

## Schedule of interest rates for Business Accounts

Rates effective from 16 October 2020.

This document should be read in conjunction with the:

- Bendigo Business Accounts and Facilities Terms and Conditions;
- Bendigo Business Standard Terms, sections 19 & 20; and
- Business Fees and Charges.

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

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo Business accounts, the subject of the Bendigo Business Accounts and Facilities Terms and Conditions or the Bendigo Business Standard Terms, sections 19 & 20 (as the case may be).

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

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

Transaction Accounts	Tier	Interest Rate p.a.
Bendigo Business Everyday Account†	\$0 plus	0.00%
Bendigo Business Basic Account†	\$0 plus	0.00%
Bendigo Accountant Everyday Account†	\$0 plus	0.00%
Bendigo Accountant Basic Account†	\$0 plus	0.00%
Not-for-Profit Everyday Account*	\$1 < \$250,000	0.01%
	\$250,000 < \$500,000	0.05%
	\$500,000 plus	0.05%

Savings Accounts	Tier	Interest Rate p.a.
Bendigo Business EasySaver Account~	\$0 plus	0.05%
Bendigo Business CommunitySaver Account*	\$0 plus	0.05%

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

Salary Sacrificing Accounts	Interest Rate p.a.
<b>b-packaged</b> <sup>®</sup> and <b>b-entertained</b> <sup>®</sup> Accounts (this applies to individual card holder accounts) *	0.05%
<b>b-maximised</b> <sup>®</sup> Accounts (this applies to the individual card holder accounts)	0.00%

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

## Summary of Lending Reference Rates

### Current

Term Loans	Interest Rate p.a.
Small Business Residential Secured Rate	3.54%
Small Business Non Residential Secured Rate	4.39%
Small Business Unsecured Rate	9.54%
Business Support Loan Rate	4.50%

Overdrafts	Interest Rate p.a.
Small Business Resi Secured Overdraft Rate ^	6.24%
Small Business Non Resi Secured Overdraft Rate ^	7.54%
Small Business Unsecured Overdraft Rate ^	12.14%
Commercial Overdraft Facility Rate ^	5.64%
Standard Overdraft Rate	11.48%
Business Overdraft Indicator Rate	7.74%
Overdraft Indicator Rate	8.89%
Overdrawn Account Rate	14.23%
Account Overlimit Rate	6.00%

## Obsolete Products (not available for new loans)

Term Loans	Interest Rate p.a.
Business Solutions Residential Secured Rate	4.49%
Business Solutions Non Residential Secured Rate	5.64%
Business Solutions Unsecured Variable Rate	9.54%
Commercial Variable Rate	3.15%
Commercial Variable Base Rate	2.75%
Business Base Lending Rate	6.75%

Overdrafts	Interest Rate p.a.
Business Solutions Residential Secured Overdraft Rate	6.74%
Business Solutions Non Residential Secured Overdraft Rate	8.64%
Business Solutions Unsecured Overdraft Rate	12.14%
Commercial Overdraft Rate ^	6.64%

Line of Credits	Interest Rate p.a.
Bendigo Investment Facility Residential Secured Rate	6.64%
Bendigo Investment Facility Non Residential Secured Rate	7.64%

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

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

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

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

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

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

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