA Credit Card Up to 44 interest free days	12.24% pa
act. Platinum Visa Credit Card Up to 55 interest free days	18.99% pa

Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions, fees and charges are available on application. Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd (ABN 88 098 858 765) as its Authorised Representative, 265317, to advise and deal in relation to these products. Community Sector Banking Pty Ltd is a Franchisee of Bendigo and Adelaide Bank Limited and a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises Pty Ltd is a 50/50 joint venture between Community 21 Limited ABN 79 097 612 416 and Bendigo and Adelaide Bank Limited ABN 11 068 049 178. **act.** is a division of Community Sector Banking Pty Ltd.

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