

Welcome to the Bendigo and Adelaide Bank Shareholder Privileges Package for 2011

We are pleased to offer Bendigo and Adelaide Bank shareholders a variety of benefits on various Bendigo and Adelaide Bank Group products and services for 2011.

These Shareholder Privileges are available to personal customers holding 500 or more fully paid Bendigo and Adelaide Bank shares or 40 Bendigo and Adelaide Bank Preference Shares, or companies holding 1500 or more fully paid Bendigo and Adelaide Bank shares or 120 Bendigo and Adelaide Bank Preference Shares.

Eligible shareholders will need to present their 2011 Shareholder Privileges certificate each time they redeem a privilege.

All of the offers are valid until 31 March 2012. If you would like further information, please contact Customer Help on 1300 361 911.

We encourage you to take advantage of these services.

Terms and conditions for these offers are included with this document.

investor

customer

partner

community

people



Bendigoand
AdelaideBank

Shareholder Account	<p>Offering eligible shareholders a convenient transaction account with great benefits.</p> <p>You have the choice of a Bendigo Shareholder Passbook Account, a Bendigo Shareholder Everyday Account, or a Bendigo Shareholder Cheque Account. All accounts offer an attractive rate of interest, calculated daily and credited half yearly, convenient access 24 hours a day seven days a week and a transaction account rebate of \$10.00 per month.</p> <p>Limited to one Shareholder Account per shareholder. The account must be in the name of a listed shareholder, except in the case of a company shareholding, in which case an account must be opened in a director's name.</p>
Special Term Deposit	<p>A 12 month term deposit which will earn higher interest at 0.25%p.a. above the Bank's 12 month Term Deposit rate with interest paid on maturity.</p> <p>Minimum deposit \$5,000. Term Deposit rate applicable on date of redemption of this offer.</p>
Lending Products	<p>\$0 loan application fees for home loans, investment loans, commercial loans, and personal loans.</p> <p>Maximum value of loan application fee waiver is \$1000 per application. Excludes all Bendigo Agribusiness Lending products.</p>
Insurance	<ul style="list-style-type: none"> • 10% discount on premium for house and contents insurance. • 20% discount on premium for travel insurance. • 5% discount on premium for car insurance. • 10% discount on premium for landlords insurance. • 7.5% discount on premium for health insurance. • 5% discount on premium for boat insurance. • 5% discount on premium for caravan insurance. <p>To arrange an Insurance quote phone 1300 557 155</p>
Bendigo Bank branded Credit Card and Bendigo Rewards	<ul style="list-style-type: none"> • 5% discount off the normal standard rate for the Ready Red interest free days credit card. With your choice of either MasterCard or Visa and automatic membership to Bendigo Rewards. • Plus if you successfully apply for a Ready Red Interest Free Days credit card we'll kick start your points tally with a bonus 5000 points. <p>Annual fee of \$45 applies to the Ready Red Interest Free Days Interest Free credit card.</p>
Bendigo Financial Planning	<ul style="list-style-type: none"> • An obligation free initial financial consultation with a Bendigo Financial Planner. • A one-off discount of up to \$1,000 (maximum) off the initial advice and implementation fee for investment recommendations (no further discounts apply). • 10% rebate on your insurance premiums for the first year on all life, trauma, income protection, business overheads and key person insurance policies arranged through Bendigo Financial Planning. <p>Financial Planning services are provided by Bendigo Financial Planning Limited ABN 81 087 585 073, AFSL 237898, a member of the Bendigo and Adelaide Bank Group, operating throughout Bendigo Bank branches in VIC, SA, QLD, NSW, ACT & WA.</p>
Foreign Currency and Travellers Cheques	<ul style="list-style-type: none"> • Receive a 50% discount on standard fees when buying foreign bank notes and on foreign currency cheque conversions (cash letter items only)*. • Travellers cheques free of commission charges. A safe way of carrying funds overseas or within Australia. • Receive a 50% discount on standard fees when cashing non Amex travellers cheques*. <p>* Shareholders must have a Bendigo Bank account. Please refer to the Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for full details of fees and charges.</p>
Bank Draft and Telegraphic Transfers	<ul style="list-style-type: none"> • 50% discount on standard fees on issue of Foreign Bank Drafts and Telegraphic Transfers*. • Receive a 50% discount on the standard Bendigo or Adelaide Bank fee when making a payment of funds from a Bendigo and Adelaide Bank account for fast transfer to an account at any Australian financial institution**. <p>* Shareholders must have a Bendigo Bank account. This discount applies only to the fee component charged by Bendigo Bank for issuing Bank Drafts and Telegraphic Transfers and is only applicable to personal banking. This discount is not to be used to obtain concessions in relation to services provided to companies or trusts.</p> <p>** Please refer to the Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates for full details of fees and charges.</p>

Terms and Conditions The information on this certificate is provided by Bendigo and Adelaide Bank Limited ABN 11 068 049 178 (the Bank). It is general information and you should consider the terms and conditions or product disclosure statements of individual products and services before making any decision. Fees and charges apply to all products mentioned. Terms and conditions may be varied or new terms introduced. The Bank reserves the right to withdraw privileges or vary the eligibility criteria at its discretion. Shareholder Privileges are available to customers holding 500 or more fully paid Bank shares or 40 Bank Preference Shares with Bendigo and Adelaide Bank and companies holding 1500 or more fully paid Bank shares or 120 Bank Preference Shares with Bendigo and Adelaide Bank. Benefits are available to the shareholder only and are not transferable or available in conjunction with any other offer. Privileges can be redeemed at most branches of Bendigo Bank. All of the offers listed are valid until 31 March 2012. Further information is available from Customer Help on 1300 361 911. The Shareholder Passbook, Shareholder Everyday, Shareholder Cheque Account and Bendigo Term Deposits are issued by the Bank. House and Contents, Travel, Car, Boat and Caravan Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 (CGU). Authorised by CGU to distribute its products, the Bank receives a commission based on a proportion of your insurance premium. This is included in the amount that you pay for the product. Financial planning services are provided by Bendigo Financial Planning Limited ABN 81 087 585 073 a subsidiary of the Bendigo and Adelaide Bank Group (S32793) (01/11)