

Important Information

Product variation notice for
Rural Bank Personal Account Products

20 May 2024

This document contains important information about changes to the following Rural Bank products:

- Rural Bank Everyday Account
- Rural Bank Everyday Community Account
- Rural Bank Gold Cash Management Account
- Rural Bank Cash Management Account
- Rural Bank Everyday Retirement Account
- Rural Bank ONE Saver Account
- Rural Bank Interest Earning at Call Account
- Rural Bank Money for Living Account
- Rural Bank Seasonal Account
- Rural Bank Seasonal Plus Account
- RBonline Savings Account
- Rural Bank Staff Advantage Account
- Rural Bank Member Advantage Account
- Rural Bank Business Cheque Account
- Rural Bank AgriManager Account

About this document

What's in this document and where to find it

Part A - Page 4 of this document sets out important information about how you can access your products after the transition date.

Part B - Page 8 of this document sets out important changes to your terms and conditions.

Part C - Page 73 of this document contains helpful information in relation to some frequently asked questions.

Why am I receiving this product variation notice?

Rural Bank, a division of Bendigo and Adelaide Bank Limited, has been supporting the Australian agribusiness community through local engagement and collaboration with industry organisations. We're proud of the fact that money deposited with Rural Bank has been reinvested into Australia in the form of loans to Australian primary producers throughout our history.

As part of our ongoing efforts to simplify our products and systems and to improve our offering to Rural Bank customers, we are transitioning our Rural Bank products to Bendigo Bank products and making some changes to your terms and conditions. While many things will be staying the same (including our commitment to customers and community), there will be some changes to your existing products (including the name of those products) and your banking arrangements later this year after the transition occurs.

This document explains these changes, which will come into effect once the transition is complete. They are important and we encourage you to read the contents of this document along with any other communications we send you in connection with the transition.

When is the transition to occur?

The transition is expected to occur on 8 November 2024 (the transition date). If this date changes, we will let you know.

We will also write to you again closer to the transition date to remind you about the transition and let you know what steps you should take to prepare.

If you have any questions about the transition or you are unsure which parts of this document are relevant to you, please contact us via the contact details below - we are here to help.

What if I have multiple products?

Most of Rural Bank's products are being transitioned to Bendigo Bank equivalent products on the transition date. However, there are a few products which will no longer be available and will be closed (e.g. the Rural Bank Farm Management Deposit Offset Account).

If you have multiple products with us, please refer to the communications and other product variation notices that apply to your other products.

How you can contact us

Prior to the transition date, you can contact us in one of the ways listed below.

Call us	For over the phone support, you can call your dedicated Relationship Manager or call us on 1300 315 088.
Visit a branch	You can visit any of our Bendigo Bank branches.
Additional Resources / complaints	For complaints, compliments, or suggestions, please call our Customer Feedback Team. Call 1300 361 911, 8.30am – 5pm Monday to Friday (Victorian time).

Part A – Accessing your products after the transition date

This **Part A** is relevant to all Rural Bank customers, products and accounts. It summarises the changes to:

- the ways in which you can access your products and accounts; and
- payment facilities and access methods (including replacement or additional payment facilities and access methods).

It also provides some other general information that applies to various products and accounts.

Further information about product specific and terms and conditions changes is contained in Part B of this document.

Facility detail	Changes from the transition date or general information
Account details	BSB & Account Numbers <ul style="list-style-type: none">• Your account number remains unchanged (unless we tell you otherwise). As such there is no need to change any payments you have already linked to your accounts.• From the transition date, your new BSB will be 633 000. Existing direct debit and credit arrangements in place before the transition date will continue – you do not need to update your BSB with any third parties.• After the transition date, you should ensure that you use the new BSB for new arrangements.
Electronic banking	Internet Banking <ul style="list-style-type: none">• From the transition date, you will no longer be able to access Rural Bank Internet Banking or the Rural Bank Mobile App. Instead, you will access Internet Banking via Bendigo e-banking. This can be accessed through a web browser at www.bendigobank.com.au.• You can also access Bendigo e-banking on your smartphone or tablet device. Visit your App Store or Google Play to download the free Bendigo Bank app for iOS or Android.• For a demonstration, please visit Bendigo Bank — Logon to e-banking demo. Logging into Bendigo e-banking following the transition date <ul style="list-style-type: none">• To access Bendigo e-banking after the transition, one of the 3 scenarios will apply to you:• Scenario 1 – If you currently have access to Rural Bank Internet Banking but do not have access to Bendigo e-banking:<ul style="list-style-type: none">◦ you will have access to Bendigo e-banking from the transition date and you will be able to use your existing Access ID and temporary password;◦ if you have provided us with your mobile number, we will send this temporary password to you via SMS. Otherwise, you will need to contact us on or after the transition date so we can give you your temporary password; and◦ when logging into Bendigo e-banking for the first time, you will be directed to create your own permanent password.

- **Scenario 2** – If you currently have access to Rural Bank Internet Banking and do not currently have access to Bendigo e-banking, and have a current Rural Bank Access ID that is a duplicate of another individual in Bendigo e-banking:
 - you will have access to Bendigo e-banking from the transition date and you will be provided with a new Access ID and temporary password;
 - if you have provided us with your mobile number, we will send this temporary password to you via SMS. Otherwise, you will need to contact us on or after the transition date so we can give you your temporary password; and
 - when logging into Bendigo e-banking for the first time, you will be directed to create your own permanent password.
- **Scenario 3** – If you are a current Bendigo e-banking user, you will see your transitioned accounts in Bendigo e-banking from the transition date. You can continue to use your Bendigo e-banking Access ID and password.
 - You must be at least 12 years of age to be eligible for e-banking.
 - Before the transition date, we will tell you which scenario applies to you, and provide you with the information you need to use Bendigo e-banking.

Bendigo Bank app

- After the transition date you, can log into the Bendigo Bank app using your Bendigo e-banking Access ID and password and can then setup the app to allow you to logon quickly and securely in the future using a four-digit PIN (Personal Identification Number), FaceID or Fingerprint.
- View your balances quickly from your app home screen.

Payments – Direct Entry (Direct debits from and direct credits to your account)

- These are payments you have established to or from your accounts.
- Examples of direct debits that may be set up to debit funds from your account include regular payments you are required to pay to insurance companies, energy providers, and subscription services.
- Examples of direct credits that may be set up to credit funds into your account include your salary from your employer and other regular payments you receive, such as Centrelink benefits or dividends payments.
- Given your account details are not changing, you do not need to do anything as all direct debit and direct credit arrangements will remain effective. However, any new direct debit arrangements should use the new BSB which applies to your account.

Payments to other accounts

- Your saved “Contacts” in Rural Bank Internet Banking will automatically be transferred to Bendigo e-banking,
- Any future dated payment instructions (including any recurring or standing payment instructions) will also be transitioned to Bendigo e-banking.

APCA ID (Business Customers only)

- From the transition date, you will need to update the BSB associated with your APCA ID from the Rural Bank’s BSB (633 111) to Bendigo Bank’s BSB (633 000).

**Electronic Banking –
New features available
when you move to
e-banking**

Telegraphic Transfers

- Where available for your account type, you will now be able to perform domestic and overseas Telegraphic Transfers in Australian and foreign currencies via Bendigo e-banking. You must register for this additional service via Bendigo e-banking.
- Telegraphic Transfer payments made after 3:00pm AEST or on a weekend, public holiday or bank holiday will be processed on the next business banking day.
- You will also have access to new e-banking features, including the ability to set spend controls, temporary blocks on cards and restrictions on cash withdrawals at ATMs.

**Statements of account
(new Bendigo Bank
statements)**

- After the transition date, your new statements will appear with Bendigo Bank branding. The frequency of your statement will also remain the same.
- After the transition date, you will be able to view previously issued statements of account from Rural Bank in Bendigo e-banking.

Bendigo Phone Banking

- From the transition date, you will no longer have access to Rural Bank Phone Banking. You will need to register for Bendigo Phone Banking by visiting your nearest branch or by calling 1300 236 344. In most cases, if you currently access and use Rural Bank Phone Banking, we will provide you with access to Bendigo Phone Banking.
- The Bendigo Phone Banking service gives you a range of options including transferring funds, accessing account balances, and paying bills.
- 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. You must keep your PIN secret to ensure you are the only person who can access your accounts.

Cards (Debit)

- If you currently have a Visa Debit Card, you can use it after the transition date including through your digital wallet.
- In the first quarter of 2025, we will issue you a new Debit Mastercard® as part of our conversion from Visa to Mastercard.
- If your card expires or you require a replacement card between the transition date and the conversion date, you will receive a Debit Mastercard®.
- We will communicate the Visa to Mastercard conversion date separately. For now, you do not need to do anything.

Digital Wallet	Mobile payment and digital wallet options (available from early 2025 with your new Mastercard) <ul style="list-style-type: none"> • Once you have received your new cards in 2025, there will be more ways to connect to your digital wallet for mobile payments on the go. • Bendigo Bank supports a range of digital wallets, which will be available to you as a Bendigo Debit Mastercard holder. These include: <ul style="list-style-type: none"> ◦ Google Pay – Upload your card to your Google device via the Google Pay app. Google Pay is the fast, simple way to pay with your Bendigo Bank card in stores and online; ◦ Samsung Pay - Upload your card to your Samsung device via the Samsung Pay app. Access your favourite cards on your Samsung phone to make payments on the go, just by tapping your device; and ◦ Garmin Pay – Garmin Pay™ lets you make purchases quickly and effortlessly with nothing needed but your watch.
Cheques	<ul style="list-style-type: none"> • If you have an existing Rural Bank cheque book, you can continue to use it. However, as part of our work towards the phasing out of the use of cheques, new or replacement cheque books will no longer be issued. • To learn about other payment methods available to you, please visit www.bendigobank.com.au/cheques.
Special arrangements relating to fees, charges and interest rates on bank accounts	<ul style="list-style-type: none"> • If you currently have an arrangement with Rural Bank where we have agreed to waive or charge reduced fees and charges, or we have agreed to provide you with an increased interest rate, please note that these arrangements will cease to apply to your account from the transition date. This means you will be charged fees, charges and interest rate as applicable. • If you have any concerns with this change, please contact us.
Changes to staff accounts	<ul style="list-style-type: none"> • If you currently have a Staff Advantage Account or Staff Member Advantage Account but you are not a current employee of Bendigo Bank, you will no longer be able to access staff account benefits from the transition date. This may mean that, from the transition date, you will incur new or additional fees, and the standard interest rates as set out in Part B will apply to you. • If you have any concerns with this change, please contact us.
Open Banking	<ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> ◦ 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. • From 1 July 2021, eligible Bendigo Bank customers have been able to authorise the sharing of their data with CDR accredited data recipients. • You can access a copy of Bendigo Bank’s 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 Bendigo Bank’s Consumer Data Right Policy.

Part B – Changes to your terms and conditions

Part B sets out how the terms and conditions of your Rural Bank accounts are changing. While many things about your product are staying the same, it is important that you read Part B to understand what is changing.

Please contact us before the transition date if you do not wish to continue with your products or would like to discuss other options that may be available to you.

B1 – What’s changing?

In order to transition your Rural Bank account product to a Bendigo Bank account product, we need to change the terms and conditions which apply to those products. While your contract with us is continuing and many things are staying the same, there are some differences which we explain below.

These changes will take effect on the transition date. This is expected to occur on 8 November 2024 (but we will let you know if this changes). Until that time the current terms and conditions of your Rural Bank products will apply, unchanged. You do not need to do anything for the changes to take effect. Regardless, you will be taken to have agreed to them if you use your account on or after the transition date (e.g. if you deposit or withdraw money from your account or otherwise transact on your account). Any accrued rights and obligations that you or we have before the transition date, will continue to apply after that time.

The table below sets out where you can find a summary of some of the changes being made to your product in this part. Please refer to the communications sent to you separately, which tell you which Bendigo Bank personal account product your Rural Bank account will be transitioning to on the transition date. Please contact us if you need assistance identifying which section in this Part B applies to you.

Your current Rural Bank account	The Bendigo Bank account your Rural Bank account is transitioning to	Which sections in this Part
Rural Bank Everyday Account	Bendigo Everyday Account	See Parts B3, B23 and B25 below.
	Bendigo Student Account	See Parts B4, B23 and B25 below.
	Bendigo Easy Retirement Account	See Parts B5, B23 and B25 below.
Rural Bank Everyday Community Account	Bendigo Everyday Account	See Parts B6, B23 and B25 below.
Rural Bank Gold Cash Management Account	Bendigo Everyday Account	See Parts B7, B23 and B25 below.
Rural Bank Cash Management Account	Bendigo Everyday Account	See Parts B8, B23 and B25 below.
Rural Bank Everyday Retirement Account	Bendigo Easy Retirement Account	See Parts B9, B23 and B25 below.
	Bendigo Everyday Account	See Parts B10, B23 and B25 below.
Rural Bank ONE Saver Account	Bendigo EasySaver Account	See Parts B11, B23 and B25 below.
Rural Bank Interest Earning at Call Account	Bendigo EasySaver Account	See Parts B12, B23 and B25 below.
Rural Bank Money for Living Account	Bendigo EasySaver Account	See Parts B13, B23 and B25 below.
Rural Bank Staff Advantage Account	Bendigo Everyday Account (with Staff Benefits)	See Parts B14, B23 and B25 below.
	Bendigo Everyday Account	See Parts B15, B23 and B25 below.

Rural Bank Member Advantage Account	Bendigo Everyday Account (with Staff Benefits)	See Parts B16, B23 and B25 below.
	Bendigo Student Account	See Parts B17, B23 and B25 below.
	Bendigo Everyday Account	See Parts B18, B23 and B25 below.
Rural Bank Seasonal Account	Bendigo Everyday Account	See Parts B19, B23 and B25 below.
Rural Bank Seasonal Plus Account	Bendigo Everyday Account	See Parts B20, B23 and B25 below.
Rural Bank Business Cheque Account	Bendigo Everyday Account	See Parts B21, B23 and B25 below.
Rural Bank AgriManager Account	Bendigo Everyday Account	See Parts B22, B23 and B25 below.
RBonline Savings Account	Bendigo EasySaver Account	See Parts B24 and B25 below.

B2 – Some key things that are staying the same

The following things are staying the same for all Rural Bank personal account products:

- your account number;
- your statement frequency;
- your authorised signatory; and
- existing direct credit and direct debit arrangements.

B3 – Summary of product specific changes if your Rural Bank Everyday Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Everyday Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will form part of your contract with us from the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo Everyday Account – you will be able to:</p> <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>Additionally, you will no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

Fees and charges

In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including:

- each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month);
- each EFT Credit Transfer will incur a fee of \$4.00; and
- a monthly service fee of \$6.00 will continue to apply. However, instead of being waived if you maintain a minimum account balance of \$2,000 per month, it will only be waived if:
 - you deposit at least \$2,000 per month; or
 - you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged).

Schedule of Fees, Charges and Transaction Account Rebates

Changes to interest

Instead of interest being credited to your account monthly, you will have interest paid to your account half yearly, on 1 April and 1 October.

You will no longer have a tiered interest rate applied to your account. Your variable tiered interest rate of 0.00% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers an interest rate of 0.00% p.a.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

'Key Feature Table'

Schedule of Interest Rates for Personal Accounts

Changes to account access

You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B4 – Summary of product specific changes if your Rural Bank Everyday Account is transitioning to a Bendigo Student Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Everyday Account will be renamed to a Bendigo Student Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo Student Account – you will be able to:</p> <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard or a Bendigo Youth Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>Once you turn 25 years of age, you will need to provide proof of ongoing enrolment as a full-time student, apprentice or trainee by the 14th of April each year in order to continue to be eligible for the Bendigo Student Account.</p> <p>You will no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table' Clause 1.4

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:</p> <ul style="list-style-type: none"> • you will no longer incur a monthly service fee for your account; and • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month). <p>You will also have the benefit of a transaction account rebate. This is a monthly fee allowance that we will use to reduce the eligible monthly transaction fees you incur on your account. For more information, refer to the Schedule of Fees, Charges and Transaction Rebates available at www.bendigobank.com.au/disclosure-documents/.</p>	<p>Schedule of Fees, Charges and Transaction Account Rebates</p>
<p>Changes to interest</p>	<p>Your variable interest rate of 0.00% p.a. will continue to be a tiered variable rate. Currently, the Bendigo Student Account offers an interest rate of:</p> <ul style="list-style-type: none"> • 0.00% p.a. on balances between \$0 and \$250; • 0.01% p.a. on balances over \$250 and under \$2,000; • 0.05% p.a. on balances over \$2,000 and under \$5,000; and • 0.05% p.a. on balances over \$5,000. <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B5 – Summary of product specific changes if your Rural Bank Everyday Account is transitioning to a Bendigo Easy Retirement Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Everyday Account will be renamed to a Bendigo Easy Retirement Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Easy Retirement Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>If, after the transition date, you cease to become a self-funded retiree or recipient of a Centrelink benefit entitlement whilst over the age of 55, we may change your account to another type of account, such as a Bendigo Everyday Account.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table' Clause 1.5
Fees and charges	In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including: <ul style="list-style-type: none"> • you will no longer incur a monthly service fee for your account; • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month); and • each EFT Credit Transfer will incur a fee of \$4.00. 	Schedule of Fees, Charges and Transaction Account Rebates

<p>Changes to interest</p>	<p>Your tiered variable rate will change to a stepped variable interest rate. Interest will continue to be calculated daily and credited monthly.</p> <p>Currently, the Bendigo Easy Retirement Account offers the following stepped interest rates:</p> <ul style="list-style-type: none"> • 0.85% p.a. on that part of your balance between \$0 and \$9,999.99; • 1.70% p.a. on that part of your balance between \$10,000 and \$49,999.99; • 2.20% p.a. on that part of your balance between \$50,000 and \$249,999.99; and • 2.50% p.a. on that part of your balance \$250,000 and above. <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B6 – Summary of product specific changes if your Rural Bank Everyday Community Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Everyday Community Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

Fees and charges

In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:

- you will incur a monthly service fee for your account of \$6.00, however this will be waived if:
 - you deposit at least \$2,000 per month; or
 - if applicable, you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged);
- each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 15 free withdrawals per month); and
- each EFT Credit Transfer will incur a fee of \$4.00.

Schedule of Fees, Charges and Transaction Account Rebates

Changes to interest

Instead of interest being credited to your account monthly, you will have interest paid to your account half yearly, on 1 April and 1 October.

You will no longer have a tiered interest rate applied to your account. Your variable tiered interest rate of 0.00% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers an interest rate of 0.00% p.a.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

'Key Feature Table'

Schedule of Interest Rates for Personal Accounts

Changes to account access

You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B7 – Summary of product specific changes if your Rural Bank Gold Cash Management Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Gold Cash Management Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:</p> <ul style="list-style-type: none"> • your monthly service fee for your account will increase to \$6.00, however this will be waived if: <ul style="list-style-type: none"> ◦ you deposit at least \$2,000 per month; or ◦ you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged); • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00; and • each EFT Credit Transfer will incur a fee of \$4.00. 	<p>Schedule of Fees, Charges and Transaction Rebates</p>
<p>Changes to interest</p>	<p>Instead of interest being credited to your account monthly, you will have interest paid to your account half yearly on 1 April and 1 October.</p> <p>You will no longer be able to credit interest payments to an account at another financial institution. Instead, interest will be paid to your account.</p> <p>You will no longer have a tiered interest rate applied to your account. Your variable tiered interest rate of 0.50% p.a. will change to a single variable rate. Currently the Bendigo Everyday Account offers a variable interest rate of 0.00% p.a.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table'</p> <p>Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B8 – Summary of product specific changes if your Rural Bank Cash Management Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Cash Management Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:</p> <ul style="list-style-type: none"> • your monthly service fee for your account will increase to \$6.00, however, this will be waived if: <ul style="list-style-type: none"> ◦ you deposit at least \$2,000 per month, or ◦ you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged); • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00; and • each EFT credit transfer will incur a fee of \$4.00. 	<p>Schedule of Fees, Charges and Transaction Rebates</p>
<p>Changes to interest</p>	<p>Instead of interest being credited to your account monthly, you will have interest paid to your account half yearly on 1 April and 1 October.</p> <p>You will no longer have a tiered interest rate applied to your account. Your variable tiered interest rates of 0.50% p.a. will change to a single variable rate. Currently the Bendigo Everyday Account offers a variable interest rate of 0.00% p.a.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table'</p> <p>Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B9 – Summary of product specific changes if your Rural Bank Everyday Retirement Account is transitioning to a Bendigo Easy Retirement Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Everyday Retirement Account will be renamed to a Bendigo Easy Retirement Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Easy Retirement Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	Clause 1.5 'Key Feature Table'
Fees and charges	In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including: <ul style="list-style-type: none"> • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free transactions of each type per month); and • each EFT credit transfer will incur a fee of \$4.00. 	Schedule of Fees, Charges and Transaction Account Rebates

<p>Changes to interest</p>	<p>Your stepped interest rates will change to the stepped interest rates offered on the Bendigo Easy Retirement Account. Currently, the Bendigo Easy Retirement Account offers the following stepped interest rates:</p> <ul style="list-style-type: none"> • 0.85% p.a. on that part of your balance between \$0 and \$9,999.99; • 1.70% p.a. on that part of your balance between \$10,000 and \$49,999.99; • 2.20% p.a. on that part of your balance between \$50,000 and \$249,999.99; and • 2.50% p.a. on that part of your balance \$250,000 and above. <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B10 – Summary of product specific changes if your Rural Bank Everyday Retirement Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Everyday Retirement Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	Clause 1.5 'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:</p> <ul style="list-style-type: none"> • you will incur a monthly service fee for your account of \$6.00, however this will be waived if: <ul style="list-style-type: none"> ◦ you deposit at least \$2,000 per month; or ◦ you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged); • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); and • each EFT Credit Transfer will incur a fee of \$4.00. 	<p>Schedule of Fees, Charges and Transaction Account Rebates</p>
<p>Changes to interest</p>	<p>Your stepped variable interest rates will change to a single variable rate. Interest will continue to be calculated daily and credited monthly.</p> <p>Currently the Bendigo Everyday Account offers a variable interest rate of 0.00% p.a.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B11 – Summary of product specific changes if your Rural Bank ONE Saver Account is transitioning to a Bendigo EasySaver account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank ONE Saver Account will be renamed to a Bendigo EasySaver Account and be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will form part of your contract with us from the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	<p>You will no longer have a maximum operating balance of \$2,000,000. The operating balance of your Bendigo EasySaver Account is uncapped.</p> <p>You will be able to access over the counter services, including making deposits and withdrawals in branch.</p> <p>You will also have additional functionality with your Bendigo EasySaver Account – you will be able to:</p> <ul style="list-style-type: none"> • arrange periodical payments and Telegraphic Transfers; and • have access to PayTo functionality. <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	<p>Clause 1.5</p> <p>'Key Feature Table'</p> <p>Clauses 4.1 and 4.7</p>
Fees and charges	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including:</p> <ul style="list-style-type: none"> • each EFT Credit Transfer will incur a fee of \$4.00; • each periodical payment made by cheque or to a financial institution other than Bendigo Bank will incur a fee of \$3.75; and • you will have 2 free in branch cash withdrawals, transfers and agency transfers each month. After that, these transactions will incur a fee of \$1.75 each. 	Schedule of Fees, Charges and Transaction Account Rebates

Changes to interest

You will no longer have a tiered interest rate applied to your account. Your variable tiered interest rates of 1.35% p.a. will change to a single rate.

Currently the Bendigo EasySaver Account offers a variable interest rate of 3.75% p.a.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

'Key Feature Table'

Schedule of Interest Rates
for Personal Accounts

Changes to account access

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B12 – Summary of product specific changes if your Rural Bank Interest Earning at Call Account is transitioning to a Bendigo EasySaver Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Interest Earning at Call Account will be renamed to a Bendigo EasySaver Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo EasySaver Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'
Fees and charges	In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including: <ul style="list-style-type: none"> • each EFT Credit Transfer will incur a fee of \$4.00; • each periodical payment made by cheque or to a financial institution other than Bendigo Bank will incur a fee of \$3.75; and • you will have 2 free in branch cash withdrawals, transfers and agency transfers each month. After that, these transactions will incur a fee of \$1.75 each. 	N/A

<p>Changes to interest</p>	<p>You will no longer have a tiered interest rate applied to your account. Your variable tiered interest rate of 0.00% p.a. will change to a single rate.</p> <p>Currently the Bendigo EasySaver Account offers a variable interest rate of 3.75% p.a.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B13 – Summary of product specific changes if your Rural Bank Money for Living Account is transitioning to a Bendigo EasySaver Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Money for Living Account will be renamed to a Bendigo EasySaver Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo EasySaver Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • arrange Telegraphic Transfers; and • for customers on a non-verified Money for Living Account, have access to BPAY and BPAY view. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'
Fees and charges	In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including: <ul style="list-style-type: none"> • you will no longer incur a monthly account service fee; • each EFT Credit Transfer will incur a fee of \$4.00; and • you will have 2 free in branch cash withdrawals, transfers and agency transfers each month. After that, these transactions will incur a fee of \$1.75 each. 	Schedule of Fees, Charges and Transaction Account Rebates

Changes to interest

You will no longer have a tiered interest rate applied to your account. Your variable tiered interest rates of 0.00% p.a. will change to a single rate.

Currently the Bendigo EasySaver Account offers a variable interest rate of 3.75% p.a.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

'Key Feature Table'

Schedule of Interest Rates for Personal Accounts

Changes to account access

If you have a non-verified Money for Living Account, you will have full phone and e-banking access (instead of view-only) after the transition date.

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B14 – Summary of product specific changes if your Rural Bank Staff Advantage Account is transitioning to a Bendigo Everyday Account (with Staff Benefits applied to it)

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Staff Advantage Account will be renamed to a Bendigo Everyday Account with the relevant Staff Benefits applied to it. Your account will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will form part of your contract with us from the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). <p>We will also apply to your account the relevant Staff Benefits set out in our Bendigo Staff Banking Benefits Policy (Version 2.3);</p>	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo Everyday Account (with Staff Benefits) – you will be able to:</p> <ul style="list-style-type: none"> • have access to PayTo functionality; • arrange Telegraphic Transfers; and • link a Bendigo Debit Mastercard to your account. <p>You will also no longer be required to maintain a minimum operating balance.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

Fees and charges

In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:

- you will incur a monthly service fee for your account of \$6.00, however this will be waived if:
 - you use your Bendigo Everyday Account (with Staff Benefits) as your nominated pay account;
 - you deposit at least \$2,000 per month; or
 - you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged);
- each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); and
- each EFT Credit Transfer will incur a fee of \$4.00.

Some of these fees may be reduced, waived or not apply so long as you are eligible to receive Staff Benefits. Please refer to the Bendigo Staff Banking Benefits Policy (Version 2.3) for more details.

Schedule of Fees, Charges and Transaction Account Rebates

Bendigo Staff Banking Benefits Policy

Changes to interest

Your variable tiered interest rate of 0.00% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers a single variable rate of 0.00% p.a. In addition, from the transition date, the staff bonus interest rate of 0.50% p.a. will no longer be applied to your account.

Instead of being credited monthly, interest will be credited half yearly, on 1 April and 1 October each year.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/ or on the Bendigo Staff Intranet.

Schedule of Interest Rates for Personal Accounts

Bendigo Staff Banking Benefits Policy

Changes to account access

You will no longer have access to a cheque book facility (including any replacement chequebook once an existing chequebook is used in full).

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B15 – Summary of product specific changes if your Rural Bank Staff Advantage Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Staff Advantage Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Cessation of staff account benefits	From the transition date you will no longer have access to staff benefits on your account. This may mean that, from the transition date, you may be charged fees or charges which had previously been reduced, waived or not applied. It may also mean you no longer earn any bonus interest. If you have any concerns with this change, please contact us.	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • arrange Telegraphic Transfers; and • link a Bendigo Debit Mastercard to your account. <p>You will also no longer be required to maintain a minimum operating balance.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

Fees and charges

In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:

- you will incur a monthly service fee for your account of \$6.00, however this will be waived if:
 - you deposit at least \$2,000 per month; or
 - you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged);
- each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); and
- each EFT Credit Transfer will incur a fee of \$4.00.

Schedule of Fees, Charges and Transaction Account Rebates

Changes to interest

Your variable tiered interest rate of 0.00% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers a single variable rate of 0.00% p.a. In addition, from the transition date, the staff bonus interest rate of 0.50% p.a. will no longer be applied to your account.

Instead of being credited monthly, interest will be credited half yearly, on 1 April and 1 October each year.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

'Key Feature Table'

Schedule of Interest Rates for Personal Accounts

Changes to account access

You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B16 – Summary of product specific changes if your Rural Bank Member Advantage Account is transitioning to a Bendigo Everyday Account (with Staff Benefits applied to it)

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Member Advantage Account will be renamed to a Bendigo Everyday Account with the relevant Staff Benefits applied to it. Your account will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will form part of your contract with us from the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). <p>We will also apply to your account the relevant Staff Benefits set out in our Bendigo Staff Banking Benefits Policy (Version 2.3);</p>	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo Everyday Account (with Staff Benefits) – you will be able to:</p> <ul style="list-style-type: none"> • have access to PayTo functionality; • arrange Telegraphic Transfers; and • link a Bendigo Debit Mastercard to your account. <p>You will also no longer be required to maintain a minimum operating balance.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:</p> <ul style="list-style-type: none"> • you will incur a monthly service fee for your account of \$6.00, however this will be waived if: <ul style="list-style-type: none"> ◦ you use your Bendigo Everyday Account (with Staff Benefits) as your nominated pay account; ◦ you deposit at least \$2,000 per month; or ◦ you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged); • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); • each Periodical Payment by cheque or to another financial institution will incur a fee of \$3.75; and • each EFT Credit Transfer will incur a fee of \$4.00. 	<p>Schedule of Fees, Charges and Transaction Account Rebates</p> <p>Bendigo Staff Banking Benefits Policy</p>
<p>Changes to interest</p>	<p>A single variable interest rate will continue to be applied to your account. Currently, the Bendigo Everyday Account offers a single variable rate of 0.00% p.a. However, from the transition date, the staff bonus interest rate of 0.50% p.a. will no longer be applied to your account.</p> <p>Instead of being credited monthly, interest will be credited half yearly, on 1 April and 1 October each year.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/ or on the Bendigo Staff Intranet.</p>	<p>Schedule of Interest Rates for Personal Accounts</p> <p>Bendigo Staff Banking Benefits Policy</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (fee-free under the Bendigo Staff Banking Benefits Policy).</p>	<p>'Key Feature Table'</p>

B17 – Summary of product specific changes if your Rural Bank Member Advantage Account is transitioning to a Bendigo Student Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Member Advantage Account will be renamed to a Bendigo Student Account. Your account will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will form part of your contract with us from the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). <p>We will also apply to your account the relevant Staff Benefits set out in our Bendigo Staff Banking Benefits Policy (Version 2.3);</p>	N/A
Cessation of staff account benefits	From the transition date you will no longer have access to staff benefits on your account. This may mean that, from the transition date, you may be charged fees or charges which had previously been reduced, waived or not applied. It may also mean you no longer earn any bonus interest. If you have any concerns with this change, please contact us.	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo Student Account – you will be able to:</p> <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard or Bendigo Youth Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>Once you turn 25 years of age, you will need to provide proof of ongoing enrolment as a full-time student, apprentice or trainee by the 14th of April each year in order to continue to be eligible for the Bendigo Student Account.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:</p> <ul style="list-style-type: none"> • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month). <p>You will also have the benefit of a transaction account rebate. This is a monthly fee allowance that we will use to reduce the eligible monthly transaction fees you incur on your account. For more information, refer to the Schedule of Fees, Charges and Transaction Rebates available at www.bendigobank.com.au/disclosure-documents/.</p>	<p>Schedule of Fees, Charges and Transaction Account Rebates</p>
<p>Changes to interest</p>	<p>Your variable single interest rate of 0.00% p.a. will change to a tiered variable rate. Currently, the Bendigo Student Account offers a tiered interest rate of:</p> <ul style="list-style-type: none"> • 0.00% p.a. on balances between \$0 and \$250; • 0.01% p.a. on balances over \$250 and under \$2,000; and • 0.05% p.a. on balances over \$2,000. <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B18 – Summary of product specific changes if your Rural Bank Member Advantage Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Member Advantage Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Cessation of staff account benefits	From the transition date you will no longer have access to staff benefits on your account. This may mean that, from the transition date, you may be charged fees or charges which had previously been reduced, waived or not applied. It may also mean you no longer earn any bonus interest. If you have any concerns with this change, please contact us.	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

Fees and charges

In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some changes to fees and charges, including:

- you will incur a monthly service fee for your account of \$6.00, however this will be waived if:
 - you deposit at least \$2,000 per month; or
 - you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged);
- each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); and
- each EFT Credit Transfer will incur a fee of \$4.00.

Schedule of Fees, Charges and Transaction Account Rebates

Changes to interest

Currently, the Bendigo Everyday Account offers an interest rate of 0.00% p.a., which is the same as the current interest rate for the Member Advantage Account.

Interest will continue to be calculated daily. However, instead of being credited to your account monthly, you will have interest paid to your account half yearly, on 1 April and 1 October.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

'Key Feature Table'
Schedule of Interest Rates for Personal Accounts

Changes to account access

You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B19 – Summary of product specific changes if your Rural Bank Seasonal Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Seasonal Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us from the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including:</p> <ul style="list-style-type: none"> • your monthly account fee of \$17.00 per month will be decreasing to \$6.00 per month, and will be waived if: <ul style="list-style-type: none"> ◦ you deposit at least \$2,000 per month; or ◦ you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged); • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); and • each EFT Credit Transfer will incur a fee of \$4.00. 	<p>Schedule of Fees, Charges and Transaction Account Rebates</p>
<p>Changes to interest</p>	<p>Interest will continue to be calculated daily, however, instead of being credited to your account monthly, it will be credited half-yearly on 1 April and 1 October.</p> <p>You will no longer have a tiered variable interest rate applied to your account. Your variable tiered interest rate of 0.50% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers an interest rate of 0.00% p.a.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B20 – Summary of product specific changes if your Rural Bank Seasonal Plus Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Seasonal Plus Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	The following documents will form part of your contract with us after the transition date: <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	You will have additional functionality with your Bendigo Everyday Account – you will be able to: <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including:</p> <ul style="list-style-type: none"> • your quarterly account service fee (for accounts with an attached credit facility) of \$105.00 will be changing to a monthly account service fee of \$6.00 per month, and will be waived if: <ul style="list-style-type: none"> ◦ you deposit at least \$2,000 per month; or ◦ you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged); • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); and • each EFT Credit Transfer will incur a fee of \$4.00. 	<p>Schedule of Fees, Charges and Transaction Account Rebates</p>
<p>Changes to interest</p>	<p>Interest will continue to be calculated daily, however, instead of being credited to your account monthly, it will be credited half-yearly on 1 April and 1 October.</p> <p>You will no longer have a tiered variable interest rate applied to your account. Your variable tiered interest rate of 0.50% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers an interest rate of 0.00% p.a.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>‘Key Feature Table’ Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>‘Key Feature Table’</p>

B21 – Summary of product specific changes if your Rural Bank Business Cheque Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank Business Cheque Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will form part of your contract with us after the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo Everyday Account – you will be able to:</p> <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

Fees and charges

In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including:

- your monthly account service fee of \$25.00 will be decreasing to \$6.00 per month, and will be waived if:
 - you deposit at least \$2,000 per month; or
 - you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged);
- each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); and
- each EFT Credit Transfer will incur a fee of \$4.00.

Schedule of Fees, Charges and Transaction Account Rebates

Changes to interest

You will no longer have a tiered variable interest rate applied to your account. Your variable tiered interest rate of 0.50% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers an interest rate of 0.00% p.a.

Interest will continue to be calculated daily, however, instead of being credited to your account monthly, it will be credited half-yearly on 1 April and 1 October.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

'Key Feature Table'

Schedule of Interest Rates for Personal Accounts

Changes to account access

You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).

Bank Cheques will continue to be available to you (a fee may apply).

'Key Feature Table'

B22 – Summary of product specific changes if your Rural Bank AgriManager Account is transitioning to a Bendigo Everyday Account

A summary of the product specific changes which will apply to you from the transition date is set out below. It should be read with Part B23 and Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your Rural Bank AgriManager Account will be renamed to a Bendigo Everyday Account and will be subject to the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will form part of your contract with us after the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo Everyday Account – you will be able to:</p> <ul style="list-style-type: none"> • have access to PayTo functionality; • link a Bendigo Debit Mastercard to your account; and • arrange Telegraphic Transfers. <p>You will also no longer have a minimum operating balance requirement.</p> <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

<p>Fees and charges</p>	<p>In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including:</p> <ul style="list-style-type: none"> • you will incur a monthly account service fee of \$6.00 per month, which will be waived if: <ul style="list-style-type: none"> ◦ you deposit at least \$2,000 per month; or ◦ you hold a home loan with Bendigo Bank (provided the home loan is in use at least 2 days prior to the date the fee is charged); • each Bank@Post withdrawal or deposit you make will incur a fee of \$4.00 (and you will no longer have 4 free per month of each type); • each Periodical Payment by cheque or to another financial institution will incur a fee of \$3.75; and • each EFT Credit Transfer will incur a fee of \$4.00. 	<p>Schedule of Fees, Charges and Transaction Account Rebates</p>
<p>Changes to interest</p>	<p>You will no longer have a tiered variable interest rate applied to your account. Your variable tiered interest rate of 0.50% p.a. will change to a single variable rate. Currently, the Bendigo Everyday Account offers an interest rate of 0.00% p.a.</p> <p>Interest will continue to be calculated daily, however, instead of being credited to your account monthly, it will be credited half-yearly on 1 April and 1 October.</p> <p>Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.</p>	<p>'Key Feature Table' Schedule of Interest Rates for Personal Accounts</p>
<p>Changes to account access</p>	<p>You will no longer have access to a cheque book facility (including any replacement chequebook once any existing chequebook is used in full).</p> <p>Bank Cheques will continue to be available to you (a fee may apply).</p>	<p>'Key Feature Table'</p>

B23 – Summary of general changes to products listed in Part B3 to B22 currently on the Rural Bank Banking Accounts Terms and Conditions

A summary of the general changes which will apply to the following accounts from the transition date is set out below: Rural Bank Everyday Account, Rural Bank Everyday Community Account, Rural Bank Gold Cash Management Account, Rural Bank Cash Management Account, Rural Bank Everyday Retirement Account, Rural Bank One Saver Account, Rural Bank Interest Earning at Call Account, Rural Bank Money for Living Account, Rural Bank Member Advantage Account, Rural Bank Staff Advantage Account, Rural Bank Seasonal Account, Rural Bank Seasonal Plus Account, Rural Bank Business Cheque Account and Rural Bank AgriManager Account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Contact details	<p>If you need to contact us, you can do so on the contact details below:</p> <ul style="list-style-type: none"> • website is www.bendigobank.com.au. • telephone contact is 1300 236 344, or from overseas +61 3 5445 0666. • to contact our customer feedback team: Reply Paid PO Box 480 Bendigo VIC 3552 Telephone 1300 361 911 8.30am – 5.00pm (AEST /AEDT) Monday to Friday • for complaints contact 1300 236 344 or go to our website www.bendigobank.com.au/public/contact-us. • for lost and stolen cards within Australia, telephone 1800 035 383 and from overseas +61 3 5485 7872. 	See 'Contact Details' at the start of the Bendigo Personal Accounts and Facilities Terms and Conditions
Communicating with us	We have made it easier to communicate with us by accepting your instructions in-branch, electronically and in writing, and removing requirements to provide signed instructions by telephone and facsimile.	Clause 28
Defined terms	Some defined terms will change. These changes are only described where they relate to a material change to a particular term.	Section A: Meaning of Words

<p>Payment facilities</p>	<p>The available payment facilities you can have linked to your account have also changed, which is reflected in the updated definition of 'payment facilities' in the terms and conditions. These include the following:</p> <ul style="list-style-type: none"> • Bendigo Debit Mastercard® (or Bendigo Youth Debit Mastercard®); • Bendigo Phone Banking; • Bendigo e-banking; • Bendigo Credit Card (but only to the extent the card is used to access any of the accounts described above); • Pay Anyone Service; • BPAY® and BPAY View; • Automatic payments (direct debits, periodical payments and sweep facilities); • Telegraphic Transfers; and • PayTo. <p>If you have been issued with a Visa Debit Card, 'payment facility' also includes a Visa Debt Card. Please see section B25 below for further details.</p> <p>Please refer to the new terms and conditions to ascertain if a particular payment facility will be available for your account. Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	<p>'Key Features Table'</p>
<p>Determining the balance of your account</p>	<p>Under your current terms and conditions, we determine the daily closing balance of your account before the end of the calendar day Eastern Standard Time (AEST) for the purpose of interest calculations. This provision will be removed.</p>	<p>N/A</p>
<p>Overdrawing your account</p>	<p>If you overdraw your account:</p> <ul style="list-style-type: none"> • you will be required to pay any overdrawn amount as soon as possible; • we will have the right to cancel any payment facility linked to your account; and • we will be able to change the interest rate imposed on the overdrawn account. <p>At any time, you can find out about our current interest rates by contacting us on 1300 236 344 or by visiting www.bendigobank.com.au.</p>	<p>Clause 9</p>
<p>Requesting statements</p>	<p>We make clear that any bank account statement you may ask for is not regulated by the National Credit Code.</p>	<p>Clause 11.4</p>

Calculating withholding tax	<p>If you have not supplied us with your current Tax File Number, we will continue to withhold tax from interest payable by us to you.</p> <p>Any customers turning 16 will have until the end of that calendar year to provide a Tax File Number. If no Tax File Number is supplied, we will withhold tax from interest payable by us to you.</p>	<p>Clause 19</p>
Joint account	<p>Where you are a joint account holder operating the account individually, we may ask all joint account holders to provide instructions where:</p> <ul style="list-style-type: none"> • one of the joint account holders asks us to in writing; • we are notified of any dispute between the joint account holders; or • we are notified of bankruptcy of any joint account holder. <p>This may be different to the signed authority you provided to us previously.</p>	<p>Clause 13</p>
Authorised signatories	<p>Your authorised signatories for your account will remain the same.</p> <p>If you have a Rural Bank ONE Saver Account, you will no longer be able to notify us of changes to your authorised signatories by secure mail. However, you can still make changes to your authorised signatories by contacting us.</p>	<p>Clause 14</p>
Authorising cardholders	<p>When you authorise another person to be an additional cardholder, the minimum age of the additional cardholder will increase from 12 years old to 16 years old or older.</p>	<p>Clause 14</p>
Using your card	<p>If you or someone acting on your behalf collects a card in branch, you (or they) will be required to provide identification.</p> <p>You will only be permitted to have a card which is linked to a primary demand deposit account with card access. You will also only be allowed to link one card per cardholder to one account.</p>	<p>Clause 39.6</p> <p>Clause 40</p>
Telephone and online banking	<p>You will no longer be able to:</p> <ul style="list-style-type: none"> • use security tokens to secure your online banking access; and • make Bulk Payments on certain qualifying accounts with online banking. 	<p>Clause 46.1</p>

Accessing your account

Some changes may apply to how you can deposit and withdraw funds from and into your account (e.g., you may be able to deposit or withdraw funds in additional ways).

Depositing

From the transition, you may be able to deposit into your Bendigo Bank account in a number of ways, including:

at any of our Bendigo Bank branches by using a teller or one of our express deposit boxes;

- by mail;
- by arranging an automatic deposit of your salary or other income or amounts to be paid directly into your account;
- if your account can be accessed by a card then at any Bendigo Bank ATM which accepts deposits or at a Post Office using Bank@Post (see restrictions under clause 40.6); and
- if you have access to telephone or online banking, by transferring funds electronically, arranging an electronic credit from another Bendigo Bank account or from another financial institution.

Withdrawals

From the transition, you may be able to withdraw from your account in a number of ways, including:

- at any of our branches;
- if your account is linked to a card by ATM, EFTPOS terminals and at a Post Office using Bank@Post (see restrictions under clause 40.6);
- by transferring funds electronically using BPAY if you have access to telephone banking;
- if you have access to online banking, by transferring funds electronically using Bulk Payments, Pay Anyone Service, BPAY, Telegraphic Transfer, using an Automatic Payment; and
- by bank cheque.

Please refer to the Key Features Table and clause 4 in the new terms and conditions for the available ways in which you can deposit and withdraw funds from your account. Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions

'Key Feature Table' and Clause 4.

Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.

Offset facility	From the transition date, if you hold a Bendigo Everyday Account, you will be able to offset funds in these accounts against an eligible Bendigo Home Loan.	Clauses 5.7 – 5.14
Payment facilities	We will have an extra ground to cancel payment facilities linked to your account where we decide that cancelling the facility is in our legitimate interests or benefits you.	Clause 15.1
	We will be able to change your Pay Anyone transaction limit, but if we decrease your limit, we will give you 30 days' notice instead of 20 days.	Clause 87 Clause 84.1
	Your maximum Pay Anyone transaction limit will be \$50,000. If you would like a transaction limit greater than \$50,000, you will need to complete a separate application available in branch.	
	You will need to include a payment description when you make a Pay Anyone payment.	Clause 85.1
	You will be required to notify us immediately when any of the information you provided to us when creating your PayID changes, or if you become aware or misleading or incorrect information.	Clause 94.6
Payment arrangements	If you have a payment arrangement in place and your card number changes for any reason (including where you card was lost or stolen) you will need ask the merchant to change the details of your existing payment arrangement to ensure arrangements continue.	Clause 80.5
	If you do not do this, we (or the merchant) may be able not honour your payment arrangement or the merchant may stop providing the goods or services.	
	Where a scheduled periodical payment is unsuccessful, we will make 3 further attempts to make the payment on 3 consecutive calendar days before 8.00am (AEST / AEDT), before charging a fee on the 4th day.	Clause 79.5
	Previously we would make 4 further attempts on consecutive business days before 8.00am (AEST) and charge the fee on the 4th business day after the periodical payment was first unsuccessful.	
	If you give us Automatic Payment instructions after 10.00am, we will process those instructions on the following business day.	Clause 80.8
	You will be able to set up a sweep facility. However, to set up a sweep facility or a periodical payment for the first time, you must attend a branch.	Clause 79.2

<p>Dormant accounts</p>	<p>If your account is unused for a number of years, we will be able to deem it dormant and may charge dormancy fees.</p> <p>Previously we would only decide your account is dormant and charge an annual dormancy fee, if you did not operate the account for 7 years and the account held \$500 or more.</p>	<p>Clause 17</p>
<p>Closing accounts</p>	<p>We will be able to close your account where you do not make any deposit into the account within 180 days of opening it (even if no minimum deposit amount is required) – we will be able to close the account without giving you notice beforehand.</p>	<p>Clause 1.3</p>
<p>Complaints handling for EFT payments</p>	<p>You will no longer receive a written acknowledgment within 24 hours when you raise an EFT complaint with us and the timeframe for investigation will be extended from 20 days to 30 days.</p> <p>However, your complaint will be managed under the timeframes stated in our internal dispute resolution procedure or the card or payment scheme relevant to your EFT payment complaint.</p>	<p>Clause 21</p>
<p>Our rights under these terms</p>	<p>We may waive our rights under the terms and conditions, instead of exercising any power, right or remedy given to us under the terms.</p> <p>We will be able to assign or deal with our rights under the terms and conditions in any way we see appropriate. This expands our existing assignment rights to assign when reasonably necessary to protect our legitimate business needs.</p> <p>In the event that you breach the new terms and conditions, enforcement expenses may be payable by you. For example, if you overdraw the account without our permission, we may take legal action to recover any debt and any reasonable expenses from you.</p> <p>We can debit these amounts to your account.</p>	<p>Clause 28</p> <p>Clause 28.10</p> <p>Clause 28.6</p>
<p>Your rights under our industry codes</p>	<p>You will no longer be able to obtain a copy of the Banking Code of Practice by telephone but the Banking Code is easily downloaded from www.bendigobank.com.au or by visiting one of our branches.</p>	<p>Clause 24</p>
<p>Security tokens</p>	<p>As security tokens will no longer be available, the new terms and conditions will not include information on when security tokens are mandatory, security token activation options, activating physical security tokens, security token usage, physical security token battery life, security token refunds, reassigning a security token, and cancelling a security token.</p>	<p>N/A</p>

Information on certain risks and benefits	The new terms and conditions may not include additional information on risks and benefits associated with a product or service used in connection with an account.	N/A
Cheques	As cheques will no longer be available, the new terms and conditions will not include information on cheques including cheque books, issuing and writing cheques, cheque fraud, authorised signatories issuing cheques, different ways to write cheques including the effect of crossing cheques, the meaning of not negotiable, account payee only, how to stop a cheque payment or cancel a cheque facility, lost or stolen cheque books and cheque liabilities.	Section C: Cheque Facility
Bulk payments	We have removed information on Bulk Payments as this service does not apply to personal accounts, including sections on what are bulk payments, registered for bulk payments, using bulk payments, rejections, BECS, if a transfer amount is incorrect, suspension of bulk payments, and liability.	N/A

B24 – Summary of product specific changes if your ROnline Savings Account is transitioning to a Bendigo EasySaver Account

The table below sets out a summary of the product specific changes to your ROnline Savings Account. It should be read with Part B25 if a Visa Debit Card has been issued for your account.

Type of change	Details of change	Where can I find this provision in the new terms and conditions?
Name of product	On the transition date, your ROnline Savings Account will be renamed to a Bendigo EasySaver Account and will sit under the terms and conditions listed under 'Applicable documents' below.	N/A
Applicable documents	<p>The following documents will apply to your product from the transition date:</p> <ul style="list-style-type: none"> • Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024); • Schedule of Fees, Charges and Transaction Account Rebates (9 February 2024); and • Schedule of Interest Rates for Personal Accounts (17 November 2023). 	N/A
Changes to account features and eligibility	<p>You will have additional functionality with your Bendigo EasySaver Account – you will have access to the following payment facilities:</p> <ul style="list-style-type: none"> • BPAY and BPAY View; • Pay Anyone Service; and • PayTo. <p>Specific provisions relating to certain payment facilities are set out in Sections D to L of the Bendigo Personal Accounts and Facilities Terms and Conditions.</p>	'Key Feature Table'

Fees and charges

In most instances the standard fees and charges applying to your facility are staying the same (although they may be known by a different name from the transition date). However, there are some differences to fees and charges, including:

- each EFT Credit Transfer will incur a fee of \$4.00;
- each periodical payment made by cheque or to a financial institution other than Bendigo Bank will incur a fee of \$3.75; and
- you will have 2 free in branch cash withdrawals, transfers and agency transfers each month. After that, these transactions will incur a fee of \$1.75 each.

We may at our sole discretion waive any or all fees and charges from time to time, substitute one fee or charge for an alternative fee or charge or impose a lower fee or charge.

If you misplace any of your account records or need us to provide you with information about any of your transactions, such as interest credits for tax purpose, a fee may apply to cover our costs to conduct a search of our records.

Schedule of fees, charges and transaction rebates

Also, see clauses 6.1 & 12.3

Changes to interest

Currently the Bendigo EasySaver Account applies a variable interest rate of 3.75% p.a.

Interest continues to be calculated daily and credited monthly.

Note: The rates set out in this table are current as at 15 April 2024 and our interest rates are subject to change. You can check the latest rates by looking at the Schedule of Interest Rates for Personal Accounts, which can be found at www.bendigobank.com.au/disclosure-documents/.

Schedule of interest rates for personal Accounts

Changes to account access

You will continue to have access to bank cheques.

You will have access to over-the-counter services with your Bendigo EasySaver Account, including depositing, withdrawals and domestic and overseas transfers.

'Key Feature Table'

Accessing your account

You will be able to make deposits by arranging an electronic credit from another Bendigo Bank account or another financial institution, at any of our branches using a teller or an express deposit box, by mail, by automatic deposit from your salary or other income or by transferring funds electronically via Bendigo Phone Banking or e-Banking.

Clause 4

You will be able make withdrawals at any of our branches, by BPAY transfer using Bendigo Phone Banking, by electronic funds transfer using Bendigo e-Banking, by automatic payment, or by bank cheque (fees may apply for some of these withdrawal methods).

Contact details

If you need to contact us, you can do so on the contact details below:

- website is www.bendigobank.com.au.
- telephone contact is 1300 236 344, or from overseas +61 3 5445 0666.
- to contact our customer feedback team:
Reply Paid PO Box 480
Bendigo VIC 3552
Telephone 1300 361 911
8.30am – 5.00pm (AEST /AEDT) Monday to Friday
- for complaints contact 1300 236 344 or go to our website www.bendigobank.com.au/public/contact-us.
- for lost and stolen cards within Australia, telephone 1800 035 383 and from overseas +61 3 5485 7872.

See 'Contact Details' at the beginning of the Bendigo Personal Accounts and Facilities Terms and Conditions

Defined terms

Some defined terms will change. We have only described these changes in this document where they relate to a material change to a particular term.

Section A: Meaning of Words

<p>Communications to you</p>	<p>Changes will apply to the ways in which we may give you notices and other communications by adding additional methods:</p> <ul style="list-style-type: none"> • making them available electronically (for example, by publishing them on our website) and notifying you that we have done so and how you can obtain the notice or communication); • if you are registered for Bendigo e-banking, by secure email in Bendigo e-banking; and • if you have downloaded a Bendigo Bank mobile banking application, sent to you in the application. <p>Note: From the transition date, you will no longer be able to access your accounts via Rural Bank Internet Banking or the Rural Bank mobile banking application. Please refer to Part A on how to access accounts after the transition date.</p>	<p>Clause 28.4</p>
<p>Future changes to terms and conditions</p>	<p>Our rights to make changes to the terms and conditions and the product will be substantially the same. However, we make clear that 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 (in which case we will give you notice as soon as is reasonably practicable).</p>	<p>Clause 18</p>
<p>Account statements</p>	<p>We will issue you with a statement of account at least once every 6 months instead of post-quarterly. However, you may contact us to request that you receive a statement of account more frequently (if you do, fees may apply).</p>	<p>Clause 11</p>
<p>Determining closing balance</p>	<p>Under your current terms and conditions, we determine the daily closing balance of your account before the end of the calendar day Eastern Standard Time (AEST) for the purpose of interest calculations. This provision will be removed.</p>	<p>Clause 5.5</p>

<p>Joint accounts</p>	<p>If you have a joint account and would like to amend any account operating instructions from the date of the transition, you will need to give us a written notice, signed by each joint account holder. However, any joint account holder can cancel operating instructions by contacting us.</p> <p>Where you are a joint account holder operating the account individually, we may ask all joint account holders to provide instructions where:</p> <ul style="list-style-type: none"> • one of the joint account holders asks us to in writing; • we are notified of any dispute between the joint account holders; or • we are notified of bankruptcy of any joint account holder. <p>This may be different to the signed authority you provided to us previously.</p> <p>From the transition date, you agree that each joint account holder may have access to information about the account without the consent of the others.</p>	<p>Clause 13</p>
<p>Authorised signatories</p>	<p>From the transition date, if you want to appoint another authorised signatory, you must specify how many authorised signatories must sign in order to operate your account. We do not have to agree to your request (but if we do, we may impose conditions). However, your authorised signatories for your account will remain the same.</p>	<p>Clause 14</p>
<p>Deposits into your account by cheque</p>	<p>If you make a deposit into your account by cheque and we allow you to draw on that cheque before it has cleared, you will be liable for the amount of the cheque if it is subsequently dishonoured and you authorise us to debit the amount of the cheque plus applicable bank charges to your account.</p> <p>We may not accept any cheque that is not payable to you whether the cheque has been endorsed in your favour or not.</p>	<p>Clause 4</p>
<p>Withdrawals from your account</p>	<p>We may not allow a withdrawal unless we have proof of your identity that is satisfactory to us.</p> <p>Acting reasonably, we can at our discretion impose a limit on the amount you can withdraw in cash from your account at a branch.</p>	<p>Clause 4.7</p>

Changing your details

If you notify us that you have changed your name, we will require evidence of your name change (for example, a marriage certificate) before we amend our records.

Clause 22

You will also be required to notify us in writing as soon as possible of any proposed or actual changes to your financial or legal status (including name changes, mergers, administration or receivership, schemes of arrangement, bankruptcies, liquidations, windings up, dissolutions or acting or failing to act in a manner which could result in any of these situations) or any other material changes that may affect or impact upon your use of your account or any payment facility or your ability to continue operating in a financially viable manner.

Transaction processing

We have made changes to the way we process transactions on your account. In particular:

Clauses 7 and 28.1

- we may assign any date we reasonably consider appropriate to a debit or credit to your account, except that, in the case of a debit, the date must not be earlier than the date on which the relevant transaction occurs;
- we will credit payments to your account as soon as practicable after we receive them (not necessarily the same day that you make the payment); and
- we may make adjustments to transactions in certain circumstances (for example, because of an error). If we do, we may also make any consequential changes, including to interest.

We have a discretion to decide (acting reasonably) the order in which payments will be processed to or from your account.

Overdrawing your account

Unless we have agreed to provide you with an overdraft facility, you must at all times avoid deliberately overdrawing your account and avoid using a payment facility (or requesting a payment service) which could lead to your account being overdrawn.

Clauses 9 and 16.1

If you overdraw your account in breach of these terms and conditions, you must repay the overdrawn amount immediately.

We will calculate interest on the overdrawn amount on a daily basis and you authorise us to debit it to your account at the same time that we would have credited interest in respect of your account until the overdrawn amount is repaid. Current interest rates for overdrawn accounts are set out in the Schedule of Interest Rates for Personal Accounts. You can find out our current interest rates by contacting one of our branches, phoning 1300 236 344 or by visiting our website www.bendigobank.com.au.

Where an account has been forcibly closed by the Bank due to being overdrawn for an extended period of time, we may request such funds to be repaid before a new account will be established.

If your account becomes overdrawn without arrangements and remains overdrawn for more than 60 days after the end of any period we allow for you to repay the amount overdrawn, then we may commence enforcement action and report your default to a credit reporting agency.

Stopping or closing your account

The circumstances in which we can close your account have been expanded.

Clause 16

There will be additional steps which we may require you to comply with if your account is closed, and consequential impacts on your liability – e.g. you will be liable for any transactions that were not processed on the account at the time the account is closed.

We will also have the right to place a stop on your account in certain circumstances – for example, if you are in breach of any of the terms and conditions, or if we receive notice of your mental incapacity, bankruptcy or death. If we place a stop on your account, you will not be able to make any withdrawals from the account (but deposits will still be credited to the account unless you request that they are stopped as well).

If we receive notice of a dispute from a third party who makes a claim on the funds held in the account, we may at our discretion freeze the account until the dispute has been resolved to our reasonable satisfaction.

Account offerings

We reserve the right to withdraw any account from offer without notice.

Clause 16.8

Identification and verification requirements

We may seek verification of your identification documents from independent sources and/or third-party service providers. We will keep all copies of all documents provided by you and will disclose or provide copies to third party bodies if we are legally required to do so.

Clauses 2.7 to 2.11

We may request (and you must provide):

- further documentary evidence of your identity as we may deem necessary to confirm your identity; and
- original and/or certified true copies of all documentary evidence confirming your identity (you may be required to provide these in person).

If we are unable to confirm your identity, we may, at our sole discretion, suspend the operation of your account, refuse transactions and/or place a freeze on your funds until your identity can be confirmed. We may also do these things if we reasonably request, and you fail or refuse to provide, any additional information in relation to your identity personal affairs, business dealings and the purpose of your relationship with us, until such time as the information is provided to us.

Clauses 2.12 – 2.13

Anti-money laundering	From the transition date, you undertake that you will not initiate, engage in or effect a transaction that may be in breach of Australian law or sanctions (or the law or sanctions of any other country) and that the underlying activity or product for which we provide Internet Banking does not breach Australian law or sanctions (or the law or sanctions of any other country). You can contact AUSTRAC about this for more information.	Clause 2.11
Certificates	There may be a circumstance where we provide you with a certificate about certain matters in connection with your account. If we do, we will act reasonably and consistently with our obligations to you.	Clause 28.2
Limitation of liability	<p>Our limitation of liability is broadened. Except for any loss or damage to you arising directly from the fraud, negligence or wilful misconduct of us, our employees or agents or a receiver appointed by us, and subject to the terms and to law, we are not liable to you for or in connection with</p> <ul style="list-style-type: none"> • any loss or damage you suffer as a result of using your account or a payment facility; • any delay or failure in processing a transaction on your behalf; • any transaction which is processed by us on your behalf; • any failure, malfunction, delay or error (for any reason) of any equipment, system or software (including, without limitation, the telephone, electronic equipment, software and telecommunications and ISP services you or an authorised signatory use to access an account or payment facility); • any unavailability or failure of a payment facility to accept instructions from you; • any failure of a card, access number, password or PIN to permit you or your authorised signatory to access a payment facility; • any unauthorised access to, or disclosure of information relating to, your account through a payment facility; or any other action taken or not taken in relation to your account or a payment facility. 	Clause 27

<p>Payment facilities</p>	<p>You will be able to alter, stop or cancel a payment facility at any time by giving us written notice or by coming into one of our branches (however, you may need to do this within certain timeframes to affect a payment instruction).</p> <p>If you cancel a direct debit, periodical payment or sweep facility, you will tell us at least 1 business day before the due date of the next payment, otherwise that payment may nevertheless be made. For direct debit cancellations we may suggest that you contact the merchant concerned.</p> <p>New terms apply for:</p> <ul style="list-style-type: none"> • Bendigo Phone Banking and e-Banking (Section E); • Use and security of your access number and password (Section F); • EFT transactions (Section G); • BPAY / BPAY View (Section H and I); • Automatic payments (Section J); • Pay Anyone service (Section K); and • PayTo (Section L). <p>You should read these terms carefully.</p> <p>If you have been issued with a Visa Debit Card, 'payment facility' also includes a Visa Debt Card. Please see Part B25 below for further details.</p>	<p>Clause 15</p>
<p>Assigning our rights</p>	<p>We will be able to assign or deal with our rights under the terms and conditions in any way we see appropriate. This expands our existing assignment rights to assign when reasonably necessary to protect our legitimate business needs.</p>	<p>Clause 25.9</p>
<p>Removing information on risks and benefits</p>	<p>The new terms and conditions may not include additional information on risks and benefits associated with a product or service used in connection with an account.</p>	<p>N/A</p>
<p>Cancellation of payment facilities</p>	<p>We have a right to cancel any of your linked payment facilities in certain circumstances. For example, if you or an authorised signatory breach any of these terms and conditions, we close your account or to benefit you.</p> <p>We will give you reasonable notice of our intention before we exercise this right if it is practical to do this. It may not be practical, for example, if urgent action is required to protect your account.</p> <p>If your access to Bendigo Phone Banking or Bendigo e-banking is cancelled, we may refuse any transaction you initiate through these facilities without giving any reason or advance notice to you.</p>	<p>Clause 15</p>

B25 – Terms and conditions for Visa card

If you have a Rural Bank Visa Debit card or have authorised someone else to have a Rural Bank Visa Debit card to access your account, you (or they) will be able to continue using that card from the transition date. The terms set out in table below will apply to your Rural Bank Visa Debit card from the transition date as if set out in full in the new terms and conditions until we issue you with a Bendigo Debit Mastercard in 2025.

This means that you will continue to:

- have the use of your Rural Bank Visa Debit card to purchase goods or services online, by telephone, mail order or by other means where accepted by a merchant, at ATMs within Australia that bear the Visa logo, or at overseas ATMs bearing the Visa or PLUS symbol, EFTPOS and Bank@Post;
- permit your authorised cardholders (including minors) to access your account using a Visa Debit card;
- raise complaints, disputes and chargebacks within the Visa Scheme Rules;
- have your card reissued at the same automatic renewal frequencies;
- make foreign currency transactions exchanged into Australian dollars, or US dollars into Australian dollars using the Visa international exchange rate; and
- have our warranty that your Rural Bank Visa Debit card transactions will be regulated by the ePayments Code.

We will also continue to have the right to authorise each of your card transactions and cancel your card in certain circumstances.

If you need to replace your card from the transition date (e.g. because it expires or is lost or stolen), we will issue with you a Bendigo Debit Mastercard.

Item	Terms and conditions	Where can I find this provision in the Rural Bank terms and conditions?
Defined terms	<p>In this Part B25:</p> <ul style="list-style-type: none"> • ‘card’ or ‘Visa Debit card’ means a Rural Bank Visa Debit card issued to you or to an additional cardholder by us, that can be used to undertake an EFT transaction. • ‘payment facility’ includes a Visa Debit Card. <p>For the purposes of the new terms and conditions, a Visa Debit Card is a ‘payment facility’.</p>	
EFT transactions	<p>If your complaint is in relation to an EFT transaction:</p> <ul style="list-style-type: none"> • If your complaint involves the use of a Rural Bank Visa Debit card and we decide to exercise any rights we may have under the rules of the Visa card scheme, the time limits under the rules of the scheme will apply instead of the time limits referred to in the relevant terms and conditions. 	Clause 14.1
Minors between twelve and eighteen	<p>Visa Debit cards will not be available for minors between twelve and eighteen.</p>	Clause 15.8

Our right to cancel the Visa Debit Card

Our rights to cancel the Visa Debit Card as a payment facility will continue. Clause 29.4

We may cancel a payment facility if:

- we believe your card, cheque book, PIN, access ID, security token, or any other access method, are being used, or will be used, in a way that will cause loss to you or us;
- we reasonably believe you induced us to issue the payment facility by fraud;
- you or an authorised signatory breached any of these terms and conditions;
- we close your account;
- in the case of Internet Banking and Phone Banking, the security or quality of the service is threatened; or
- we have received notice of mental incapacity, bankruptcy or death.

Otherwise, we may cancel a payment facility by giving you reasonable notice of our intention to do so.

If we cancel a payment facility, we will notify you as soon as possible afterwards except if we have already given you notice or we cancel a direct debit or periodical payment after being advised by the payee that no further payment is required, or if your account is closed.

You are encouraged to maintain a record of any Regular Payment Arrangement entered into with a merchant using your card number. If your card is cancelled, you must promptly return to us all cards issued to you or an additional cardholder (cut in half through the magnetic strip for your protection) or alternatively take steps to securely destroy them.

You will be liable for any transaction you or any additional cardholder makes until the card is returned to us. If you use your card after it is cancelled, we can tell any merchant that the card has been cancelled. Should you elect to close your card account, or your account is closed by us, you should contact the merchant to amend any Regular Payment Arrangement set up using your card number; as the merchant may stop providing the goods and/or services. If your cheque book facility is cancelled, you must promptly return to us all unused cheques issued to you or your authorised signatory/s or alternatively take steps to securely destroy them.

We warrant that we will comply with the requirements of the ePayments Code. From the transition date, please refer to your new terms and conditions for additional provisions relating to your liability, use and security of your card and PIN.

Your card

If your card includes a signature panel you must sign your card as soon as you receive it and ensure that any additional cardholder also immediately signs his or her card. A card may not be accepted unless it has been signed. Your card is only valid for the period shown on it.

You must choose a password for your card. We may ask you for this password at any time as further proof of your identity.

You may be required to produce suitable identification when using your card.

Within Australia

A card can be used at any ATM that displays the Visa logo to:

- make withdrawals from your account (subject to you having available cleared funds in your account); and
- obtain account balances for your account. Other financial institutions can determine from time-to-time what transactions can be carried out on their ATMs.
- You can use your card at a Bendigo Bank or Community Bank branch or Bank@Post™ terminal to:
- make withdrawals from your account (subject to you having available cleared funds in your account);
- obtain account balances for your account; and
- make deposits to your account. Bank@Post™ transactions can only be conducted through Post Offices in Australia.

You can use your card at any EFTPOS terminal in Australia to purchase goods and services. Cash may also be withdrawn from your account, providing the merchant operating the EFTPOS terminal has a policy that allows for cash withdrawals, and subject to you having available cleared funds in your account.

You can use your card at a contactless terminal to perform a contactless transaction if your card is capable of performing such transaction. A cash withdrawal cannot be completed when performing a contactless transaction.

Outside Australia

You can use your card to withdraw funds from your account at any ATM overseas that bears the Visa or PLUS symbol (subject to you having available cleared funds in your account). You should contact us on 1300 660 115 or visit your local branch before travelling for information on use of your card overseas.

Within Australia and outside Australia

You can use your card to purchase goods or services via mail order, by telephone or by other means (such as the internet) where the merchant accepts that form of payment. The fact that any promotional material is displayed at the premises does not mean that we guarantee that all goods and services available there may be obtained by using your card. We are not responsible if a merchant or financial institution refuses to accept your card, does not allow cash withdrawals or places other limitations on using your card.

We are not responsible for the following, unless the law says we are:

- any goods or services which you have obtained from a merchant using your card; or
- any refund by a merchant. If you have any complaints about goods or services, you must raise them directly with the merchant. We do not warrant that ATMs will always have money available.

Card transactions

All transactions need authorisation from us. We can refuse to authorise a proposed transaction if:

- the transaction exceeds the cleared funds;
- your card has been reported lost or stolen; or
- we have any other good reason to do so.

You authorise us to give information to other persons for the purpose of authorising transactions made using your card or any additional card.

You authorise us to debit your account with the amount of any purchases, withdrawals and any other transactions made using your card or any additional card.

Foreign currency transactions

Transactions in foreign currency amounts conducted using your Rural Bank Visa debit card incur a fee. Current fees and charges are set out in the Schedule of Fees and Charges. They are converted (depending on the foreign currency converted) into either:

- Australian dollars at the Visa International exchange rate; or
- United States dollars and then into Australian dollars at the Visa International exchange rate.

The Australian dollar amount is then debited to your primary demand deposit account.

When you use your card outside Australia you are bound by any exchange control requirements of the Reserve Bank of Australia.

Liability

You are not liable for any transaction performed without your permission, unless you have contributed to the losses by:

- letting someone else use your card; or
- unreasonably delay in notifying us of the loss, theft or unauthorised use of your card. If you did either of these things, we may hold you liable for all transactions carried out using your card up to the time you notify us of the loss, theft or unauthorised use of your card.

Disputed transactions

A disputed transaction may include:

- an unauthorised transaction – a transaction which you believe was not authorised by use of the card or account by a cardholder. This includes any unauthorised telephone, internet or mail orders or any other unauthorised transactions on your account;
- general dispute – a transaction which you wish to dispute. This may include a transaction which has been processed to your account more than once, or a transaction which was authorised by the use of your card or account which you wish to dispute. Despite notifying us of a disputed transaction, you remain liable for any cash advance or purchase made by a cardholder or any person authorised by a cardholder.

Notification of disputed transactions

You must immediately notify us, and confirm in writing, of any disputed transactions. We recommend that you promptly read your statement of account.

Timeframes Chargeback rights

Visa has a dispute resolution process that is contained in the operating rules of the card scheme. This process sets out specific circumstances and timeframes in which a member of the scheme (e.g. a bank) can claim a refund in connection with a disputed transaction on a cardholder's behalf. This is referred to as a 'chargeback right'.

We will claim a chargeback right where one exists and you have disputed the transaction within the required time frame. We will claim the chargeback for the most appropriate reason. Our ability to investigate any disputed transaction on your account, and subsequently process a chargeback is restricted by the time limits imposed under the operating rules of the card scheme. The timeframes for us to process a chargeback (where a chargeback right exists) vary between 45 days and 120 days, depending on the type of transaction. We will not accept a refusal of a chargeback by a merchant's financial institution unless it is consistent with card scheme rules.

Cancelling a card

You may cancel a card by contacting us or visiting one of our branches. You must then comply with the requirements regarding cancelled cards (see 'our right to cancel the Visa Debit Card' above).

Use and security of your Visa Debit Card

From the transition date, Section F of the Bendigo Personal Accounts and Facilities Terms and Conditions (4 April 2024) will apply to your Visa Debit Card.

Part C – Frequently asked questions

Why am I receiving this document?

You are receiving this document because you are a Rural Bank customer with one or more Rural Bank account products. As part of our ongoing simplification process, and to improve our offering to you, we are transitioning our Rural Bank products across to Bendigo Bank products by making some changes to your terms and conditions.

This document contains important information about these changes and what this means for your banking arrangements following the transition date.

When will the change take effect?

The changes are expected to take effect on 8 November 2024. If this date changes, we will let you know.

Do I need to do anything in response to this document?

You do not need to do anything in response to this document unless we require your consent to the changes - this requirement only applies to certain products. We will tell you if we need your consent in the letter accompanying this document or in a separate communication.

I have more than one product. Are my other products remaining the same?

Your other Rural Bank products will be transitioning to Bendigo Bank products at the same time. If you have more than one account product, refer to your specific product sections in this document, using the directory on page 8 to assist. If you have another product with us (for example, a loan or credit product, including one which is linked to a deposit product), details of the changes which will apply to those products are contained in a separate document. Refer to the letter sent with this document for more information.

Are my bank account details staying the same?

The account numbers of each bank account you hold with us will stay the same, unless we inform you otherwise. However, your BSB will change to 633 000 from the transition date.

Existing direct debit and credit arrangements in place before the transition date will continue – you do not need to update your BSB with any third parties.

After the transition date, you should ensure that you use the new BSB when arranging any new direct debits or credits.

Will I lose access to my account?

No. Your account number and account balance as at the date of the transition will stay the same and all of your past statements and transaction history will be available to view via the Bendigo Bank mobile app or online using Bendigo Bank e-banking.

Can I still use my Rural Bank Visa Debit card?

Yes. You can still use your Rural Bank Visa Debit Card before and after the transition date.

In 2025, we intend to issue current Rural Bank Visa Debit Card holders with a Bendigo Bank Debit Mastercard. We will provide further information about this after the transition date.

Can I still use the Rural Bank app?

You can continue to use the Rural Bank app until the transition date. Following the transition date, you will need to download and register to use the Bendigo Bank app to access e-Banking.

We encourage all customers to download the Bendigo Bank app in preparation for the transition.

Do I need to tell anyone else about these changes?

No. As your account details remain the same, all existing payments to / from your account remain current.

Will any additional changes be made between now and the transition date?

If there are any subsequent changes to the terms and conditions or these transition arrangements, we will notify you before the transition date.

I don't agree to this change. What are my options?

Please contact us using the details on page 3 to discuss your options.

I don't know which product I have - how can I find out?

If you need assistance identifying your current products or terms that apply to them, or if you need further assistance, please contact us. Our details are set out on page 3.

Where can I go to get more information?

For more information about the transition, please contact us using the details on page 3 or visit our website at www.ruralbank.com.au/changes-to-how-you-bank-with-us/.

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Bendigo and Adelaide Bank Limited ABN 11 068 049 178
AFSL/ Australian Credit Licence 237879 (Bendigo Bank)

