

Schedule of Interest Rates for Community Sector Banking Business Accounts.

Prepared as at 6 May 2010 with rates effective from 10 May 2010.

This document should be read in conjunction with the Community Sector Banking Business Accounts and Facilities: Banking products of the Bendigo Bank and the Schedule of Fees, Charges and Transaction Account Rebates for Community Sector Banking Business Accounts.

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

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Community Sector Banking Business Accounts, the subject of the Community Sector Banking Business Accounts and Facilities Terms and Conditions.

The interest rates in this Schedule are subject to change. You can find out the current rates or obtain the Terms and Conditions 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

The issuer of this document and the products named in it 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 as its Authorised Representative, 265317, to advise and deal in relation to the products the subject of the Terms and Conditions.

Community Sector Banking	Interest Rate
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Community Sector Banking Cash Management Trading Account	
If your account balance is:	
\$1 - \$249,999.99	3.40%pa
\$250,000 - \$499,999.99	3.65%pa
\$500,000 Plus	3.90%pa
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Community Sector Banking Salary Benefit Card Account	0.05% pa
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Community Sector Banking Gift Fund Account	
If your account balance is:	
\$1 - \$249,999.99	3.40%pa
\$250,000 - \$499,999.99	3.65%pa
\$500,000 plus	3.90%pa
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Community Sector Banking Salary Benefit Card Account Overdrawn Account Rate	14.15%pa
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Community Sector Banking Capacity Builder Account	
If your account balance is:	
\$1 - \$499,999.99	0.00%pa
\$500,000 plus	At the discretion of Bendigo Bank. It is generally based on the average of the market 90 day Bank Bill Swap Rate (BBSW) for the preceding calendar month less a margin. The current interest rate can be obtained at www.csbanking.com.au or by telephoning 1300 550 603.
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Bendigo Business Accounts with cheque access	Interest Rate
Bendigo Business Cheque Account	0.01%pa
Bendigo Business Solutions Cheque Account	
If your account balance is:	
\$1 - \$19,999.99	0.01%pa
\$20,000 - \$49,999.99	0.70%pa
\$50,000 - \$99,999.99	1.00%pa
\$100,000 - \$149,999.99	1.50%pa
\$150,000 plus	1.90%pa
Bendigo Club Cheque Account	not applicable#
Bendigo Solicitor Trust Cheque Account	not applicable*

Bendigo Business Accounts without cheque access	Interest Rate
Bendigo Solicitor Trust Account	not applicable*
Bendigo GST Management Account	1.05%pa
Bendigo Business Account	0.01%pa
Bendigo Business Solutions Account	
If your account balance is:	
\$1 - \$19,999.99	0.01%pa
\$20,000 - \$49,999.99	0.70%pa
\$50,000 - \$99,999.99	1.00%pa
\$100,000 - \$149,999.99	1.50%pa
\$150,000 plus	1.90%pa
Bendigo Club Account	not applicable#

Bendigo Business Cash Management Accounts	Interest Rate
Bendigo Business Cash Management Cheque Account	
If your account balance is:	
\$1 - \$4,999.99	0.05%pa
\$5,000 - \$24,999.99	1.00%pa
\$25,000 - \$49,999.99	1.90%pa
\$50,000 - \$99,999.99	2.10%pa
\$100,000 - \$249,999.99	2.40%pa
\$250,000 - \$499,999.99	2.90%pa
\$500,000 plus	3.75%pa
Bendigo Business Cash Management Account	
If your account balance is:	
\$1 - \$4,999.99	0.05%pa
\$5,000 - \$24,999.99	1.00%pa
\$25,000 - \$49,999.99	1.90%pa
\$50,000 - \$99,999.99	2.10%pa
\$100,000 - \$249,999.99	2.40%pa
\$250,000 - \$499,999.99	2.90%pa
\$500,000 plus	3.75%pa

Bendigo School Cash Management Account

If your account balance is:

\$0 - \$9,999.99	0.05%pa
\$10,000 - \$24,999.99	1.70%pa
\$25,000 - \$49,999.99	2.50%pa
\$50,000 - \$99,999.99	2.80%pa
\$100,000 - \$249,999.99	3.20%pa
\$250,000 - \$499,999.99	3.70%pa
\$500,000 plus	4.50%pa

Bendigo School Cash Management Cheque Account

If your account balance is:

\$0 - \$9,999.99	0.05%pa
\$10,000 - \$24,999.99	1.70%pa
\$25,000 - \$49,999.99	2.50%pa
\$50,000 - \$99,999.99	2.80%pa
\$100,000 - \$249,999.99	3.20%pa
\$250,000 - \$499,999.99	3.70%pa
\$500,000 plus	4.50%pa

Overdrawn Account Rates (Community Sector Banking Accounts)

Standard Overdraft Rates	14.15%pa
Overlimit Rate [^]	Your arrange limit rate plus 6.00%pa

Overdrawn Account Rates⁺ (For Bendigo Bank listed products⁺)

	Interest Rate
Standard Overdraft Rate	14.15%pa
Overlimit Rate [^]	Your arranged limit rate plus 6.00%pa

* Interest is paid on these accounts but is paid to the relevant body as per the legislation governing the operation of these accounts.

No interest is paid on this account.

[^]The overlimit rate applies if you exceed an approved overdraft limit.

+ No overdrawn account rates apply to the Bendigo Solicitor Trust Cheque Account or the Bendigo Solicitor Trust Account.

For more information phone Community Sector Banking on 1300 550 603 or visit the Community Sector Banking website at www.csbanking.com.au



Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out in the Community Sector Banking Business Accounts and Facilities Terms and Conditions and the Schedule of Fees, Charges and Transaction Account Rebates for Community Sector Banking Business Accounts (which are available on request). Community Sector Banking, Level 1, 251–253 Princes Highway, Corrimal, NSW 2518 ABN 88 098 858 765 www.csbanking.com.au, is a wholly owned subsidiary of Community Sector Enterprises Pty Limited ABN 95 098 858 354, a joint venture between Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879 and Community 21 Limited ABN 79 097 612 416. An Authorised Representative of Bendigo and Adelaide Bank Limited.