

## Agribusiness Deposit interest rate changes

Effective today, 27 November 2009, Bendigo Agribusiness Deposit Interest rates are as follows:

### Money for Living Account (Not available for new business)

Tier	Rate	Change
<\$5k	0.00%	Nil
\$5,000 - \$9,999.99	0.35%	+0.25%
\$10,000 - \$19,999.99	0.55%	+0.25%
\$20,000 - \$49,999.99	2.25%	+0.25%
\$50,000 - \$249,999.99	2.75%	+0.25%
\$250k +	3.05%	+0.25%

### Seasonal Account

Tier	Rate	Change
\$500 - \$4,999.99	0.35%	+0.25%
\$5,000 - \$9,999.99	0.35%	+0.25%
\$10,000 - \$49,999.99	0.55%	+0.25%
\$50,000 - \$149,999.99	2.00%	+0.25%
\$150,000 - \$249,999.00	2.75%	+0.25%
\$250,000 plus	2.75%	+0.25%

### AgriManager Account

Tier	Rate	Change
\$500 - \$4,999.99	0.35%	+0.25%
\$5,000 - \$9,999.99	0.55%	+0.25%
\$10,000 - \$49,999.99	1.00%	+0.25%
\$50,000 - \$149,999.99	2.25%	+0.25%
\$150,000 - \$249,999.00	3.00%	+0.25%
\$250,000 plus	3.00%	+0.25%

### Variable Rate FMD

Tier	Rate	Change
\$1,000 - \$49,999.99	3.00%	+0.25%
\$50,000 - \$400,000.00	3.25%	+0.25%

### Farm Management Deposits (FMD's) Fixed Rate Deposits

	\$5,000 - \$49,999		\$50,000 - \$400,000	
	12 month	24 month	12 month	24 month
Interest paid annually	5.05%	5.50%	5.30%	5.75%
Interest paid quarterly	4.90%	5.35%	5.15%	5.60%
Interest paid monthly	4.80%	5.25%	5.05%	5.50%
	3 month	6 month	3 month	6 month
Interest paid at maturity	4.25%	4.35%	4.50%	4.60%

If you have any questions, please direct all enquires to the Retail Products Mailbox.

Regards,

**David Macauley**  
Alliance Distribution Manager

**Mark Hayes**  
Alliance Manager