

# Schedule of Interest Rates for Community Sector Banking Personal 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 Personal Accounts and Facilities: Banking products of the Bendigo Bank and the Schedule of Fees, Charges and Transaction Account Rebates for Community Sector Banking 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 Personal Accounts, the subject of the Community Sector Banking Personal Accounts and Facilities Terms and Conditions.

The interest rates in this Schedule of Interest Rates 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](http://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](http://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.

<b>Community Sector Banking Salary Optimiser Account</b>	<b>Interest Rate</b>
If your account balance is:	
\$1 - \$4,999.99	2.40%pa
\$5,000 - \$24,999.99	2.50%pa
\$25,000 - \$49,999.99	2.60%pa
\$50,000 - \$99,999.99	2.70%pa
\$100,000 - \$249,999.99	2.80%pa
\$250,000 - \$499,999.99	2.90%pa
\$500,000 plus	3.00%pa
<b>Overdrawn Account Rates (Community Sector Banking Accounts)</b>	
Standard Overdraft Rates	14.15%pa
Overlimit Rate <sup>^</sup>	Your arranged limit rate plus 6.00%pa

<sup>^</sup>The overlimit rate applies if you exceed an approved overdraft limit.

For more information phone Community Sector Banking on 1300 550 603 or visit the Community Sector Banking website at [www.csbanking.com.au](http://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 Personal Accounts and Facilities Terms and Conditions and the Schedule of Fees, Charges and Transaction Account Rebates for Community Sector Banking 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](http://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.