

## Retirement Account Supplementary Terms and Conditions (30 July 2021)

These supplementary terms and conditions apply to Delphi Bank customers whose account is transitioning to a Bendigo Retirement Account, in addition to the Bendigo Personal Accounts and Facilities Terms and Conditions (30 July 2021) which also apply to the account.

These supplementary terms and conditions prevail over the Bendigo Personal Accounts and Facilities Terms and Conditions (30 July 2021) to the extent of any inconsistency.

### 1. Key Feature Table

The Key Feature Table in the Bendigo Personal Accounts and Facilities Terms and Conditions (30 July 2021) must be read as if it includes the following:

Feature	Bendigo Retirement Account with passbook	Bendigo Retirement Account without passbook
Passbook or Statement	Passbook	Statement
Minimum to Open	\$1	\$1
Minimum Balance to Maintain	Nil	Nil
Interest Calculated	Daily	Daily
Interest Type	Stepped Interest	Stepped Interest
Interest Credited	Monthly	Monthly
Funds Availability	At Call	At Call
Phone Banking*	Available	Available
e-banking*	Available	Available
BPAY & BPAY View**	Available	Available
Pay Anyone Service**	Available	Available
Automatic Payments	Yes	Yes
Telegraphic Transfers	Available	Available
Bank Cheques	Yes	Yes
Cheque facility*	Not available	Not available
Youth Debit Mastercard*	Not available	Not available
Debit Mastercard*	Not available	Available
Easy Money card*	Not available	Available
Link Bendigo Credit Card to the account**^	Not available	Available
General/Other criteria	<p>The Bendigo Retirement Account (with or without passbook) is no longer available to new customers and is only available to Delphi Bank customers whose account has transitioned to this account type.</p> <p>In order to maintain this account type you must be aged 55 years or older and either be a self-funded retiree or a recipient of a Centrelink aged pension or Department of Veterans' Affairs (DVA) administered pension. If you cease to meet these eligibility requirements, we may change your account to another type of account to which the Bendigo Personal Accounts and Facilities Terms and Conditions (30 July 2021) applies.</p>	

\* Age restrictions apply. Available subject to approval.

\*\* BPAY View and Pay Anyone are only available if you have access to Bendigo e-banking.

^ This feature is not available to customers who reside outside Australia.

## 2. Eligibility for Bendigo Retirement Account

We may require you to provide proof that you are over the age of 55 and a self-funded retiree or recipient of a Centrelink aged pension or Department of Veterans' Affairs (DVA) administered pension. If you cease to meet these eligibility requirements, we may change your account to another type of account to which the Bendigo Personal Accounts and Facilities Terms and Conditions (30 July 2021) applies.

## 3. Bendigo Retirement Account with Passbook

This clause 3 only applies if we issue or are to issue you with a passbook in relation to your Bendigo Retirement Account. It does not apply if you have a Bendigo Retirement Account without a passbook.

### 3.1 About your passbook

You will obtain a passbook.

If you have a passbook, your passbook is a record of the transactions on your account. Each time you present your passbook for updating we will record particulars of each transaction on your account including the amount of the transaction and the current balance of your account. You should present your passbook each time you make a deposit or withdrawal at one of our branches. If you receive direct credits into your passbook account or use your passbook account for Phone or e-banking, you should regularly present your passbook at one of our branches for updating. If you do not present your passbook for updating you may not be able to receive direct credits (ie. wages, dividends) or perform Phone or e-banking transactions.

If you do not present your passbook for updating we may send you a print out of the updated entries for your record of these transactions on your account. In this instance these transactions will then not be updated in your passbook.

By using a passbook, you agree that:

- you can present your passbook for updating at any of our branches;
- it is your responsibility to have your passbook updated at regular intervals; and
- the ability to have your passbook updated at one of our branches is the facility through which confirmation of transactions on your account are provided to you.

We will not charge you any fee associated with your passbook or the entry of particulars into your passbook.

### 3.2 Security of your passbook

Your passbook should be safeguarded from theft or unauthorised use. Under no circumstances should you keep a visible record of your signature with your passbook. This includes signed withdrawal forms or cards.

You must notify us as soon as possible of the loss, theft or misuse of your passbook by contacting us at one of our branches or by phoning **1300 BENDIGO** (1300 236 344). If you fail to notify us as soon as possible, you may be held liable for any unauthorised transactions occurring on your account before you notify us and you authorise us to debit any such amounts for which you are liable to your account.

### 3.3 Statements of Account

We will not issue you with a statement of account.

You agree that confirmation of transactions involving your account or any payment facility may be provided by:

- your passbook;
- Bendigo Phone Banking and Bendigo e-banking, if you have access to either of those services (not all

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fees are available for inquiry via either of these channels); or

- you requesting confirmation at any of our branches.

### **3.4 Receipts and vouchers**

When you use Bendigo Bank equipment to access your account we will provide you with a record of your transaction, unless you tell us that a record is not required. You must check your record of the transaction and keep it to reconcile to your passbook.

## **4. Interest**

We pay interest on your account at the rate we notify you of from time to time.

We may change the interest rate from time to time at our discretion. This means that the interest rate may increase or decrease. If any law regulates such a change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

You can find out the current interest rate that applies to your account at any time by contacting one of our branches or phoning 1300 236 344.