

Community Sector Banking

Schedule of Fees, Charges
and Transaction Account
Rebates for Community Sector
Banking Accounts

Effective 1 July 2010



COMMUNITY
SECTOR
BANKING

This Schedule of Fees, Charges and Transaction Account Rebates is an important document. It provides you with information about the fees, charges and transaction account rebates applicable to the accounts and facilities contained within your Terms and Conditions.

This document should be read in conjunction with the "Community Sector Banking Business Accounts and Facilities: Banking products of the Bendigo Bank" or "Community Sector Banking Personal Accounts and Facilities: Banking products of the Bendigo Bank" Terms and Conditions and the Schedule of Interest Rates for Community Sector Banking Business Accounts or the Schedule of Interest Rates for Community Sector Banking Personal Accounts.

However, Community Sector Banking Pty Ltd or Bendigo and Adelaide Bank Limited may give you this document on its own (without the other documents listed above).

The issuer of this document is Bendigo and Adelaide Bank Limited, www.bendigobank.com.au, The Bendigo Centre, Bendigo, VIC 3550 ABN 11 068 049 178, AFSL 237879. Bendigo Bank has appointed Community Sector Banking Pty Ltd ABN 88 098 858 765 as its Authorised Representative, 265317, to advise and deal in relation to the financial products which are the subject of the Terms and Conditions.

This document is effective from 1 July 2010. Bendigo and Adelaide Bank Limited may change the fees and charges and transaction account rebates from time to time and Government charges may change at any time. There is no maximum limit for the amount of fees and charges Bendigo and Adelaide Bank Limited may impose.

You can obtain a copy of the current Schedule of Interest Rates, Terms and Conditions, and other general descriptive information about banking services at any time by phoning Community Sector Banking on 1300 550 603 or by visiting the Community Sector Banking website at www.csbanking.com.au

SCHEDULE OF FEES, CHARGES AND TRANSACTION ACCOUNT REBATES

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In this document, “we”, “us”, “our” and “Bendigo Bank” mean Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL 237879.

TRANSACTION ACCOUNT REBATES

About Transaction Account Rebates

With a Bendigo Transaction Account Rebate you may be eligible to reduce transaction fees incurred on your account.

What accounts are eligible for Transaction Account Rebates?

Bendigo Transaction Account Rebates vary depending on the account or relationship you hold with us. A list of eligible accounts and the Transaction Account Rebates which apply to those accounts are outlined in the "Accounts and Transaction Account Rebate" section of this booklet.

What fees do the Transaction Account Rebates apply to?

Not all fees are reduced by the rebates. Only eligible transaction fees are reduced by the rebates. Eligible transaction fees are those fees listed in the "Fees and Charges" section of this booklet starting on page 13 that have a "Yes" under the heading "Eligible for Transaction Account Rebate".

If a fee listed cannot be reduced by Transaction Account Rebates it will have a "No" under the heading "Eligible for Transaction Account Rebate". The fees listed in the "Other Fees and Charges" section of this booklet and Government charges cannot be reduced by the Transaction Account Rebates.

How do Transaction Account Rebates work?

If a Transaction Account Rebate applies, if you had an eligible account we will give you a monthly fee allowance (a rebate) that we will use to reduce the eligible monthly transaction fees you incurred on your account.

The period for calculating Transaction Account Rebates commences on the first day of each month and ends on the last day of each month.

Eligible transaction fees are accumulated during a calendar month and charged to your account on the first day of the following month. We will subtract the Transaction Account Rebates from the eligible transaction fees charged to your account. This will also occur on the first day of each month.

For example, if:

- you have a Bendigo Club Account to which a Transaction Account Rebate of \$7.00 applies; and
- in the month of July, you conduct 5 in-branch cash withdrawals only,

you will have accumulated transaction fees in July of \$8.75. On 1 August, we will subtract from that amount the monthly Transaction Account Rebate of \$7.00. This means that for the month of July, you will pay transaction fees of only \$1.75.

Can I accrue unused Transaction Account Rebates?

No, where a Transaction Account Rebate exceeds the accumulated transaction fees eligible for rebate, the unused rebate portion cannot be accrued and carried over to the next month.

ACCOUNTS AND TRANSACTION ACCOUNT REBATES

Bendigo Business Accounts with cheque access

Account	Rebate
Bendigo Business Cheque Account	Nil
Bendigo Business Solutions Cheque Account	\$20.00
Bendigo Club Cheque Account	\$7.00
Bendigo Solicitor Trust Cheque Account	Nil

Bendigo Business Cash Management Accounts

Account	Rebate
Bendigo Business Cash Management Cheque Account	Nil
Bendigo School Cash Management Cheque Account	\$10.00
Bendigo Business Cash Management Account	Nil
Bendigo School Cash Management Account	\$10.00

Bendigo Business Accounts without cheque access

Account	Rebate
Bendigo Business Account	Nil
Bendigo Business Solutions Account	\$20.00
Bendigo Club Account	\$7.00
Bendigo Solicitor Trust Account	Nil
Bendigo GST Management Account	\$1.75

Community Sector Banking

Account	Rebate
Community Sector Banking Salary Benefit Card Account	Nil
Community Sector Banking Cash Management Trading Account	Nil*
Community Sector Banking Gift Fund Account	Nil*
Community Sector Banking Capacity Builder Account	Nil*
Community Sector Banking Salary Optimiser Account	\$4.00

* A Transaction Account Rebate may be negotiated between Community Sector Banking or the relevant Bendigo Bank branch and the customer at the time of establishing the account. However, not all customers will obtain a Transaction Account Rebate. If a Transaction Account Rebate is negotiated, it will be calculated based on the income earned from the monthly average balance held less the cost of transaction fees and (if applicable) is reviewed quarterly and may be renegotiated at that time.

TRANSACTION DEFINITIONS

FREE TRANSACTIONS

Retail purchase

When you make a payment for goods and services with a Bendigo Blue Debit card, Community Sector Banking Salary Benefit Card or Bendigo Credit card by mail, telephone or Internet, or through a manual merchant facility or EFTPOS terminal where a PIN is not used.

Bendigo Bank ATM deposit

When you make a deposit of cash or cheques into a Bendigo Bank ATM. This service is only available at Bendigo Bank ATMs which have a deposit facility.

Direct credit (inward)

When you make an arrangement with a third party to transfer funds to a Bendigo Bank account, often by electronic means, e.g. wages, dividends.

Direct debit

When you make an arrangement with a third party to automatically debit an account, e.g. insurance and health fund premiums, membership and subscription payments.

Note: If you provide a merchant with your BSB and account number to establish a direct debit on your account it will be treated as a cash advance and interest will be calculated and charged accordingly. If you only provide the merchant with the card number, the direct debit will be treated as a purchase.

Periodical payment (internal)

When you instruct us in writing to make a regular payment from one Bendigo Bank account to another Bendigo Bank account.

Sweep Facility (internal)

When you instruct us in writing to make a regular payment from your Bendigo Bank account to a Bendigo Visa or Mastercard credit card account.

Bank@Post™ balance inquiries / loan repayments

When you make a loan repayment or balance inquiry at a Bank@Post™ terminal in an Australia Post office using a Bendigo Bank card, where this facility is available.

Bendigo Bank ATM inquiries

When you make an inquiry at a Bendigo Bank ATM using a Bendigo Bank card.

Over the counter deposits

When you make a deposit over the counter at any Bendigo Bank branch or Agent. A Collection Item fee may apply. Please refer to Collection Item on page 11.

E-BANKING TRANSACTIONS**Bill payment withdrawal (BPAY®) ***

When you instruct us through Bendigo Phone Banking or Bendigo e-banking to pay a bill via the BPAY® scheme. (including using BPAY View® in e-banking).

e-banking internal transfer

When you instruct us to transfer funds to a nominated Bendigo Bank account via Bendigo e-banking.

Phone Banking transfer

When you instruct us to transfer funds to a nominated Bendigo Bank account via Bendigo Phone Banking.

e-banking Pay Anyone transfer

When you instruct us to make a payment to another account at any financial institution within Australia using the Pay Anyone Service.

CHEQUE TRANSACTIONS**Cheque withdrawal**

Where a cheque book is issued and a cheque written from that book is debited to your account.

Cheques on a Bendigo Bank Cheque Account that are cashed 'over-the-counter' at a Bendigo Bank branch attract the applicable Cash Withdrawal (in branch) fee.

Bank cheque withdrawal

When you request us to provide you with a bank cheque. This fee will either be payable on request or charged to your account.

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CARD INITIATED TRANSACTIONS

EFTPOS withdrawal

When you make a payment for goods and services or a cash advance from an EFTPOS terminal in Australia or overseas using a PIN in conjunction with a Bendigo Bank card.

Retail purchase

When you make a payment for goods and services with a Bendigo Blue Debit card, Community Sector Banking Salary Benefit Card or Bendigo Credit card by mail, telephone or Internet, or through a manual merchant facility or EFTPOS terminal where a PIN is not used.

Non-Bendigo Bank ATM inquiry

When you make an inquiry at a non-Bendigo Bank ATM using a Bendigo Bank card.

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

Non-Bendigo Bank ATM withdrawal

When you make a withdrawal at a non-Bendigo Bank ATM using a Bendigo Bank card.

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

Bendigo Bank ATM withdrawal

When you make a withdrawal at a Bendigo Bank ATM using a Bendigo Bank card.

Bendigo Bank ATM transfer

When you transfer funds from one Bendigo Bank account to another Bendigo Bank account at a Bendigo Bank ATM.

Bank@Post™ withdrawal

When you make a withdrawal at a Bank@Post™ terminal in an Australia Post Office using a Bendigo Bank card where this facility is available.

Bank@Post™ deposit

When you make a deposit at a Bank@Post™ terminal in an Australia Post Office using a Bendigo Bank card where this facility is available.

Cash advance

Means credit provided in the form of cash, either directly from us or from another financial institution, and credit provided through a Pay Anyone transaction, a Bendigo Phone Banking transaction, a Bendigo e-banking transaction or a balance transfer transaction.

When you provide a merchant with your BSB and account number in order to establish a direct debit payment to your card account, this transaction will also be treated as a cash advance.

Non-Bendigo Bank international ATM inquiry

When you make an inquiry internationally at a non-Bendigo Bank ATM using a Bendigo Bank card.

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

Non-Bendigo Bank international ATM withdrawal

When you make a withdrawal internationally at a non-Bendigo Bank ATM using a Bendigo Bank card

Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

BRANCH/AGENT TRANSACTIONS

Cash withdrawal (in branch)

When you make a cash withdrawal from your Bendigo Bank account 'over-the-counter' at a Bendigo Bank branch. Cheques on a Bendigo Bank Cheque Account that are cashed 'over-the-counter' at a Bendigo Bank branch will attract this fee.

Transfer (in branch)

When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds from one Bendigo Bank account to another Bendigo Bank account (including scheduled in branch transfers where you request one or more future dated transfers as opposed to establishing a periodical payment or sweep facility).

Collection item

When you make a deposit of cheques into your account via the NAB Deposit facility or when you make a deposit of cheques or paper items to any Bendigo Business Bank account (excluding Bendigo Club Account or Bendigo Club Cheque Account).

Agency withdrawal

When you make a cash withdrawal or request to transfer funds from one Bendigo Bank account to another Bendigo Bank account at any Bendigo Bank Agency.

National Australia Bank (NAB) deposit

When you make a deposit into a Bendigo Bank account at a branch of the National Australia Bank. To use this service you will require a specially printed deposit book that can be arranged at any Bendigo Bank branch. This service is only available to Bendigo Bank Business customers and Bendigo Bank reserves the right to decline any request for the service. National Australia Bank may charge other fees in conjunction with this service and reserves the right not to process a deposit.

EFT credit transfer

When Bendigo Bank accepts funds to be credited to an account at another bank.

OTHER TRANSACTIONS

Periodical payment by cheque

When you instruct us in writing to make a regular payment by cheque for a fixed amount from a Bendigo Bank account to a non-Bendigo Bank account. The fee is payable each time the payment is made.

Periodical payment (Payment to other financial institutions)

When you instruct us in writing to make a regular payment for a fixed amount from a Bendigo Bank or Community Sector Banking account or Community Sector Banking Salary Benefit Card to an account at another financial institution. The fee is payable each time the payment is made.

GST Reporting fee

Community Sector Banking will provide a record of all expenditure on each employee Salary Benefit Card (which relate to a Type 1 benefit under FBT legislation) and calculate the total GST paid each month. This report may be used by PBI organisations to claim back GST, where a valid tax invoice is held. This fee is payable upon completion of the report.

FEES AND CHARGES

There are 3 types of fees and charges:

1. Transaction fees
2. Other fees and charges
3. Government charges

TRANSACTION FEES

All other accounts

The following transaction fees apply to all other accounts. These fees are incurred when you make one of the transactions. Unless otherwise stated, they accrue during the month and are charged to your account on the first day of the following month. Transactions that are not eligible for a transaction account rebate will incur a fee at the time of the transaction.

A detailed description of these transactions can be found in the "Transaction definitions" section of this booklet starting on page 8.

Free transactions

Transaction	Fee	Eligible for Transaction Account Rebate
Sweep Facility (Internal)	Free	NA
Retail Purchase	Free	NA
Bendigo Bank ATM Deposit	Free	NA
Direct Credit (inward)	Free	NA
Direct Debit	Free	NA
Periodical Payment (internal)	Free	NA
Bank@Post™ Loan Repayments	Free	NA
Bendigo Bank ATM Inquiries	Free	NA
Over the counter deposits	Free*	NA

* No fee is charged for the deposit but a Collection Item fee may apply. Please refer to Collection Item on page 11.

Cheque transactions

Transaction	Fee	Eligible for Transaction Account Rebate
Cheque Withdrawal	70c	Yes
Bank Cheque Withdrawal	\$10.00	Yes

e-banking transactions

Bill Payment Withdrawal (BPAY®)	40c	Yes
e-banking Internal Transfer	40c	Yes
Phone Banking Transfer	40c	Yes
e-banking Pay Anyone Transfer	40c	Yes

Card initiated transactions

EFTPOS Withdrawal	70c	Yes
Retail Purchase	Free	NA
Non-Bendigo Bank ATM Inquiry#*	Free	NA
Non-Bendigo Bank ATM Withdrawal#*	Free	NA
Bendigo Bank ATM Withdrawal	70c	Yes
Bendigo Bank ATM Transfer	70c	Yes
Bank@Post™ Withdrawal#	\$2.20	No
Bank@Post™ Deposit#	\$2.20	No
Bank@Post™ Balance Inquiries	20c	No
Cash Advance	0.50% min.\$3.25	No
Non-Bendigo Bank International ATM Inquiry#*	\$1.50	No
Non-Bendigo Bank International ATM Withdrawal#*	\$5.00	No

Applies to all accounts, including credit card accounts.

* Other Financial Institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

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Branch/Agent transactions

Cash Withdrawal (in branch)	\$1.75	Yes
Transfer (in branch)	\$1.75	Yes
Collection Item*	70c	Yes
Agency Withdrawal	\$1.75	Yes
National Australia Bank (NAB) Deposit	\$3.00	Yes
EFT Credit Transfer	\$4.00	Yes

Other transactions

Periodical Payment by Cheque	\$3.75	Yes
Periodical Payment (Payment to other financial institutions)	\$3.75	Yes

* Applies to specified accounts only. Refer to Transaction Definition for Collection Item on page 11.

Note: Community Sector Banking Capacity Builder Account is free of transaction fees.

MONTHLY SERVICE FEES

All monthly service fees are charged calendar monthly on the first day of the month.

Rewards Plus **\$5.00**

Business Solutions Accounts **\$10.00**
(includes Business Solutions Cheque Account)

**All other Cash Management and Business
Accounts where enrolment into Bendigo Bank's
Rewards Program has been requested** **\$2.00**

**Community Sector Banking Salary
Benefit Card Account** **\$5 per month
(debited on the first
day of each month)**

GST Reporting fee **\$5.00 per Cardholder
per month**

OTHER FEES AND CHARGES

The Transaction Account Rebates do not apply to the following fees and charges.

Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

CARD FEES

The following fees may apply if you hold a Bendigo Credit card account or Bendigo Debit card account.

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

ANNUAL FEES

Accounts	Fee
Bendigo Red Credit Card No Interest Free Days	Nil
Bendigo Red Credit Card Interest Free Days	\$45.00
Bendigo Gold Credit card accounts	\$85.00
Bendigo RSPCA Rescue Credit Card	\$24.00
Bendigo RSPCA Rescue Rewards Credit Card	\$24.00
Bendigo Basic Black Credit Card	\$45.00

Bendigo Bank Credit Cards

All Credit card accounts opened after 19th January 2004 will be charged an annual fee when the account is opened and will appear on your first statement, then annually thereafter.

All Credit card accounts opened prior to 19th January 2004 will be charged an annual fee the day after the initial transaction on the account, then annually thereafter on the same day.

REWARDS PROGRAM FEES

A fee that is applied if you have a Bendigo Credit card and you have elected to become a member of the Bendigo Rewards Program

Accounts	Fee
Bendigo Red Credit Card (no interest free days)	\$24.00 (annually)

Credit Card Default fee **\$25.00**

When your minimum repayment on a Bendigo card exceeds \$25.00 and it has not been made 30 days after the due date. The fee is charged to your account at the end of the monthly statement period.

Bendigo Blue Debit Card fee **\$3.00**

Applies when you have a Bendigo Blue Debit card linked to your account. This fee is charged per account, regardless of the number of linked debit cards and is charged to the account on the first calendar day of the month.

Bendigo Business Blue Debit Card fee **\$3.00**

Applies when you have a Bendigo Business Blue Debit card linked to your account. This fee is charged per account, regardless of the number of linked debit cards and is charged to the account on the first calendar day of the month.

Emergency Cash

Bendigo Red Credit and Bendigo Blue Debit card holders **\$100.00**

Bendigo Gold Credit card holders **Free**

Foreign cash advance **\$3.25 or 0.5%**

When you request a cash advance at a foreign Financial Institution of the transaction amount, whichever is greater.

Overseas Card Transaction fee

2% of all cash advance and retail purchase transactions made in currencies other than Australian dollars. The fee is added to the total transaction amount debited to the customer's account in Australian dollars.

Replacement PIN **Free**

Issue of a replacement Personal Identification Number (PIN) for a Bendigo Blue Debit card, Bendigo Easy Money card or Bendigo Credit card.

Sales Voucher Retrieval fee **\$10.00 per retrieval**

Applies if we make a retrieval request for a Sales voucher for a non-PIN generated transaction and the retrieval request is withdrawn or determined as being a valid transaction.

Replacement Card fees

Bendigo Blue Debit card, Bendigo Easy Money card or Bendigo Red Credit card replacement or re-issue **Free**

The following fees apply to the emergency replacement of a Bendigo Blue Debit card, Bendigo Red Credit card or Bendigo Gold Credit card lost or stolen overseas, within 72 hours of request:

Replacement card for Bendigo Blue Debit card and Bendigo Red Credit card holders **\$100.00**

Replacement card for Bendigo Gold Credit card holder **Free**

CHEQUE FEES

Bank cheque replacement fee **\$30.00**

When a Bank Cheque has been lost, destroyed or stolen and you request us to provide you with a replacement Bank Cheque.

Bank cheque stop fee **\$30.00**

Allowed only in limited circumstances.

When you request us to stop payment on a Bank Cheque and to purchase it back.

Cheque books **Free**

Cheque cancellation fee **\$5.00**

When you request us to place a stop on a cheque (other than a lost or stolen cheque) you have issued.

Cheque dishonour (inward)

Personal Accounts **Free**

Business Accounts **\$10.00**

When you deposit a cheque into your account and that cheque is subsequently dishonoured by the Financial Institution on which it was drawn. This fee is charged to your account when the cheque is dishonoured.

Cheque dishonour (outward) **\$40.00**

When we dishonour a cheque you have written. This fee is charged to your account when the cheque is dishonoured.

Cheque redirection fee (external) **\$10.00**

When a cheque written by you is presented, and redirected to another financial institution, within 20 business days of account closure. Cheques presented after 20 business days of account closure will be dishonoured. If you have another Bendigo Bank account in the same name we will charge this fee to that account at the time the cheque is redirected. If you do not have another Bendigo Bank account in the same name you must pay the fee before the cheque is redirected.

Cheque redirection fee (internal)

When a cheque written by you is presented within 20 business days of account closure and redirected to another Bendigo Bank Cheque account in the same name.

Free

When a cheque written by you is presented 20 business days after account closure and redirected to another Bendigo Bank cheque account in the same name. **\$5.00**

This fee will be charged to the account to which the cheque is redirected at the time the cheque is redirected.

Cheque search fee **\$60 per hour**
(minimum charge \$10)

When you request us to search and retrieve a copy of a cheque or cheques.

Cheque special clearance **\$15.00**

When you request us to obtain a special clearance of a cheque deposited by you.

Cheque trace fee **\$20.00**

Applies to each cheque where a trace to obtain information of final destination is requested. A copy of the cheque will be provided with this request.

INTERNATIONAL SERVICES

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service. The following should be read in conjunction with the Bendigo Foreign Exchange Facilities Disclosure Documents.

Bank Draft Fees

A bank draft is a method of transferring funds by mail and is available in many currencies.

Issue of Bank Draft to Bendigo Bank Account Holder **\$10.00**

Issue of Bank Draft to Bendigo and Adelaide Bank Shareholder* **\$5.00**

Refund of Bank Draft **\$10.00**

Repurchase and Reissue of Bank Draft **\$20.00**

Stop Payment on Bank Draft **\$25.00**

* Shareholder must hold Bendigo Bank account

Cash Passport

The following fees will apply if we arrange the purchase of a Cash Passport for you.

Bendigo Bank Customers **\$15.00 or 1% of amount, whichever is the greater.**

Foreign Bank Note Fees

Foreign bank notes (buying or selling)

When we arrange for you to purchase or cash foreign currency.

Bendigo Bank and Non-Bendigo Bank Customers \$5.00 or 1%
of AUD amount,
whichever is greater.

Bendigo and Adelaide Bank Shareholders \$2.50 or 0.5%
of AUD amount,
whichever is greater.

Foreign Cheque / Collection Item Fees

Dishonour of cash letter item Other bank fee applies

Applies where a foreign cheque that we have purchased from you has been dishonoured. The returning bank generally charges a fee for the dishonoured item which will be passed onto you. The amount charged will vary from bank to bank. You should be aware that the sum to be debited to your account for the dishonoured item will be determined by applying the Bank's prevailing foreign exchange sell rate to the foreign value of the cheque on the day the Bank is debited for the dishonour. The debit will be back-dated to the day of the original transaction. This may result in a difference between the amount being debited to your account and the amount originally credited to your account. International Cheque Payment Laws, in some circumstances, allow a fraudulent cheque to be returned / dishonoured at any time up to seven (7) years after it has been presented.

Dishonour of collection item

Applies where a foreign cheque that we have purchased from you has been dishonoured. International Cheque Payment Laws, in some circumstances, allow a fraudulent cheque to be returned / dishonoured at any time up to seven (7) years after it has been presented. This may occur even though the cheque has initially been paid and proceeds credited to your account. Should any cheque collected on your behalf with proceeds credited to your account be subsequently dishonoured, the proceeds, together with any fees and charges, will be debited to your account. The dishonour will be debited to your account at the Bank's foreign currency selling rate on the day the Bank is debited for the dishonour.

Purchase Foreign cheque

Foreign cheques issued in the same currency to that which the drawee institution deals, with values up to the equivalent of AUD \$20,000

Bendigo Bank Account holders	\$10.00
Bendigo and Adelaide Bank Shareholders	\$5.00

Purchase Collection Item

All foreign cheques issued in a different currency to that which the drawee institution deals. Foreign cheques issued in the same currency to that which the drawee institution deals with a value greater than AUD \$20,000

Bendigo Bank Account holders	\$40.00
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Charged upon receipt of fate from issuing bank (Additional fees may be charged by the drawer's Financial Institution).

Cheques are returned to the drawee institution for clearance and funds credited to customers account in Australian dollars when we receive confirmation of clearance. Settlement can take up to six weeks or longer.

Inward collection item	\$40.00
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Applies where a cheque that you have remitted overseas is sent to us on a collection basis. The fee is deducted from the proceeds remitted back to the payee's bank.

Travellers Cheques

Selling

The following fees apply if we arrange the cashing of Travellers Cheques for you.

Amex travellers cheques

Bendigo Bank Account holders	Free
Non-Bendigo Bank Account holders	\$6.00

Non-Amex travellers cheques

Bendigo Bank and Non-Bendigo Bank Account holders	\$6.00
Bendigo and Adelaide Bank Shareholders	\$3.00

Buying

The following fees apply if we arrange the purchase of Travellers Cheques for you.

Bendigo Bank and Non-Bendigo Bank Account holders \$10.00
or 1% of
amount,
whichever
is greater

Bendigo and Adelaide Bank Shareholders Free

Bendigo Gold Credit Card holders Free

Travellers cheque replacement Free

Other International Fees

Foreign cash advance **See Page 17**

Overseas card transaction fee **See Page 17**

TELEGRAPHIC TRANSFERS

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

International

Inward telegraphic transfers - in a foreign currency **\$10.00**

Acceptance of payments in a foreign currency for fast transfer to a Bendigo Bank account.

Inward telegraphic transfer - in AUD currency **\$2.00**

Acceptance of payment in AUD currency for fast transfer to a Bendigo Bank account.

Outward telegraphic transfers

Issue of telegraphic transfer

Bendigo Bank Account holders \$30.00

Bendigo and Adelaide Bank Shareholders* \$15.00

* Shareholder must hold Bendigo Bank account

Payment of Australian or foreign funds for transfer to any account at most foreign financial institutions. The accepting bank and/or intermediary bank(s) may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

International telegraphic transfer return request **\$25.00**

Applies if you request the return payment of a telegraphic transfer.

Amendment to Telegraphic Transfer Instructions **\$25.00**

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

Telegraphic Transfer Trace fee **\$25.00**

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

Rejected Telegraphic Transfer **Other bank fee applies**

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned which is passed on to you. The fee amount will vary from bank to bank.

Domestic

Acceptance of a payment from an Australian financial institution for fast transfer to any Bendigo Bank account. **\$2.00**

Payment of funds from a Bendigo Bank account for transfer to an account at any Australian financial institution.^

Bendigo Bank Account holders **\$30.00**

Bendigo and Adelaide Bank Shareholders* **\$15.00**

^ The accepting Bank may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

* Shareholder must hold Bendigo Bank account

Domestic Telegraphic Transfer Remittance Return Request **\$25.00**

Applies if you request the return payment of a telegraphic transfer.

Amendment to Telegraphic Transfer Instructions **\$25.00**

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

Telegraphic Transfer Trace fee **\$25.00**

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

Rejected Telegraphic Transfer **Other bank fee applies**

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned which is passed on to you. The amount of fee will vary from bank to bank.

BULK PAYMENT FEES

Bulk Payment Fees are inclusive of GST. They are payable by direct debit from your nominated account each month and a tax invoice will be issued. A Direct Debit Request Authority Form may need to be completed.

Establishment fee **\$99.00**

When we approve and establish the Bendigo Bulk Payment facility requested by you we will charge you a one off establishment fee.

Processing fee of 16.5 cents per transaction.

When we process your bulk payment instructions you will be charged a fee for each transaction.

Replacement security token

This applies if you require a replacement security token to be issued to you.

Vasco Professional **\$99.00**

Vasco One Touch **\$20.00**

Quick *Link™ (ABA File Software) **\$275.00**

This fee is payable and is deducted from your nominated account when we supply you with the Quick *Link™ software package.

GENERAL FEES

The Transaction Account Rebates and Additional Transaction Account Rebates do not apply to the following fees and charges. Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

Audit request **\$40.00**

When you or your representative (for example, your accountant) request us to provide a written statement of your financial accounts with Bendigo Bank.

Bill payment transaction trace fee **\$10.00**

When you request us to trace a bill payment you have made through the BPAY[®] scheme.

Cash order or exchange - coin

When you request coins from us or request to exchange coins with us.

Bendigo Bank Account holders Free

Non-Bendigo Bank Account holders \$1.00 per bag
(minimum charge \$5.00)

Cash order or exchange - notes

When we are required to order cash on your behalf.

If the cash is delivered to a Bendigo Bank branch in Metropolitan Melbourne or Metropolitan Geelong:

\$68.82 including GST plus 0.0435 cents per \$100.00

If the cash is delivered to any other Bendigo Bank branch:

\$49.77 including GST plus 0.0977 cents per \$100.00*

* Higher rates may be charged by branches deemed to be in a remote location by our Service Provider. Contact your branch for more information.

These charges reflect the costs charged to us by external contractors providing cash supplies to our branches.

Company/business name search **\$50.00**

When we are required to, or you request us to, conduct a company or business name search.

Deposit book **\$5.00**

When you request us to order a pre-encoded deposit book for your account. This fee applies to each book ordered by you.

Deposit box envelopes **\$10.00**

If you wish to use the Bendigo Bank Deposit Box facility we will provide you with a box of envelopes. This charge applies to each box of envelopes provided to you.

Direct debit dishonour fee **\$40.00**

Applies when a direct debit from your account is dishonoured on the first attempt due to insufficient funds. This fee is charged to your account when a direct debit is dishonoured.

Direct entry trace fee **\$20.00 per item**

Applies to each direct entry transaction where a trace is requested by the customer to obtain information about the transaction made or received by the customer.

Dormant account fee **\$24.00**

This is an annual fee which applies to your account (other than a Term Deposit account) if it has not been activated by a customer generated deposit or withdrawal for three (3) years or more. We will provide you with written notification 30 days prior to deduction of the fee if we have not previously received returned mail. If you have not activated your account for a period of seven (7) years, we are required under section 69 of the Banking Act 1959 to forward all remaining funds in the account, if the balance is \$500.00 or greater, to the Commonwealth Government.

End of Fringe Benefits Tax Year

Account Balance Listing fee **\$0.10 per cardholder**

Community Sector Banking can provide a listing of the account balances as at 31 March each year for each Salary Benefit Card held by your organisation.

End of Fringe Benefits Tax Year Reporting fee **\$2.00 per account up to a maximum of \$100.00 per customer number**

Community Sector Banking provides a reporting service that prepares a listing of all reportable Fringe Benefits transactions and deposits for each Salary Benefit Card held by your organisation.

Overdrawn account fee **\$27.50**

Applies where your account is overdrawn or exceeds its credit limit without prior arrangement with us. You will be charged this fee each day you perform a transaction on your account and your account remains overdrawn at the end of the day.

Periodical payment dishonour **\$20.00**

If you have established a periodical payment and we cannot make the payment due to insufficient funds in your account then we will apply this fee after four (4) unsuccessful attempts on consecutive days.

Replacement PIN **Free**

Issue of a replacement Personal Identification Number (PIN) for a Bendigo Blue Debit card, Bendigo Easy Money card or Bendigo Credit card.

Sales Voucher Retrieval fee **\$10.00 per retrieval**

Applies if we make a retrieval request for a Sales voucher for a non-PIN generated transaction and the retrieval request is withdrawn or determined as being a valid transaction.

Security tokens (issue & replacement)

Applies to customers using the Pay Anyone Service. Tokens may be issued for other bank services (i.e. logon to Bendigo e-banking)

Vasco Professional **\$99.00**
Vasco One Touch **\$20.00**

Statement replacement **\$5.00 per page**

If you request us to provide you with a replacement statement we will apply a fee to each statement page we re-issue to you.

Sweep Facility Transfer Rejection **\$20.00**

If you have established a sweep facility payment and we cannot make the payment due to insufficient funds in your nominated account then we will apply this fee after one (1) unsuccessful attempt.

Voucher search **\$60.00 per hour (minimum charge \$10.00)**

Where you request us to search and/or retrieve voucher/s or other documentation.

Warrant delivery **\$10.00**

Where you request us to hand deliver a warrant to another bank or financial institution.

TIPS ON MINIMISING YOUR TRANSACTION FEES

There are several ways in which you can minimise your transaction fees. They include:

- by making withdrawal and deposit transactions that are free of transaction fees such as those listed under "Fee free transactions" in the "Fees and Charges" section of this booklet starting on page 13.
- by reducing the number of withdrawals you make.
- if using ATMs, withdrawing more cash less often may reduce the number of transactions you make.
- If you hold the following Bendigo and Adelaide Bank shares you may be entitled to a shareholder discount:
 - Personal customers holding 500 or more fully paid ordinary Bendigo and Adelaide Bank Limited shares.
 - Personal customers holding 40 or more fully paid Bendigo and Adelaide Bank Limited Preference shares.
 - Corporate entities holding 1500 or more fully paid ordinary Bendigo and Adelaide Bank Limited shares.
 - Corporate entities holding 120 or more fully paid Bendigo and Adelaide Bank Limited Preference shares.
- by choosing the most appropriate account for your needs. Details are available from your nearest Bendigo Bank branch, by telephoning Customer Contact and Care on **1300 BENDIGO** (1300 236 344), or by visiting our website at www.bendigobank.com.au

As these tips have been prepared without taking into account your objectives, financial situation or needs, before acting on these tips, you should consider how appropriate they are having regard to your objectives, financial situation and needs.

Terms and Conditions for each of these products (other than our credit facilities) are available by phoning Community Sector Banking on 1300 550 603 or by accessing the Community Sector Banking website at www.csbanking.com.au



COMMUNITY SECTOR BANKING

Community Sector Banking, Level 1, 251-253 Princes Highway, Corrimal NSW 2518
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Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 and Community 21 Limited
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