

Schedule of interest rates for Bendigo Christmas Club Passbook Account

Prepared as at 6 May 2010 with rates listed effective from 10 May 2010

This document is Part 3 of the Bendigo Christmas Club Passbook Account Product Disclosure Statement (PDS). The other documents that make up the PDS are:

Part 1 - Bendigo Christmas Club Passbook Account

Part 2 - Schedule of Fees, Charges and Transaction Account Rebates

However, we may give you this document on its own (without the other documents that make up the PDS). In this case, this document does not form part of the PDS unless we tell you otherwise.

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo Christmas Club Passbook Account the subject of the Bendigo Christmas Club Passbook Account PDS. You should consider the PDS in deciding whether to acquire, or continue to hold, a Bendigo Christmas Club Passbook Account.

The interest rates in this Schedule are subject to change. You can find out our current rates or obtain the PDS at any time by calling into one of our branches, phoning **1300 BENDIGO** (1300 236 344) or visiting our website www.bendigobank.com.au

The issuer of this document is Bendigo and Adelaide Bank Limited, www.bendigobank.com.au, The Bendigo Centre, Bendigo, Vic 3550 ABN 11 068 049 178 AFSL No. 237879

Bendigo Christmas Club Passbook Account	Rate
For balances greater than \$0.00	1.75%pa
Overdrawn Account Rate	16.90%pa

For more information contact your local branch or phone 7 days a week on **1300 BENDIGO** (1300 236 344).



Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out in Parts 1 and 2 of the PDS (and are available on request). Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo Victoria 3550. ABN 11 068 049 178. AFSL No. 237879.