



Important information about changes to your Delphi Bank products.

## Deposits

August 2021

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# Contents

Foreword	6
How to use this booklet	8
Introduction	8
Part 1 – Information for all Delphi Bank customers	10
Changes to how you access your accounts	10
Accounts	10
Electronic	10
Bendigo Phone Banking	13
Cheque Books, Cards & Passbooks	13
Payments	14
Open Banking	16
Mortgages	16
Business Lending Products	17
Comprehensive Credit Reporting	17
How to get in contact	18
Part 2 – Notice of changes to your Delphi Bank Personal and Business Transaction, Savings and Investments Accounts Terms and Conditions	20
Section 1 – Changes if you are transitioning to a Bendigo Now account	22
A. Changes to terms and conditions	22
B. Changes to fees and charges	22
C. Changes to Interest	23
D. Changes to how you can access your account	24
E. Changes to transaction limits	25
F. Changes to your statements	25
G. Future changes to terms and conditions	26
H. Changes to how we will communicate with you	26
I. Changes to your liability in relation to transactions	27
J. Minimum balance requirements	27
K. Other changes	27

<b>Section 2– Changes if you are transitioning to a Bendigo Future account</b>	<b>28</b>
A. Changes to terms and conditions	28
B. Changes to fees and charges	28
C. Changes to Interest	29
D. Changes to how you can access your account	30
E. Changes to transaction limits	31
F. Changes to your statements	31
G. Future changes to terms and conditions	31
H. Changes to how we will communicate with you	32
I. Changes to your liability in relation to transactions	33
J. Minimum balance requirements	33
<b>Section 3 – Changes if you are transitioning to Bendigo Standard Term Deposit Account</b>	<b>34</b>
A. Changes to terms and conditions	34
B. Changes to fees and charges	34
C. Changes to Interest	35
D. Changes to what happens when your investment term ends	36
E. Changes to when and how you can access your account	38
F. Changes to your statements and maturity/investment term notifications	39
G. Future changes to terms and conditions	40
H. Changes to how we will communicate with you	41
<b>Section 4 – Changes if you are transitioning to a Bendigo Retirement Account</b>	<b>43</b>
A. Changes to terms and conditions	43
B. Changes to fees and charges	43
C. Changes to Interest	44
D. Changes to how you can access your account	45
E. Changes to transaction limits	47
F. Changes to your statements	47
G. Future changes to terms and conditions	48
H. Changes to how we will communicate with you	50

I. Changes to your liability in relation to transactions	51
J. Minimum balance requirements	51
<b>Section 5 – Changes if you are transitioning to a Bendigo Business Basic Account, Bendigo Business Everyday Account and Bendigo Business Easysaver Account</b>	<b>52</b>
A. Changes to terms and conditions	52
B. Changes to fees and charges	53
C. Changes to Interest	54
D. Changes to how you can access your account	54
E. Changes to transaction limits	56
F. Changes to your statements	57
G. Future changes to terms and conditions	57
H. Changes to how we will communicate with you	59
I. Changes to your liability in relation to transactions	60
J. Minimum balance requirements	60
<b>Section 6 – Changes if you are transitioning to a Bendigo Real Estate Trust Account or Bendigo Solicitor Trust Account</b>	<b>61</b>
A. Changes to terms and conditions	61
B. Changes to fees and charges	61
C. Changes to interest	62
D. Changes to how you can access your account	62
E. Changes to transaction limits	63
F. Changes to your statements	63
G. Future changes to terms and conditions	64
H. Changes to how we will communicate with you	66
I. Changes to your liability in relation to transactions	66
J. Minimum balance requirements	67

# Foreword

## **A message from Jim Sarris, General Manager Delphi Bank**

This is an exciting time in Delphi Bank's proud history of more than 20 years.

When we joined our Bendigo and Adelaide Bank family in 2012, we did so in the knowledge it would better position us for future success, and for the ultimate benefit of our loyal customers and communities.

Now, as we take this latest step in Delphi Bank's continual evolution, we look forward to continuing to deliver on our shared purpose – to help our customers, partners and communities succeed.

Not only do these changes bring us closer to our Bendigo and Adelaide Bank family, they ensure we continue to meet your banking needs with greater access to a wider range of products and services.

Whilst our products have changed and look different, your relationship with Delphi Bank remains the same.

Having a shared cultural experience, and the same values as you, has always defined us at Delphi Bank, and that is not changing. Just as we have done over the past 20 years, we remain dedicated to building meaningful, long-term relationships with you, your family, business, and community.

Thank you for your continued support of Delphi Bank, and we look forward to providing you with new opportunities as our journey continues.



**Jim Sarris**

## **A message from Marnie Baker, Managing Director Bendigo and Adelaide Bank**

At Bendigo and Adelaide Bank, we provide banking services to more than 2 million customers across Australia, supporting them in every aspect of their financial lives.

Since 2012, this has also included you, our Delphi Bank customers.

Delphi Bank, along with our other brands which make up Bendigo and Adelaide Bank, represent the diversity of both our business and the communities we serve. However, together, they all share a common purpose – to help our customers, partners and communities succeed.

The Bank's vision is to be Australia's bank of choice. It is a bold ambition, but one we believe our capabilities and deep commitment to doing good can help us achieve.

Our fundamental purpose – to feed into prosperity, not off it – remains the same today, as the day we were founded more than 163 years ago. It is part of our DNA and is what sets us apart.

We aim to provide you – our customers – with a seamless, exceptional experience to better achieve your lifestyle and financial aspirations.

As we reduce organisational complexity and you gain access to a wider range of Bendigo Bank products and services, rest assured we will continue to invest in new capabilities, partnerships and technologies which will allow us to become even more innovative and agile in responding to your everchanging banking needs, and those of your communities.

We thank you for your ongoing support as we continue to strive to be Australia's bank of choice.



**Marnie Baker**

# How to use this booklet

This booklet is one of four, each relating to a different set of products being:

- 1. Deposits;**
- 2. Consumer Loans (Home and Investment Loans);**
- 3. Business Loans; and**
- 4. Foreign Currency Accounts.**

This booklet outlines the specific changes we will make to your products and services, fees and charges and terms and conditions. These changes will take effect for you from your transition date which is disclosed in the cover letter accompanying this booklet.

We encourage you to read this booklet and the cover letter carefully, and other communications we send you, as they will assist you in understanding the important changes that will take place.

We realise this is a lot of information to digest, so if you are unsure about anything in this booklet, or more generally in regards to the upcoming changes, please visit your local Delphi Bank branch, contact your dedicated Delphi Bank Relationship Manager, or call us on 1300 664 089.

## Introduction

As part of the Bendigo and Adelaide Bank family, Delphi Bank customers have always enjoyed the benefits of belonging to one of Australia's biggest banks, and most trusted brands.

Now, Delphi Bank customers will also be able to enjoy access to a wider range of products and services.

You will now have the opportunity to apply for personal loans, credit cards, and some homeowners will have access to offset accounts. Plus, you can enjoy the benefits of Apple Pay and the flexibility of sending Telegraphic Transfers via Bendigo e-banking.

You can also look forward to banking at new local Bendigo Bank branches near you – and of course, continue to enjoy the familiarity that our Delphi Bank branches offer.

This is an exciting time in our proud 20-year history, as we remain committed to helping you, your family, business, and community grow and prosper.

To achieve the above benefits, most Delphi Bank customer products and accounts will be transitioned to equivalent Bendigo Bank products and accounts. As part of this transition, the terms and conditions that apply to your current products will be changing.

Business Loan Products being Business Overdrafts, Business Loans, Commercial Loans and Bank Guarantees will effectively remain as is, but moved to Bendigo Bank's core banking platform. The result of which may mean some changes in the way the products operate. This is discussed in Part 2 of the Business Loans version of this booklet. At a later stage these will be transitioned to new Bendigo Bank products.

This booklet provides you with information about the changes to products and is divided into two parts:

- **Part 1** contains important information about changes to how you can access your accounts; and
- **Part 2** tells you which terms and conditions will apply to your products once your products and accounts have transitioned, and other important information you need to know about the changes to your terms and conditions that will take effect for you on your transition date.
- Note, all products other than Business Overdrafts, Business Loans, Commercial Loans and Bank Guarantees, will transition to Bendigo Bank products and will be governed by the respective Bendigo Bank Terms and Conditions as set out in Part 2 of each booklet. The four Business Loans products mentioned above will remain governed by their existing Delphi Bank Terms and Conditions subject to certain changes which are set out and described in Part 2 of the Business Loans version of this booklet.

If you have any questions at all, please do not hesitate to contact your dedicated Delphi Bank Relationship Manager. Alternatively, you can also contact our dedicated Customer Care team on 1300 664 089, via email at [customercare@delphibank.com.au](mailto:customercare@delphibank.com.au) or please visit [delphibank.com.au](http://delphibank.com.au).

# Part 1 – Information for all Delphi Bank customers

## Changes to how you access your accounts

From your transition date, there will be some differences to the way you access your accounts.

This part of this booklet gives you a summary of the changes you will notice from your transition date in relation to accessing your accounts. Further information is provided in later parts of this booklet and the Terms and Conditions documents that are referred to in this booklet which are either provided with this booklet or published on our Delphi Bank website.

## Accounts

### **BSB & Account Numbers**

- Your new BSB will be 633 000.
- You will also receive a new account number for each account held. We will write to you again before your transition date to advise you of your new account number for each of your accounts.

## Electronic

### **Online Banking**

- On your transition date we will remove your ability to conduct any further transactions via Delphi Bank Online Banking. You will not be able to use Delphi Bank Online Banking to access any transactions that occur after your transition, or any updated details about your account.
- From your transition date, Online Banking will now be referred to as Bendigo e-banking and can be accessed via both [delphibank.com.au](http://delphibank.com.au) and [bendigobank.com.au](http://bendigobank.com.au)
- If you are looking for the best mobile e-banking experience on your smartphone or tablet device, visit your App Store or Google Play to download the free Bendigo Bank app for iOS or Android.

### **Logging into Bendigo e-banking**

- If you currently have access to Online Banking and do not currently have access to Bendigo e-banking, we will issue you with access to Bendigo e-banking from your transition date and you will be provided with a new Access ID and temporary password.

- When logging into Bendigo e-banking for the first time, you will be directed to create your own permanent password.
- If you are a current Bendigo e-banking user, from your transition date, you will see your transitioned accounts automatically in Bendigo e-banking and we will not issue you with a new Access ID or password.
- You must be at least 12 years of age to be eligible for Bendigo e-banking.

### **Bendigo Bank app**

- The Bendigo Bank app is free to download for iOS or Android. Visit your App Store or Google Play and search for “Bendigo Bank”.
- You can setup the app after your transition date to allow you to logon quickly and securely using Four-digit PIN (Personal Identification Number), FaceID or Fingerprint.
- View your balances quickly from your app home screen.
- Find your nearest branch using the Branch Locator.

### **Payments to other financial institutions**

- “Contacts” in Bendigo e-banking is equivalent to what you have known as a “Payee” in Delphi Bank Online Banking and can be accessed through the “Move Money” menu in Bendigo e-banking.
- Bendigo e-banking offers multiple types of Pay Anyone payments:
  - Faster Payments – Osko and Fast Payments are near real-time payments (to participating financial institutions); and
  - Direct Entry – traditional overnight payments made to financial institutions.
- Your Pay Anyone limit can be adjusted by contacting or visiting your local Delphi Bank or Bendigo Bank branch. You can also decrease your Pay Anyone limit via Bendigo e-banking.
- To set a daily limit greater than \$30,000, you must visit your local branch.
- Your saved Payees in Delphi Bank Online Banking (now Contacts for Personal customers) will automatically be transferred across to your new Bendigo e-banking, including your future dated payment instructions. This means all your existing future dated payments (including recurring payments) will still be processed from your account after your transition date.
- Please note that Bendigo e-banking offers different frequency of payment options than Delphi Bank Online

Banking, so we recommend that you review all available options for your payments.

- Pay Anyone payments, excluding Osko and Fast Payments, made before 7:00pm AEST on business banking days will be processed that night. Pay Anyone payments made after 7:00pm AEST, or on a weekend, public holiday or bank holiday will be processed on the next business banking day.

### **BPAY®**

- Your saved BPAY (Bill Payments) billers will automatically be transferred across to your new Bendigo e-banking, including your future dated BPAY payments. This means all your existing future dated BPAY payments (including recurring payments) will still be processed from your account after your transition date.
- You will now have access to BPAY View®, which is a free service that allows you to opt out of paper bills and instead receive, view, and pay your bills with participating billers through Bendigo e-banking.
- BPAY payments made before 6:30pm AEST on business banking days will be processed that night. BPAY payments made after 6:30pm AEST, or on a weekend, public holiday or bank holiday will be processed on the next business banking day.

### **PayID**

- PayID is a simpler way to receive payments. It replaces the need to provide financial account details, such as BSB and account number, when receiving payments.
- Instead, PayID allows you to use something that you already remember, such as your email address or phone number.

### **Statements (new Bendigo Bank statements)**

- Paper Statements will continue for most accounts (see Part 2 of this booklet), however if you have Bendigo e-banking you may elect to instead receive e-statements (electronic statements in PDF format) via Bendigo e-banking. E-statements are a convenient, environmentally friendly alternative to paper.
- An email address must be provided to enable you to elect to receive e-statements. This email address is used to notify you when you have a new e-statement available for viewing in Bendigo e-banking.
- Part 2 of this booklet sets out how frequently we will give you statements. If you wish to receive statements more frequently, please contact us.

## **Statements (previous Delphi Bank statements)**

- Your existing access to Delphi Bank Online Banking will be retained until mid-2022 to allow you to extract any historical records.
- In addition to the above, your previous statements will be made available to you when you log in to your Delphi Bank Online 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.
- 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.

## **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 BENDIGO (1300 236 344) and entering your Access Number and PIN.

## **Cheque Books, Cards & Passbooks**

### **Cheque Books**

- Cheque books will no longer be available for Personal accounts but will remain available for Business accounts.
- If you have a Delphi Bank cheque book and are a Business Account holder, your existing Delphi Bank cheque book will be replaced with a new Bendigo Bank cheque book before your transition date. From your transition date you will not be able to use your Delphi Bank cheques.
- Please return unused cheque books to your branch at your convenience for secure destruction.
- After your transition date, cheque books will be reordered on a “trigger” system.” Once a pre-determined number of cheques have been presented, a new book will be automatically issued and mailed out to your address.
- In the event you require an additional cheque book, this can be arranged via a secure e-mail from within Bendigo e-banking or by contacting your local Delphi Bank or Bendigo Bank branch.

## **Cards**

- If you currently have a Visa Debit card it will be cancelled on your transition date and will be replaced with a Debit Mastercard® which provides easy and secure access to your own money, no matter where you are.
- Your Debit Mastercard® will be sent to you by post prior to your transition date. You will need to activate the card and select a PIN before you use it. This is different to your prior Delphi Bank experience where you would receive a PIN by mail and call to activate. Now you can both activate your card and select a PIN in one call.
- Instructions to activate the card and set the PIN will be sent with your new card but can be done via Bendigo e-banking, by phone (Interactive Voice Response or by speaking to your Delphi Bank Relationship Manager) or by visiting your local Delphi Bank branch. When we issue the card, we will provide clear instructions to assist you.
- Verified by Visa will no longer be available and will be replaced with Mastercard Identity Check.
- If you wish to receive a list from us of recurring payments that have been processed to your account for the past 13-months, then please call us.

## **Passbooks**

- If you currently have a Delphi Bank Passbook and your account is transitioning to a Bendigo Bank Retirement Account, a new Bendigo Bank Passbook will be issued to you after your transition date.
- A new Bendigo Bank Passbook will be available from your local Delphi Bank and Bendigo Bank branches after your transition date. We ask that you please bring your existing Delphi Bank Passbook into your local branch, at your convenience after your transition date, so that we can update it and simultaneously issue your new Bendigo Bank Passbook.
- New Passbooks are not available and will not be issued to you if you do not currently have a Delphi Bank Passbook or if your account is transitioning to an account that is not a Bendigo Bank Retirement Account.

## **Payments**

### **Direct debits from and direct credits to your account**

- Where possible, we will arrange for direct debits and direct credits to be redirected to your new account for a limited time. However, some suppliers may require your authorisation to make this change. In this instance we will contact you and advise when you need to update your details.

- Any payment authorised prior to your transition date will be redirected to your new Bendigo Bank account number.
- Your new BSB and account number must be used to establish any new direct debits or direct credits in the future.
- Your new card number must also be used to establish any regular payments with merchants in the future.
- If you wish to receive a list from us of direct debits and direct credits that have been processed to your account for the past 13-months, then please call us.

### **Cheque and card payments**

- Any cheques that have not been presented for payment by your transition date will be redirected to your new Bendigo Bank account when presented.
- Your new Debit Mastercard® number must be used to establish any regular card payments with merchants in the future.
- From your transition date, you must use your new Debit Mastercard® and /or new cheque book (if one is issued to you) and cease using your existing cards and cheque books.

### **New mobile payment options**

- There are now more ways to connect to your digital wallet for mobile payments on the go.
- Mobile payments supported by Bendigo Bank include:
  - Apple Pay – Upload your card to your Apple device via the Bendigo Bank app. No more worries about leaving your wallet in the car, no more waiting for a plastic card to arrive. Just easy, secure payments using Apple Pay.
  - Google Pay – Google Pay is the fast, simple way to pay with your Bendigo Bank card in stores and online.
  - Samsung Pay - Access your favourite cards on your Samsung phone to make payments on the go, just by tapping your device.
  - Fitbit Pay – Fitbit Pay™ is the easy way to make purchases at millions of stores around the globe - right from your watch, no phone or wallet necessary.
  - Garmin Pay – Garmin Pay™ lets you make purchases quickly and effortlessly with nothing needed but your watch.

- To learn more please visit [delphibank.com.au](http://delphibank.com.au) or [bendigobank.com.au](http://bendigobank.com.au), speak with your dedicated Delphi Bank Relationship Manager, or visit your local Delphi Bank or Bendigo Bank branch.

## Open Banking

- Open Banking is part of the broader Consumer Data Right (CDR) legislation, introduced by the Australian Government, to give you more access to your data and make it easier to:
  - compare products and services; and
  - access new and improved services.
- It enables you to share your data with accredited providers via a simple, easy to use and secure automated process.
- From 1 July 2021, eligible Bendigo Bank customers have been able to authorise the sharing of their data with CDR accredited service providers.

## Mortgages

### Interest rates

- If you have a Home or Investment Loan it will transition at its current interest rate. Note in Bendigo Bank there are different Reference Rates from which a margin is added / deducted to arrive at your interest rate. Part 2 of the Consumer Loans version of this booklet provides more details about which reference rates apply and how to calculate your margin, and we will also write to you again before your transition date to confirm the reference rate and margin that will apply to your Home or Investment Loan from your transition date.

### Offset

- For customers transitioning to a Bendigo Complete Home Loan, an offset account may be available. An Offset account can help you reduce the amount of interest you pay on your home loan.
- Full offset is available on fixed and variable Complete Home Loans.
  - To learn more please visit [delphibank.com.au](http://delphibank.com.au) or [bendigobank.com.au](http://bendigobank.com.au), speak with your dedicated Delphi Bank Relationship Manager, or visit your local Delphi Bank or Bendigo Bank branch.

## Business Lending Products

### Terms and Conditions

- Unlike the other products, if you have a Business Loan product it will remain on your existing Delphi Bank Terms and Conditions subject to certain changes which are set out and described in Part 2 of the Business Loans version of this booklet. The products this applies to include Business Overdrafts, Business Loans, Commercial Loans and Bank Guarantees. Over time we will work with you to move to Bendigo Bank products.

### Comprehensive Credit Reporting

After your transition date, if you have any credit facilities with us, (including any new credit facilities you apply for after your transition date) we will be participating in comprehensive credit reporting in relation to your credit products which will result in changes to the information we disclose about you and your credit facilities, or credit facilities that you guarantee, to credit reporting bodies.

In addition to the information we currently disclose, we will also be regularly disclosing:

- Information about your current consumer credit facilities with us including the type of credit, the credit limit and the open and close dates of the related account(s); and
- Information about whether your repayments have been paid on time (allowing a 14-day grace period).

The Delphi Bank website includes a Credit Reporting Statement of Notifiable Matters which sets out important information about credit reporting including the name and contact details of the credit reporting bodies we are likely to disclose your credit information to, how you can obtain a copy of our Credit Reporting Policy or the credit reporting bodies' Credit Reporting Policies, and information about certain rights you have.

Go to [delphibank.com.au/privacy-policy/credit-reporting-policy](http://delphibank.com.au/privacy-policy/credit-reporting-policy) to view this information in our Credit Reporting Statement of Notifiable Matters. You can also request a copy of the information in our Credit Reporting Statement of Notifiable Matters in an alternative form (such as a printed hard copy) by contacting us.

You can also find out more information about credit reporting online at [www.creditsmart.org.au](http://www.creditsmart.org.au).

# How to get in contact

## Visit a branch

Whilst your accounts have changed and look different, your relationship with Delphi Bank remains just as strong. Just as we have done for more than 20 years, we remain dedicated to building meaningful, long-term relationships with you, your family, business, and community.

You can continue to access face-to-face banking at your local Delphi Bank branch, and with your dedicated Delphi Bank Relationship Manager. For a list of all Delphi Bank branches, visit [delphibank.com.au](http://delphibank.com.au).

You can now also bank at Bendigo Bank branches, Australia-wide. For a list of all Bendigo Bank branches, visit [bendigobank.com.au](http://bendigobank.com.au).

## Call us

For over the phone support, you can continue to speak with our friendly Delphi Bank Customer Service team on 1300 660 550. Alternatively, please contact our dedicated Customer Care Team on 1300 664 089, via email at [customercare@delphibank.com.au](mailto:customercare@delphibank.com.au) or visit [delphibank.com.au](http://delphibank.com.au).

**For after-hours support, our Bendigo Bank team is also here to help.**

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Call 1300 BENDIGO (1300 236 344)

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8am - 8pm Monday to Friday (Local hours)

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9am - 4pm Saturday (Local hours)

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9am - 4pm Sunday (Local hours)

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**Alternatively, the After-Hours Hotline is available seven days a week for e-banking and phone banking emergencies, or for support with lost or stolen cards.**

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Call 1800 035 383

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If you're located outside Australia, call +61 3 5485 7872

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## Enquire online

You can visit the Contact Us pages on [delphibank.com.au](http://delphibank.com.au) and [bendigobank.com.au](http://bendigobank.com.au) to make an online enquiry.

**For answers to commonly asked questions, you can visit the Help sections on [delphibank.com.au](http://delphibank.com.au) and [bendigobank.com.au](http://bendigobank.com.au).**

## Additional Resources

**For complaints, compliments or suggestions, please call our Customer Help Centre.**

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Call 1300 361 911

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8.30am – 7.30pm Monday to Friday (Local Hours)

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# Part 2 – Notice of changes to your Delphi Bank Personal and Business Transaction, Savings and Investments Accounts Terms and Conditions

As part of transitioning your Delphi Bank Personal and Business Transaction, Savings and Investment Accounts, the terms and conditions that apply to your accounts are changing. This part of this booklet gives you information about the changes that are being made.

The current Delphi Bank Personal and Business Transaction, Savings and Investments Accounts covered by this booklet are:

Personal Accounts	Business Accounts
Savings Account	Midas Account
Liberty Account	Business Overdraft Account
Junior Smart Saver Account	Cash Management Account
Passbook Account	Business Cheque Account
Odyssey 55 Account	Statutory Trust Account
Midas Account	Term Deposit
Cash Management Account	
Term Deposit	

These changes will apply to your account from your transition date as stated in the letter we sent you with a copy of this booklet. That letter also tells you which Bendigo Bank product your account is transitioning to.

This part is divided into 6 sections:

- **Section 1** describes the changes that affect your account if it is transitioning to a Bendigo Now Account;
- **Section 2** describes the changes that affect your account if it is transitioning to a Bendigo Future Account;
- **Section 3** describes the changes that affect your account if it is transitioning to a Bendigo Standard Term Deposit Account;
- **Section 4** describes the changes that affect your account if it is transitioning to a Bendigo Retirement Account;
- **Section 5** describes the changes that affect your account if it is transitioning to a Bendigo Business Everyday Account, a Bendigo Business Basic Account or a Bendigo Business Easysaver Account; and
- **Section 6** describes the changes that affect your account if it is transitioning to a Bendigo Real Estate Trust Account or Bendigo Solicitor Trust Account.

It is important that you read this notice and the terms and conditions documents referred to in this notice that are relevant to your account carefully and contact us if you have any questions.

Please contact your dedicated Delphi Bank Relationship Manager if you think your account should transition to a different type of account than what we have selected for you, or if you would like to discuss the different options available to you.

# Section 1 – Changes if you are transitioning to a Bendigo Now account

## A. Changes to terms and conditions

If your account is transitioning to a Bendigo Now account:

- the terms and conditions set out in the ***Bendigo Personal Accounts Terms & Conditions (30 July 2021)*** and the relevant details set out in this notice will apply to your account from your transition date and will replace the current terms and conditions; and
- the terms and conditions set out in the ***Bendigo Personal Payment Facilities Terms & Conditions (30 July 2021)*** will apply in relation to any payment facilities we issue to you in respect of your Bendigo Now account. By using a payment facility we issue to you in relation to your Bendigo Now account, you accept those terms and conditions.

The Bendigo Personal Accounts Terms & Conditions (30 July 2021) and the Bendigo Personal Payment Facilities Terms & Conditions (30 July 2021) have been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## B. Changes to fees and charges

### **What fees and charges will apply**

From your transition date, the fees and charges in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for Personal Accounts (30 July 2021)*** will replace the current fees and charges that apply to your Delphi Bank account. In some cases, fees for transactions may apply.

The Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for Personal Accounts (30 July 2021) has been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## **Monthly fees**

From your transition date, a \$4 Monthly Service Fee will apply to your account and will payable by you. However, we will waive this fee until 31 May 2022.

## **Other fee waivers**

From your transition date until 31 May 2022, we will also waive the Staff Assisted Withdrawal Fee and the Bank Cheque Withdrawal Fee in relation to your account.

## **Where are fees and charges debited**

Fees and charges payable by you will be debited to your account as and when they become payable.

# C. Changes to Interest

## **Interest rates**

From your transition date, we will not pay you any interest on the balance of your account.

You must ensure that your account does not become overdrawn. If you do, you will be required to pay us interest on the debit balance of your account at our applicable Overdrawn Account Rate. The Overdrawn Account Rate that applies to your account from your transition date will be published on the Delphi Bank website from your transition date.

We may change the interest rates applicable to your account from time to time in our discretion (see 'Future changes to terms and conditions' below). You can ascertain the interest rates that apply to your account at any time by contacting us.

## **How is interest calculated**

We calculate overdrawn interest daily by applying the daily percentage rate to the debit balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by 365, or in a leap year, 366.

## **When interest is debited**

Overdrawn interest you are required to pay us will be debited to your account monthly by the second business day of the month.

## D. Changes to how you can access your account

Part 1 of this booklet and the accompanying cover letter provides general information about how you will be able to access your account after your transition date. Any existing payment access methods you have (such as cards, internet banking login details and PINs and passcodes) will change.

From your transition date, you'll be able to access your account using the following payment facilities:

<b>Payment Facilities</b>	
<b>Passbook</b>	Not available
<b>In-branch banking</b>	Available
<b>Bank@Post™</b>	Available
<b>Phone Banking</b>	Available
<b>Bendigo e-banking</b>	Available
<b>BPAY &amp; BPAY View®</b> through Bendigo e-banking	Available
<b>Pay Anyone Service</b> including <b>OSKO®</b>	Available
<b>Automatic Payments</b>	Available
<b>Telegraphic Transfers</b>	Available
<b>Bank cheques</b>	Available
<b>Cheque facility</b>	Not available
<b>Debit Mastercard®</b>	Available for persons aged 18 and over
<b>Youth Debit Mastercard®</b>	Available for persons aged 16-18
<b>Easy Money Card (EFTPOS)</b>	Available for persons aged 12 and over

<b>Mobile Payments</b>	Apple Pay, Google Pay, Samsung Pay, Fitbit Pay™, and Garmin Pay™ subject to additional terms and conditions
<b>Bulk payments</b>	Not available

**IMPORTANT! A personal cheque facility will no longer be available in relation to your account from your transition date.**

## E. Changes to transaction limits

All Bendigo Bank accounts have a daily limit of \$1,000 for ATM or EFTPOS transactions.

Unless we give you the option of setting a Pay Anyone daily limit in Bendigo e-banking, your Pay Anyone daily limit in Bendigo e-banking will remain the same as your current external payments daily limit in Delphi Bank Online Banking.

If you wish to register a daily limit greater than \$30,000, you will be required to complete an application form available at your local Delphi Bank or Bendigo Bank branch.

## F. Changes to your statements

We will give you a statement of account every 6 months unless we agree to provide you with statements more frequently.

We will continue to give you statements in writing by post and will treat you as having elected to receive paper statements in relation to your account, unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements).

After your transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

## G. Future changes to terms and conditions

After your transition date, under the terms and conditions that will apply to your account, we may make further changes to your account and the terms and conditions that apply to your account without your consent or further agreement. If any law regulates that change, we may only make the change to the extent permitted by, and subject to, the requirements of that law.

We will tell you about changes as soon as reasonably possible. In some cases, (such as changes to interest rates or changes we do not believe are unfavourable to you) we are not required to give you advance notice of a change. In other cases, (such as other types of changes we believe are unfavourable to you) we are required to give you advance notice of the change. However, we are generally allowed to 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; or
- it is a change to or introduction of a government charge that you pay directly, or indirectly, in relation to your account. In that case, we will tell you about the change or introduction reasonably promptly after the government notifies us (however, we do not have to tell you about it if the government publicises the introduction or change).

For more details about the changes we can make and the notice we are required to give you, please see the 'Changes' clause in the terms and conditions that will apply to your account (as described above).

## H. Changes to how we will communicate with you

From your transition date, we may contact you in person, by writing to you at your last known residential or postal address, by email to your last known email address, by SMS to your mobile number, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it), by publishing a notice in a nationally published newspaper, or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on our website and notifying you that they are available there.

We will only communicate with you in English.

You can contact us at your local Delphi Bank or Bendigo Bank branch, or via:

- 1300 660 550
- [www.delphibank.com.au](http://www.delphibank.com.au)
- For complaints, compliments, or suggestions:  
1300 361 911  
8.30am - 5.00pm (AEST/AEDT) Monday to Friday
- For lost and stolen cards: 1800 035 383 (within Australia) or +61 3 5485 7872 (from overseas).

## I. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from your transition date.

You should read these terms and conditions carefully.

In particular, we suggest that you read the 'Liability for Transactions' and 'Indemnity' clauses of the Bendigo Bank Personal Payment Facilities Terms & Conditions (30 July 2021) to understand when you will and will not be liable in respect of losses from unauthorised transactions and for breaches of the terms and conditions.

## J. Minimum balance requirements

From your transition date, there will be no minimum ongoing balance for your account.

## K. Other changes

If you have a Bendigo Complete Home Loan, from your transition date you will be able to link your account to it as part of an offset facility to offset the interest that accrues on your home loan. More information is available in the terms and conditions that apply to your Bendigo Complete Home Loan.

## Section 2– Changes if you are transitioning to a Bendigo Future account

### A. Changes to terms and conditions

If your account is transitioning to a Bendigo Future account:

- the terms and conditions set out in the ***Bendigo Personal Accounts Terms & Conditions (30 July 2021)*** and the relevant details set out in this notice will apply to your account from your transition date and will replace the current terms and conditions; and
- the terms and conditions set out in the ***Bendigo Payment Facilities Terms & Conditions (30 July 2021)*** will apply in relation to any payment facilities we issue to you in respect of your Bendigo Future account. By using a payment facility we issue to you in relation to your Bendigo Future account, you accept those terms and conditions.

The Bendigo Personal Accounts Terms & Conditions (30 July 2021) and the Bendigo Personal Payment Facilities Terms & Conditions (30 July 2021) have been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

### B. Changes to fees and charges

#### **What fees and charges will apply**

From your transition date the fees and charges in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for Personal Accounts (30 July 2021)*** will replace the current fees and charges that apply to your Delphi Bank account. In some cases, fees for transactions may apply.

A copy of the Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for Personal Accounts (30 July 2021) is published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## **Monthly fees**

From your transition date, no Monthly Service Fee or Monthly Account Maintenance Fee will apply to your account.

## **Other fee waivers**

From your transition date until 31 May 2022, we will also waive the Staff Assisted Withdrawal Fee and the Bank Cheque Withdrawal Fee in relation to your account.

## **Where are fees and charges debited**

Fees and charges payable by you will be debited to your account as and when they become payable.

# C. Changes to Interest

## **Interest rates**

The interest rate that applies to the interest we pay you on the credit balance of your account will change from your transition date. The interest rate that applies to the interest we pay you on the credit balance of your account from your transition date is the interest rate published on the Delphi Bank website for your account type on your transition date.

You must ensure that your account does not become overdrawn. If you do, you will be required to pay us interest on the debit balance of your account at our applicable Overdrawn Account Rate. The Overdrawn Account Rate that applies to your account from your transition date will be published on the Delphi Bank website from your transition date.

We may change the interest rates applicable to your account from time to time in our discretion (see 'Future changes to terms and conditions' below). You can also ascertain the interest rates that apply to your account at any time by contacting us.

## **How is interest calculated**

We calculate interest daily by applying the daily percentage rate to the balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by 365, or in a leap year, 366.

### When interest is credited/debited

Interest we are required to pay you will be credited to your account monthly by the second business day of the month.

Overdrawn interest you are required to pay us will be debited to your account monthly by the second business day of the month.

### D. Changes to how you can access your account

Part 1 of this booklet and the accompanying cover letter provides general information about how you will be able to access your account after your transition date. Any existing payment access methods you have (such as cards, internet banking PIN or passcodes) will change.

From your transition date, you'll be able to access your account using the following payment facilities:

Payment Facilities	
Passbook	Not available
In-branch banking	Available
Bank@Post™	Not available
Phone Banking	Available
Bendigo e-banking	Available
BPAY & BPAY View® through Bendigo e-banking	Available
Pay Anyone Service including OSKO®	Available
Automatic Payments	Available
Telegraphic Transfers	Available
Bank cheques	Available
Cheque facility	Not available
Debit Mastercard®	Not available
Youth Debit Mastercard®	Not available

<b>Easy Money Card (EFTPOS)</b>	Not available
<b>Mobile Payments</b>	Not available
<b>Bulk payments</b>	Not available

**IMPORTANT! A personal cheque withdrawal facility will no longer be available in relation to your account from your transition date.**

## E. Changes to transaction limits

Unless we give you the option of setting a Pay Anyone daily limit in Bendigo e-banking, your Pay Anyone daily limit in Bendigo e-banking will remain the same as your current external payments daily limit in Delphi Bank Online Banking.

If you wish to register a daily limit greater than \$30,000, you will be required to complete an application form available at your local Delphi Bank or Bendigo Bank branch.

## F. Changes to your statements

We will give you a statement of account every 6 months unless we agree to provide you with statements more frequently.

We will continue to give you statements in writing by post and will treat you as having elected to receive paper statements in relation to your account, unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements).

After your transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online via Bendigo e-banking or provided to you upon request.

## G. Future changes to terms and conditions

After your transition date, under the terms and conditions that will apply to your account, we may make further changes to your account and the terms and conditions that apply to your account without your consent or further agreement. If any law regulates that change, we may only make the change to the extent permitted by, and subject to, the requirements of that law.

We will tell you about changes as soon as reasonably possible. In some cases, (such as changes to interest rates or changes we do not believe are unfavourable to you) we are not required to give you advance notice of a change. In other cases, (such as other types of changes we believe are unfavourable to you) we are required to give you advance notice of the change. However, we are generally allowed to 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; or
- it is a change to or introduction of a government charge that you pay directly, or indirectly, in relation to your account. In that case, we will tell you about the change or introduction reasonably promptly after the government notifies us (however, we do not have to tell you about it if the government publicises the introduction or change).

For more details about the changes we can make and the notice we are required to give you, please see the 'Changes' clause in the terms and conditions that will apply to your account (as described above).

## H. Changes to how we will communicate with you

From your transition date, we may contact you in person, by writing to you at your last known residential or postal address, by email to your last known email address, by SMS to your mobile number, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it), by publishing a notice in a nationally published newspaper, or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on our website and notifying you that they are available there.

We will only communicate with you in English.

You can contact us at your local Delphi Bank or Bendigo Bank branch, or via:

- 1300 660 550
- [www.delphibank.com.au](http://www.delphibank.com.au)
- For complaints, compliments, or suggestions:  
1300 361 911  
8.30am - 5.00pm (AEST/AEDT) Monday to Friday

## I. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from your transition date.

You should read these terms and conditions carefully. In particular, we suggest that you read the 'Liability for Transactions' and 'Indemnity' clauses of the Bendigo Bank Personal Payment Facilities Terms & Conditions (30 July 2021) to understand when you will and will not be liable in respect of losses from unauthorised transactions and for breaches of the terms and conditions.

## J. Minimum balance requirements

From your transition date, there will be no minimum ongoing balance for your account.

# Section 3 – Changes if you are transitioning to Bendigo Standard Term Deposit Account

## A. Changes to terms and conditions

If your account is transitioning to a Bendigo Standard Term Deposit Account the terms and conditions set out in the ***Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (2 December 2020)*** and the relevant details set out in this notice will apply to your account from your transition date, in replacement of the current terms and conditions that apply to your account, and any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Standard Term Deposit Account, you accept those terms and conditions in relation to the payment facility.

The Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (2 December 2020) have been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## B. Changes to fees and charges

### **Personal customers**

From your transition date, if your account was opened as a personal account, the fees and charges in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for Personal Accounts (30 July 2021)*** will replace the current fees and charges that apply to your Delphi Bank account. In some cases, fees for transactions may apply. If you are unsure whether your account was opened as a personal account, please contact your dedicated Delphi Bank Relationship Manager to check.

## **Business customers**

From your transition date, if your account was opened as a business account, the fees and charges in the ***Bendigo Bank Business Fees and Charges booklet (30 July 2021)*** will replace the current fees and charges that apply to your Delphi Bank account. In some cases, fees for transactions may apply. If you are unsure whether your account was opened as a business account, please contact your dedicated Delphi Bank Relationship Manager to check.

## **Where the fees and charges documents have been published**

Both of the fees and charges documents referred to above have been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## **Where are fees and charges debited**

Fees and charges payable by you will be debited to your account as and when they become payable.

## **C. Changes to Interest**

### **No interest rate change**

The interest rate that applies to your account for your current investment term will not change as a result of your transition and the same interest rate will continue to apply.

### **How interest is calculated and when is interest credited**

We calculate interest daily by applying the applicable daily percentage rate to the balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by 365, or in a leap year, 366.

After your transition date, we will continue to credit interest to your account at the same frequency at which interest is currently being credited to your account.

See clause 5.6 of the Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (2 December 2020) for more information about how and when interest is calculated and credited.

## D. Changes to what happens when your investment term ends

From your transition date, when an investment term for your Bendigo Standard Term Deposit Account ends (which we call the Review Date), clause 8 of the Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (2 December 2020) will apply:

### 8 What happens on the review date

- 8.1 On the review date, we will automatically renew your investment for a period equal to that of the previous investment term (or the nearest equivalent investment term if the previous investment term is no longer available), unless we receive written instructions to the contrary before this date.
- 8.2 If you instruct us to renew your investment or your investment is automatically renewed in accordance with clause 8.1 above, it will be renewed from the review date
  - (a) If your investment term has not changed you will be advised of an indicative interest rate in the Term Deposit Review Confirmation letter which we will send to you shortly before the review date. If your investment term has changed, your indicative interest rate will be set out in the Schedule of Interest Rates for Term Deposit Accounts (which will be sent to you together with your Term Deposit Review Confirmation letter) and will be the indicative rate applicable to your investment term. Your interest rate will then be fixed for that investment term provided you do not make any additional deposits to, or withdrawals from your account before the review date.
  - (b) If you make additional deposits to, or withdrawals from your account before the review date, then depending on the amount deposited or withdrawn, your interest rate may change. Details of the indicative interest rate tiers applicable to your investment will be set out in the Schedule of Interest Rates sent to you with your Term Deposit Review Confirmation letter.

- 8.3(a) If your investment is renewed and the interest rate that is applied at the review date is the same as the indicative rate stated in your Term Deposit Review Confirmation letter, that letter will act as confirmation of the roll over transaction.
- (b) If your investment is renewed and the interest rate that is applied is different to the indicative rate stated in your Term Deposit Review Confirmation letter, you will receive confirmation from us of your new interest rate.
- 8.4 You have a grace period of seven days from the review date to change the details of your investment (for example, increase the amount of your investment or the length of the investment term). If you elect, within this period, to reinvest for a different investment term or to add to, or reduce, your investment:
- (a) your investment will be renewed at the prevailing interest rate applying to the particular investment amount and investment term you have chosen on the review date (and not necessarily the indicative interest rate advised in the Term Deposit Review Confirmation letter). Your interest rate will then be fixed for that investment term, provided you do not make additional deposits to, or withdrawals from, your account prior to the review date. If you do, then depending on the amount deposited or withdrawn, your interest rate may change.
- (b) we will record the details of your investment including your new interest rate (assuming you do not make additional deposits to, or withdrawals from your account prior to the review date), investment term and the frequency with which interest will be credited, on a new Term Deposit Certificate that we will issue to you. Details of the indicative interest tiers applicable to your investment will be set out in the Schedule of Interest Rates for Term Deposit Accounts sent to you with your Term Deposit Review Confirmation letter.
- (c) Your new investment term will be effective from the review date (and not the date you change the details of your investment).

8.5 If your investment is renewed (either in accordance with clauses 8.2, 8.3 or 8.4) the term and conditions set out in this document will apply as if the amount of the investment that is renewed, and the renewal, were an initial deposit.

## E. Changes to when and how you can access your account

Part 1 of this booklet and the accompanying cover letter provides general information about how you will be able to access your account after your transition date. Any existing payment access methods you have (such as cards, internet banking login details and PINs and passcodes) will change.

You can continue to make a withdrawal from your account during a grace period following a review date without any prior notice to us.

You can also make an early withdrawal from your Term Deposit before a Review Date. However:

- you must request early withdrawal of your funds;
- your funds will be made available on the business day after the expiry of 31 days after you request the withdrawal; and
- the interest you earn will be reduced as a result of the Early Withdrawal.

You may make a request for early withdrawal of your funds in a branch.

From your transition date you'll be able to access your account using the following payment facilities:

Payment Facilities	
<b>Passbook</b>	Not available
<b>In-branch banking</b>	Available
<b>Bank@Post™</b>	Not available
<b>Phone Banking</b>	Not available
<b>Bendigo e-banking</b>	Not available
<b>BPAY &amp; BPAY View®</b> through Bendigo e-banking	Not available

<b>Pay Anyone Service</b> including <b>OSKO®</b>	Not available
<b>Automatic Payments</b>	Not available
<b>Telegraphic Transfers</b>	Not available
<b>Bank cheques</b>	Available
<b>Cheque facility</b>	Not available
<b>Debit Mastercard®</b>	Not available
<b>Youth Debit Mastercard®</b>	Not available
<b>Easy Money Card (EFTPOS)</b>	Not available
<b>Mobile Payments</b>	Not available
<b>Bulk payments</b>	Not available

Clause 3 of the Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (2 December 2020) contains more information on restrictions that apply to withdrawing funds from your account, as well as when we may charge you fees or reduce interest payments for making a withdrawal.

## F. Changes to your statements and maturity/investment term notifications

We will give you a statement of account every 6 months unless we agree to provide you with statements more frequently. We will also provide you with a statement of account upon account closure.

We will continue to give you statements in writing by post unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements).

We will give you notice about your investment term maturing and investment options at least 5 business days before a Review Date and no later than 1 business day after a Review Date (or within 2 business days if the Review Date is not a business day). See 'Changes to what happens when your investment term ends' above for more information about the contents of these notices.

After your transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

## G. Future changes to terms and conditions

We may make changes to your account in the following circumstances:

### Changes

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

If we give you notice of a change that causes detriment to you (excluding any changes to Government charges or any changes we are required to make to comply with our legal obligations), you may opt-out of the change by written notice to us within 30 days of the date the notice is given. If you do so, that change will not apply to you until your next review date.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of any change that affects any of the matters specified in this document (including changes to fees and charges and interest rates)

- in writing (including by notice in your statement of account);
- by an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable);
- in such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible; or
- in accordance with clause 25.4 (of the Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (2 December 2020)).

The Notice of Change Table sets out how much prior notice we will give you of changes if prior notice is required.

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is publicised by the Government.

## Notice of Change

Type of changes	Minimum number of day's notice
Any change that is an increase in fees or charges	30 days
A variation of the method by which interest is calculated A variation of the frequency with which interest is debited or credited A variation of the balance ranges within which interest rate apply	30 days
Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you)	No later than the day on which the change takes effect
Change to an interest rate (This does not apply to rates linked to money markets or other external rates (which we do not control for which we cannot notify changes in advance.) These changes take effect from the earlier of the date you receive notification, or they are first published.)	No later than the date of the change

## H. Changes to how we will communicate with you

From your transition date, we may contact you in person, by writing to you at your last known residential or business address or your registered office, by fax to a facsimile number provided to us, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on our website and notifying you that they are available there.

We will only communicate with you in English.

You can contact us at your local Delphi Bank or Bendigo Bank branch, or via:

- 1300 660 550
- [www.delphibank.com.au](http://www.delphibank.com.au)
- For complaints, compliments, or suggestions:  
1300 361 911  
8.30am - 5.00pm (AEST/AEDT) Monday to Friday
- For lost and stolen cards: 1800 035 383 (within Australia) or +61 3 5485 7872 (from overseas).

# Section 4 – Changes if you are transitioning to a Bendigo Retirement Account

## A. Changes to terms and conditions

If your account is transitioning to a Bendigo Retirement Account the terms and conditions set out in the **Bendigo Personal Accounts and Facilities Terms & Conditions (30 July 2021)**, the **Retirement Account Supplementary Terms and Conditions (30 July 2021)** and the relevant details set out in this notice will apply to your account from your transition date in replacement of the current terms and conditions and any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Retirement Account, you accept those terms and conditions in relation to the payment facility.

In addition, the **Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (4 March 2020)** will apply in relation to telegraphic transfers from your account from your transition date.

Copies of the Bendigo Personal Accounts and Facilities Terms & Conditions (30 July 2021), the Retirement Account Supplementary Terms and Conditions (30 July 2021) and the Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (4 March 2020) have been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## B. Changes to fees and charges

From your transition date the fees and charges in the **Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for Personal Accounts (30 July 2021)** will replace the current fees and charges that apply to your Delphi Bank account(s). In some cases, fees for transactions may apply.

The Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for Personal Accounts (30 July 2021) has been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## **Monthly fees**

From your transition date, no Monthly Service Fee or Monthly Account Maintenance Fee will apply to your account.

If you currently have a debit card issued in relation to your account, we will issue you with a new Debit Mastercard to use from your transition date and a Debit Mastercard fee of \$3 per month will apply for this card. This fee will also apply if you do not currently have a debit card issued in relation to your account, but we later issue a Debit Mastercard in relation to your account.

## **Where are fees and charges debited**

Fees and charges payable by you will be debited to your account as and when they become payable.

## **C. Changes to Interest**

### **Interest rates**

The interest rate that applies to the interest we pay you on the credit balance of your account will change from your transition date. The interest rate that applies to the interest we pay you on the credit balance of your account from your transition date is the interest rate published on the Delphi Bank website for your account type on your transition date.

You must ensure that your account does not become overdrawn. If you do, you will be required to pay us interest on the debit balance of your account at our applicable Overdrawn Account Rate. The Overdrawn Account Rate that applies to your account from your transition date will be published on the Delphi Bank website from your transition date.

We may change the interest rates applicable to your account from time to time in our discretion (see 'Future changes to terms and conditions' below). You can also ascertain the interest rates that apply to your account at any time by contacting us.

### **How is interest calculated**

We calculate interest daily by applying the daily percentage rate to the balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by 365, or in a leap year, 366.

### When interest is credited/debited

Interest we are required to pay you will be credited to your account monthly on the first day of the month.

Overdrawn interest you are required to pay us will be debited to your account on the first day of the month.

## D. Changes to how you can access your account

### Bendigo Retirement Account with passbook

Part 1 of this booklet and the accompanying cover letter provides general information about how you will be able to access your account after your transition date. Any existing payment access methods you have (such as cards or internet banking login details and PINs and passcodes) will change.

If you currently have a passbook associated with your account, we will provide you with a new passbook to use with your account from your transition date and you'll be able to access your account using the following payment facilities:

Payment Facilities	
Passbook	Available
In-branch banking	Available
Bank@Post™	Not available
Phone Banking	Available
Bendigo e-banking	Available
BPAY & BPAY View® through Bendigo e-banking	Available
Pay Anyone Service including OSKO®	Available
Automatic Payments	Available
Telegraphic Transfers	Available
Bank cheques	Available

<b>Payment Facilities</b>	
<b>Cheque facility</b>	Not available
<b>Debit Mastercard®</b>	Not available
<b>Youth Debit Mastercard®</b>	Not available
<b>Easy Money Card (EFTPOS)</b>	Not available
<b>Mobile Payments</b>	Not available
<b>Bulk payments</b>	Not available

**IMPORTANT! A personal cheque withdrawal facility will no longer be available in relation to your account from your transition date.**

### **Bendigo Retirement Account without passbook**

Part 1 of this booklet and the accompanying cover letter provides general information about how you will be able to access your account after your transition date. Any existing payment access methods you have (such as cards or internet banking login details and PINs and passcodes) will change.

From your transition date, if you don't have a passbook associated with your account, you'll be able to access your account using the following payment facilities:

<b>Payment Facilities</b>	
<b>Passbook</b>	Not available
<b>In-branch banking</b>	Available
<b>Bank@Post™</b>	Available
<b>Phone Banking</b>	Available
<b>Bendigo e-banking</b>	Available
<b>BPAY &amp; BPAY View®</b> through Bendigo e-banking	Available
<b>Pay Anyone Service</b> including <b>OSKO®</b>	Available

<b>Automatic Payments</b>	Available
<b>Telegraphic Transfers</b>	Available
<b>Bank cheques</b>	Available
<b>Cheque facility</b>	Not available
<b>Debit Mastercard®</b>	Available for persons aged 18 and over
<b>Youth Debit Mastercard®</b>	Not available
<b>Easy Money Card (EFTPOS)</b>	Available for persons aged 12 and over
<b>Mobile Payments</b>	Apple Pay, Google Pay, Samsung Pay, Fitbit Pay™, and Garmin Pay™ subject to additional terms and conditions
<b>Bulk payments</b>	Not available

**IMPORTANT! A personal cheque withdrawal facility will no longer be available in relation to your account from your transition date.**

## E. Changes to transaction limits

All Bendigo Bank accounts have a daily limit of \$1,000 for ATM or EFTPOS transactions.

Unless we give you the option of setting a Pay Anyone daily limit in Bendigo e-banking, your Pay Anyone daily limit in Bendigo e-banking will remain the same as your current external payments daily limit in Delphi Bank Online Banking.

If you wish to register a daily limit greater than \$30,000, you will be required to complete an application form available at your nearest branch.

## F. Changes to your statements

### **Bendigo Retirement Account with passbook**

If a passbook is associated with your account, we will not give you statements of account.

## **Bendigo Retirement Account without passbook**

If you don't have a passbook associated with your account, we will give you statements of account every 6 months, unless we agree to provide you with statements more frequently.

We will continue to give you statements in writing by post unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements).

After your transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

## **G. Future changes to terms and conditions**

We may make changes to your account and the terms and conditions that apply to your account after your transition date as set out in the following clause:

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by and subject to, the requirements of that law.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of, any change that affects any of the matters specified in this document in writing, (including changes to fees and charges and interest rates):

- in writing (including by notice in your statement of account);
- by an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable);
- in such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible; or
- in accordance with clause 28.4 (of the Personal Accounts and Facilities Terms & Conditions (30 July 2021)).

The Notice of Change Table sets out how much prior notice we will give of changes if prior notice is required. Where no prior notice is required, we will give you notice of a change no later than the day on which the change takes effect. However, we may give you a shorter notice period or no notice of a change necessitated by an immediate need to restore or maintain the security of the Bendigo Bank system or individual accounts or to otherwise manage a material and immediate risk where it is reasonable for us to do so. In that case, we will give you notice of the change as soon as is reasonably practicable.

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is published by the Government.

Notice of Change

Type of changes	Minimum number of day's notice
Any change that is an increase in fees or charges	30 days
A variation of the method by which interest is calculated A variation of the frequency with which interest is debited or credited A variation of the balance ranges within which interest rate apply	30 days
Increase your liability for losses relating to EFT transactions	30 days
Impose, remove, or adjust the daily or periodical withdrawal limits applying to the use of an access method, an account from which we permit you to initiate EFT transactions, or electronic equipment	30 days

Type of changes	Minimum number of day's notice
Change to the EFT conditions, BPAY conditions or Pay Anyone conditions (that is not caught by the above)	If we believe the change is unfavourable to you, 30 days Otherwise, no advance notice
Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you)	If we believe the change is unfavourable to you, 30 days Otherwise, no advance notice
Change to an interest rate  (This does not apply to rates linked to money markets or external rates (which we do not control for which we cannot notify changes in advance.) These changes take effect from the earlier of the date you receive notification, or they are first published.)	No later than the date of the change

## H. Changes to how we will communicate with you

From your transition date, we may contact you in person, by writing to you at your last known residential or business address or your registered office, by fax to a facsimile number provided to us, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on our website and notifying you that they are available there.

We will only communicate with you in English.

You can contact us at your local Delphi Bank or Bendigo Bank branch, or via:

- 1300 660 550
- [www.delphibank.com.au](http://www.delphibank.com.au)
- For complaints, compliments, or suggestions:  
1300 361 911  
8.30am - 5.00pm (AEST/AEDT) Monday to Friday
- For lost and stolen cards: 1800 035 383 (within Australia) or +61 3 5485 7872 (from overseas).

## I. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from your transition date. You should read these terms and conditions carefully. In particular, we refer you to the following clauses of the Personal Accounts and Facilities Terms & Conditions (30 July 2021):

- For Phone Banking and Bendigo e-banking transactions, see clause 53;
- For Cards, access numbers, security tokens, passwords, and PINs, see clause 54-57;
- For BPAY and BPAY view, see clause 67;
- For Automatic Payments, see clause 82; and
- For Pay Anyone, see clause 92.

## J. Minimum balance requirements

From your transition date, there will be no minimum ongoing balance for your account.

# Section 5 – Changes if you are transitioning to a Bendigo Business Basic Account, Bendigo Business Everyday Account and Bendigo Business Easysaver Account

## A. Changes to terms and conditions

If your account is transitioning to a Bendigo Business Basic Account, Bendigo Business Everyday Account, or a Bendigo Business Easysaver Account, the terms and conditions set out in the ***Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021)*** and the relevant details set out in this notice will apply to your account from your transition date, in replacement of the current terms and conditions, and to any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Business Basic Account, Bendigo Business Everyday Account, or a Bendigo Business Easysaver Account, you accept those terms and conditions in relation to the payment facility.

In addition, the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (4 March 2020)*** will apply in relation to telegraphic transfers from your account from your transition date.

The Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021) and the Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (4 March 2020) have been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## B. Changes to fees and charges

From your transition date the fees and charges in the ***Bendigo Bank Business Fees and Charges booklet (30 July 2021)*** will replace the fees and charges that apply to your Delphi Bank account. In some cases, fees for transactions may apply.

The Bendigo Bank Business Fees and Charges booklet (30 July 2021) has been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

### **Bendigo Business Basic Account or Bendigo Business EasySaver Account**

If your account is transitioning to a Bendigo Business Basic Account or a Bendigo Business EasySaver Account, no Monthly Service Fee or Monthly Account Maintenance Fee will apply to your account. However, transaction fees may apply for transactions you make. More information is provided in Section C of the Bendigo Bank Business Fees and Charges booklet (30 July 2021).

### **Bendigo Business Everyday Account**

If your account is transitioning to a Bendigo Business Basic Account, a \$15 Monthly Service Fee will apply to your account from your transition date and you will have access to a range of unlimited transactions, including BPAY withdrawals, Bendigo e-banking internal transfers, Phone Banking transfers, Pay Anyone transfers, cheque withdrawals, and some transactions made through a branch or an agent. Fees and charges may apply for other transactions. More information is provided in Section C of the Bendigo Bank Business Fees and Charges booklet (30 July 2021).

### **Where are fees and charges debited**

Fees and charges payable by you will be debited to your account as and when they become payable or as set out in the Bendigo Bank Business Fees and Charges booklet (30 July 2021).

## C. Changes to Interest

### **Interest rates**

The interest rate that applies to your account will change on your transition date.

You must ensure that your account does not become overdrawn. If you do, you will be required to pay us interest on the debit balance of your account at our applicable Overdrawn Account Rate.

The interest rate that applies to your account from your transition date (if your account accrues interest) and the Overdrawn Account Rate that applies to your Account are the rates published in our Schedule of Interest Rates for Business Accounts for your account type on your transition date. The Schedule of Interest Rates for Business Accounts has been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

We may change the interest rate applicable to your account from time to time in our discretion (see 'Future changes to terms and conditions' below).

### **How is interest calculated**

We calculate interest daily by applying the daily percentage rate to the balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by 365, or in a leap year, 366.

### **When interest is credited/debited**

Interest we are required to pay you will be credited to your account monthly on the first day of the month.

Overdrawn interest you are required to pay us will be debited to your account on the first day of the month.

## D. Changes to how you can access your account

Part 1 of this booklet and the accompanying cover letter provides general information about how you will be able to access your account after your transition date. Any existing payment access methods you have (such as cards, internet banking login details and PINs and passcodes) will change.

## **Bendigo Business Basic Account or Bendigo Business Everyday Account**

If your account is transitioning to a Bendigo Business Basic Account or a Bendigo Business Everyday Account, from your transition date you'll be able to access your account using the following payment facilities:

<b>Payment Facilities</b>	
<b>Passbook</b>	Not available
<b>In-branch banking</b>	Available
<b>Bank@Post™</b>	Available
<b>Phone Banking</b>	Available
<b>Bendigo e-banking</b>	Available
<b>BPAY &amp; BPAY View®</b> through Bendigo e-banking	Available
<b>Pay Anyone Service</b> including <b>OSKO®</b>	Available
<b>Automatic Payments</b>	Available
<b>Telegraphic Transfers</b>	Available
<b>Bank cheques</b>	Available
<b>Cheque facility</b>	Available
<b>Debit Card</b>	Available
<b>Link Bendigo Bank Business Credit Card to the account</b>	Available
<b>Bulk payments</b>	Available

## Bendigo Business EasySaver Account

If your account is transitioning to a Bendigo Business EasySaver Account, from your transition date you'll be able to access your account using the following payment facilities:

Payment Facilities	
Passbook	Not available
In-branch banking	Available
Bank@Post™	Not available
Phone Banking	Available
Bendigo e-banking	Available
BPAY & BPAY View® through Bendigo e-banking	Available
Pay Anyone Service including OSKO®	Available
Automatic Payments	Available
Telegraphic Transfers	Available
Bank cheques	Available
Cheque facility	Not available
Debit Card	Not available
Link Bendigo Bank Business Credit Card to the account	Not available
Bulk payments	Available

### E. Changes to transaction limits

All Bendigo Bank accounts have a daily limit of \$1,000 for ATM/ EFTPOS transactions.

Unless we give you the option of setting a Pay Anyone daily limit in Bendigo e-banking, your Pay Anyone daily limit in Bendigo e-banking will remain the same as your current external payments daily limit in Delphi Bank Online Banking.

If you wish to register a daily limit greater than \$30,000, you will be required to complete an application form available at your local Delphi Bank or Bendigo Bank branch.

## F. Changes to your statements

We will give you a statement of account every 6 months unless we agree to provide you with statements more frequently.

We will continue to give you statements in writing by post unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements).

After your transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

## G. Future changes to terms and conditions

We may make changes to your account and the terms and conditions that apply to your account after your transition date as set out in the following clause:

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by and subject to, the requirements of that law.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of, any change that affects any of the matters specified in this document in writing, (including changes to fees and charges and interest rates):

- in writing (including by notice in your statement of account);
- by an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable);
- in such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible; or
- in accordance with clause 28.4 (of the Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021)).

The Notice of Change Table sets out how much prior notice we will give of changes if prior notice is required. Where no prior notice is required, we will give you notice of a change no later than the day on which the change takes effect. However, we may give you a shorter notice period or no notice of a change necessitated by an immediate need to restore or maintain the security of the Bendigo Bank system or individual accounts or to otherwise manage a material and immediate risk where it is reasonable for us to do so. In that case, we will give you notice of the change as soon as is reasonably practicable.

Notice of Change

Type of changes	Minimum number of day's notice
Any change that is an increase in fees or charges	30 days
A variation of the method by which interest is calculated A variation of the frequency with which interest is debited or credited A variation of the balance ranges within which interest rate apply	30 days
Increase your liability for losses relating to EFT transactions	30 days
Impose, remove, or adjust the daily or periodical withdrawal limits applying to the use of an access method, an account from which we permit you to initiate EFT transactions, or electronic equipment	30 days
Change to the EFT conditions, BPAY conditions or Pay Anyone conditions (that is not caught by the above)	If we believe the change is unfavourable to you, 30 days Otherwise, no advance notice

Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you)	If we believe the change is unfavourable to you, 30 days Otherwise, no advance notice
Change to an interest rate	No advance notice

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is published by the Government.

## H. Changes to how we will communicate with you

From your transition date, we may contact you in person, by writing to you at your last known residential or business address or your registered office, by fax to a facsimile number provided to us, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on our website and notifying you that they are available there.

We will only communicate with you in English.

You can contact us at your local Delphi Bank or Bendigo Bank branch, or via:

- 1300 660 550
- [www.delphibank.com.au](http://www.delphibank.com.au)
- For complaints, compliments, or suggestions:  
1300 361 911  
8.30am - 5.00pm (AEST/AEDT) Monday to Friday
- For lost and stolen cards: 1800 035 383 (within Australia) or +61 3 5485 7872 (from overseas).

## I. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from your transition date.

You should read these terms and conditions carefully. In particular, we refer you to the following clauses of the Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021):

- For cheque facilities, see clause 38;
- For Phone Banking and Bendigo e-banking transactions, see clause 53;
- For Cards, access numbers, security tokens, passwords, and PINs, see clause 54-57;
- For BPAY and BPAY view, see clause 67;
- For Automatic Payments, see clause 82;
- For Pay Anyone, see clause 92; and
- For bulk payments, see clause 98.

## J. Minimum balance requirements

From your transition date, there will be no minimum ongoing balance for your account.

# Section 6 – Changes if you are transitioning to a Bendigo Real Estate Trust Account or Bendigo Solicitor Trust Account

## A. Changes to terms and conditions

If your account is transitioning to a Bendigo Real Estate Trust Account or Bendigo Solicitor Trust Account the terms and conditions set out in the ***Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021)*** and the relevant details set out in this notice will apply to your account from your transition date, in replacement of the current terms and conditions, and any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Real Estate Trust or Bendigo Solicitor Trust Account, you accept those terms and conditions in relation to the payment facility.

In addition, the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (4 March 2020)*** will apply in relation to telegraphic transfers from your account from your transition date.

The Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021) and the Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (4 March 2020) have been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available upon request.

## B. Changes to fees and charges

From your transition date, the fees and charges in the ***Bendigo Bank Business Fees and Charges booklet (30 July 2021)*** will replace the fees and charges that apply to your Delphi Bank account. In some cases, fees for transactions may apply.

The Bendigo Bank Business Fees and Charges booklet (30 July 2021) has been published on our website at [www.delphibank.com.au/disclosure-documents](http://www.delphibank.com.au/disclosure-documents) and copies are also available on request by contacting us.

## **Monthly Fees**

From your transition date, no Monthly Service Fee or Monthly Account Maintenance Fee will apply to your account.

## **Transaction fees**

Transaction fees may apply for transactions you make. More information is provided in Section C of the Bendigo Bank Business Fees and Charges booklet (30 July 2021).

## **Where are fees and charges debited**

Fees and charges payable by you will be debited from your primary demand deposit account as and when they become payable or as set out in the Bendigo Bank Business Fees and Charges booklet (30 July 2021).

If you have not nominated a primary demand deposit account with us we may nominate any account you hold with us for this purpose and debit fees and charges to it unless and until you nominate another account for this purpose. If you do not hold another account with us we will contact you to discuss the debiting of fees and charges in relation to your account.

## **C. Changes to interest**

We will not pay you any interest in relation to your account. However, we will pay interest at the rate and to the person to whom we are required to pay interest by the legislation which governs the account (where required).

## **D. Changes to how you can access your account**

Part 1 of this booklet and the accompanying cover letter provides general information about how you will be able to access your account after your transition date. Any existing payment access methods you have (such as cards internet banking login details and PINs and passcodes) will change.

From your transition date, you'll be able to access your account using the following payment facilities:

<b>Payment Facilities</b>	
<b>Passbook</b>	Not available
<b>In-branch banking</b>	Available
<b>Bank@Post™</b>	Not available
<b>Phone Banking</b>	Available
<b>Bendigo e-banking</b>	Available
<b>BPAY &amp; BPAY View®</b> through Bendigo e-banking	Available
<b>Pay Anyone Service</b> including <b>OSKO®</b>	Available
<b>Automatic Payments</b>	Not available
<b>Telegraphic Transfers</b>	Available
<b>Bank cheques</b>	Available
<b>Cheque facility</b>	Available
<b>Debit Card</b>	Not available
<b>Link Bendigo Bank Business Credit Card to the account</b>	Not available
<b>Bulk payments</b>	Available

## E. Changes to transaction limits

Unless we give you the option of setting a Pay Anyone daily limit in Bendigo e-banking, your Pay Anyone daily limit in Bendigo e-banking will remain the same as your current external payments daily limit in Delphi Bank Online Banking.

If you wish to register a daily limit greater than \$30,000, you will be required to complete an application form available at your local Delphi Bank or Bendigo Bank branch.

## F. Changes to your statements

We will give you a statement of account every 6 months unless we agree to provide you with statements more frequently.

We will continue to give you statements in writing by post unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements).

After your transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

## G. Future changes to terms and conditions

We may make changes to your account and the terms and conditions that apply to your account after your transition date as set out in the following clause:

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by and subject to, the requirements of that law.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of, any change that affects any of the matters specified in this document in writing, (including changes to fees and charges and interest rates):

- in writing (including by notice in your statement of account);
- by an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable);
- in such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible; or
- in accordance with clause 28.4 (of the Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021)).

The Notice of Change Table sets out how much prior notice we will give of changes if prior notice is required. Where no prior notice is required, we will give you notice of a change no later than the day on which the change takes effect. However, we may give you a shorter notice period or no notice of a change necessitated by an immediate need to restore or maintain the security of the Bendigo Bank system or individual accounts or to otherwise manage a material and immediate risk where it is reasonable for us to do so. In that case, we will give you notice of the change as soon as is reasonably practicable.

## Notice of Change

Type of changes	Minimum number of day's notice
Any change that is an increase in fees or charges	30 days
A variation of the method by which interest is calculated A variation of the frequency with which interest is debited or credited A variation of the balance ranges within which interest rate apply	30 days
Increase your liability for losses relating to EFT transactions	30 days
Impose, remove, or adjust the daily or periodical withdrawal limits applying to the use of an access method, an account from which we permit you to initiate EFT transactions, or electronic equipment	30 days
Change to the EFT conditions, BPAY conditions or Pay Anyone conditions (that is not caught by the above)	If we believe the change is unfavourable to you, 30 days Otherwise, no advance notice
Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you)	If we believe the change is unfavourable to you, 30 days Otherwise, no advance notice
Change to an interest rate	No advance notice

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is published by the Government.

## H. Changes to how we will communicate with you

After your transition date, we may contact you in person, by writing to you at your last known residential or business address or your registered office, by fax to a facsimile number provided to us, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank app (if you have downloaded it), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on our website and notifying you that they are available there.

We will only communicate with you in English.

You can contact us at your local Delphi Bank or Bendigo Bank branch, or via:

- 1300 660 550
- [www.delphibank.com.au](http://www.delphibank.com.au)
- For complaints, compliments, or suggestions:  
1300 361 911  
8.30am - 5.00pm (AEST/AEDT) Monday to Friday

## I. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from your transition date.

You should read these terms and conditions carefully.

In particular, we refer you to the following clauses of the Bendigo Business Accounts and Facilities Terms & Conditions (30 July 2021):

- For Phone Banking and Bendigo e-banking transactions, see clause 53;
- For BPAY and BPAY view, see clause 67;
- For Pay Anyone, see clause 92; and
- For Automatic Payments, see clause 82.

## J. Minimum balance requirements

From your transition date, there will be no minimum ongoing balance for your account.



To find out more  
1300 660 550  
[delphibank.com.au](http://delphibank.com.au)