

Authorised spokespersons

Management														
	Institutional Investors	Other Investors	Analysts Stock-brokers	Media	ASIC	APRA	ASX	ACCC	RBA	Austrac	Rating Agencies	Industry -ABA	Industry – Banking Ombudsman	Conferences
Managing Director (and any other person authorised by the MD)	✓ Primary contact	✓	✓	✓ and can authorize others in relation to specific matters	✓	✓	✓	✓	✓	✓	✓	✓ (MD Office, primary contact)	✓	✓
Executive Banking & Wealth	✓	✓	✓	✓ and can authorize others in relation to specific matters in relation to area of responsibility	✓ in area of responsibility	✓ in area of responsibility	X	X	✓	✓	✓ in area of responsibility	✓	✓	✓
Executive Wealth & Third Party Banking	X	X	✓ in area of responsibility	X	✓ (AMF)	X	✓ (AMF)	X	X	X	✓ in area of responsibility	✓ in relation to area of responsibility	X	✓
Chief Financial Officer	✓	✓	✓ Primary contact	✓ and can authorize others in relation to specific matters in relation to area of responsibility	✓	✓ on statistical reporting	✓	X	X	X	✓ Primary contact	✓	X	✓

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Executive - Risk	X	X	X	✓ in relation to area of responsibility, and can authorize others in relation to specific matters in relation to area of responsibility	X	✓ on risk and insurance	X	X	X	✓ Primary contact	✓ in area of responsibility	✓ in relation to area of responsibility	X	✓
Executive – Customer & Community	X	X	X	✓ in relation to area of responsibility, and can authorize others in relation to specific matters in relation to area of responsibility	X	X	X	X	X	X	✓ in area of responsibility	✓ in relation to area of responsibility	✓ Primary contact	✓
Other - Executives [to extent not covered specifically above]	X	X	X	✓ in relation to area of responsibility, and can authorize others in relation to specific matters in relation to area of responsibility	X	X	X	X	X	X	✓ in relation to area of responsibility	✓ in relation to area of responsibility	X	✓

Head of Marketing & Public Relations	X	✓	X	✓ <u>Primary contact</u> and can authorize others in relation to specific matters in relation to area of responsibility	X	X	X	X	X	X	X	✓ in relation to area of responsibility	X	✓ with approval of Executive Customer & Community
Head of Investor Relations	✓ (includes AMF)	✓	✓ (includes AMF)	✓ (includes AMF)	X	X	X	X	X	X	✓	✓ in relation to area of responsibility	X	✓ with GM Marketing & Corporate Affairs approval
Company Secretary	✓	✓ Primary contact	X	X	✓ Primary contact (includes AMF)	✓ Primary contact	✓ Primary contact (includes AMF)	✓ Primary contact	✓ Primary contact	X	X	X	X	X

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Assistant Company Secretary	X	X	X	X	✓ on lodgements, procedural and administrative matters	✓ on lodgements, procedural and administrative matters	✓ (AMF) X (BEN)	X	X	X	X	X	X	X
STL CEO	X	X	X	X	✓ in relation to STL	✓ in relation to STL	X	X	X	✓ in relation to STL	✓ in relation to STL	X	X	✓
AMF Directors	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	X

Directors														
	Investors (Institutional and other)	Analysts Stock-brokers	Media	ASIC	APRA	ASX	ACCC	RBA	Austrac	Rating Agencies	Industry – ABA	Industry – Banking Ombudsman	Conferences	
Chairman	✓ (in consultation with managing director)													
Other non-executive directors	✓	X	✓ only in consultation with GM Marketing & Corporate Affairs	X	X	X	X	X	X	X	X	X	X	✓ if approved by Board or Managing Director

This policy was adopted by the Board of Bendigo and Adelaide Bank Limited on 15 December 2003, and amended on 19 December 2005, 28 April 2008 and 1 December 2009.