

Dividend Nomination Advice



Shareholder Details

Shareholder Number (SRN/HIN):

Name (please print):

Address:

Section A - Dividend Payment Instructions

I/We hereby cancel any previous instructions for payment of dividends and request future dividends to be paid as follows (indicate payment method by **selecting only one** of the following options if for full participation):

Option 1

Participation in the Dividend Reinvestment Plan OR Bonus Share Scheme as follows (**tick only one box from either the Dividend Reinvestment Plan or Bonus Share Scheme options below if fully participating**):

Dividend Reinvestment Plan options (DRP):

- Full participation, or
- Partial participation Number of shares to participate: Compounding Fixed

Bonus Share Scheme options (BSS):

- Full participation, or
- Partial participation Number of shares to participate: Compounding Fixed

Partial participation in either DRP & BSS will compound unless indicated otherwise.

Option 2

Credit **ALL** dividends directly to the following account (do not complete this section if you wish to participate fully in Dividend Reinvestment Plan or Bonus Share Scheme):

Financial Institution:

BSB Number (6 digits): - Account Number (max. 9 digits):

Account Name:

Option 3

Forward all dividends to my registered address by cheque.

Section B – Annual Report

The default option for accessing the Annual Report is via the company website. Information on accessing the online Annual Report will be provided in your notice of meeting. You have the option of receiving a printed version of the full Annual Report and/or Shareholder Review free of charge.

I/we wish to receive a printed version of: Full Review

Section C – Customer Declaration

I/we declare that the above information is true and correct and instruct Bendigo and Adelaide Bank Limited to follow my/our instructions.

If I/we have elected to participate in a Dividend Reinvestment Plan or Bonus Share Scheme, I/we agree to be bound by the terms and conditions of the relevant plan/scheme as amended from time to time.

| | | |
|-----------------------|-----------------------|-----------------------|
| Signature: _____ | Signature: _____ | Signature: _____ |
| Date: / / _____ | Date: / / _____ | Date: / / _____ |
| Daytime Ph: _____ | Daytime Ph: _____ | Daytime Ph: _____ |

Dividend Package

Imputation

Dividends paid by Bendigo and Adelaide Bank Limited carry a franked dividend. Under this system shareholders receive a credit for their proportion of the taxation paid by the Bank, and this credit can be used to offset their own taxation liability. The amount of franked credit received by shareholders in addition to the amount of dividend received, will be required to be included in the shareholder's assessable income, but a rebate will be allowed in the tax payable to the extent of the franked credit. Advice will be forwarded to you with each Dividend Payment showing details of payment and franked credits.

Alternatives Available

1. Dividend Reinvestment Plan

Instead of receiving your dividend in cash, this alternative allows you the option of using the amount available from the dividend to purchase additional shares. This alternative also involves a franked credit, and you would be advised of the shares allotted and the franked amount involved. Shares issued under this Plan rank equally with all other Permanent Shares. While you may decide to use your entire dividend to reinvest in shares, you are able to elect to nominate part of your holding as participating.

OR

2. Bonus Share Scheme

This option gives you the ability to elect not to receive cash or shares in the form of a dividend, as in the other alternatives, and in lieu of such dividends to receive bonus shares. This provides a tax-free distribution in the year of receipt and does not carry any franked credits. Capital Gains Tax may apply on dispersal unless the original shares were acquired prior to 20th September 1985. Shares issued under this Plan rank equally with all of the Bank's other fully paid ordinary shares. While you may decide to use all your dividend to reinvest in shares, you are able to elect to nominate part of your holding as participating.

OR

3. Credit to an Account

The dividend would be automatically credited to your nominated account and notification forwarded to you at your registered address. Such notification would also include the amount of franked credit involved.

OR

4. Payment by Cheque

The cheque would be forwarded to you at your registered address, along with an advice of the amount received and the franked credit involved for use with your taxation return.

Shareholder Communication

If you elect to receive a printed version of the full Annual Report you will also receive a printed version of the other Shareholder booklets.

If you elect to receive a printed version of the Annual Shareholder Review you will also receive the other shareholder booklets.

Annual Report via email

To receive your Annual Report/Shareholder Review by email please register online www.bendigobank.com.au/e-shareholder

Action Required By Shareholders

Complete a Dividend Nomination Advice if **a)** You are a new shareholder or **b)** You wish to vary the way you receive your dividend. No action is required if you do not wish to vary your dividend.

- To ensure your required dividend instructions are recorded for the next dividend, please return this nomination advice as soon as possible. Advices received after the closing date for determination of entitlements to payment of a dividend will not be effective until the next dividend. The nominated participation will automatically apply to all subsequent dividends.
- If the dividend nomination advice is signed, but with no option indicated, it will be treated as a nomination to receive dividends by cheque.
- The method of payment of dividend can be varied by you at any time in the future, however such change in instructions must be in writing.

Upon completion, please forward all correspondence to:

Bendigo and Adelaide Bank Limited Share Registry
PO Box 480 BENDIGO VIC 3552
Phone: 1800 646 042 Fax: 03 5485 7645