

Schedule of interest rates for Term Deposit Accounts

Prepared as at 1 July 2010 with rates listed effective from 6 July 2010

This document should be read in conjunction with the Bendigo Term Deposit Accounts and Facilities Terms and Conditions, and the Schedule of Fees, Charges and Transaction Account Rebates.

However, we may give you this document on its own (without the other documents that are mentioned above).

This Schedule is an important document. It provides you with information about the current interest rates that apply to the Bendigo term deposit accounts the subject of the Bendigo Term Deposit Accounts and Facilities Terms and Conditions.

The interest rates in this Schedule are subject to change. You can find out our current rates at any time or obtain the Terms and Conditions, 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, The Bendigo Centre, Bendigo, VIC 3550
ABN 11 068 049 178 AFSL 237879

Term	Account balance	Review date	Interest credited			
			Monthly	Quarterly	Half yearly	Annually
Bendigo Standard Term Deposit Account						
1 Month	\$0 - \$4,999.99	0.50%pa	-	-	-	-
	\$5,000 - \$24,999.99	1.80%pa	-	-	-	-
	\$25,000 - \$49,999.99	1.90%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.00%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.10%pa	-	-	-	-
	\$500,000 Plus	2.20%pa	-	-	-	-
2 Months	\$0 - \$4,999.99	0.50%pa	-	-	-	-
	\$5,000 - \$24,999.99	5.10%pa	-	-	-	-
	\$25,000 - \$49,999.99	5.10%pa	-	-	-	-
	\$50,000 - \$249,999.99	5.10%pa	-	-	-	-
	\$250,000 - \$499,999.99	5.10%pa	-	-	-	-
	\$500,000 Plus	5.10%pa	-	-	-	-
3 Months	\$0 - \$4,999.99	0.50%pa	-	-	-	-
	\$5,000 - \$24,999.99	5.40%pa	-	-	-	-
	\$25,000 - \$49,999.99	5.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	5.40%pa	-	-	-	-
	\$250,000 - \$499,999.99	5.40%pa	-	-	-	-
	\$500,000 Plus	5.40%pa	-	-	-	-
90 Day	\$0 - \$1,999.99	0.75%pa	-	-	-	-
	\$2,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
100 Day	\$0 - \$4,999.99	0.75%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-

Term	Account Balance	Review date	Interest credited			
			Monthly	Quarterly	Half yearly	Annually
4 Months	\$0 - \$4,999.99	0.75%pa	-	-	-	-
	\$5,000 - \$24,999.99	5.40%pa	-	-	-	-
	\$25,000 - \$49,999.99	5.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	5.40%pa	-	-	-	-
	\$250,000 - \$499,999.99	5.40%pa	-	-	-	-
	\$500,000 Plus	5.40%pa	-	-	-	-
5 Months	\$0 - \$4,999.99	0.75%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
6 Months	\$0 - \$4,999.99	1.00%pa	1.00%pa	1.00%pa	-	-
	\$5,000 - \$24,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$25,000 - \$49,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$50,000 - \$249,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$250,000 - \$499,999.99	6.00%pa	5.90%pa	5.95%pa	-	-
	\$500,000 Plus	6.00%pa	5.90%pa	5.95%pa	-	-
7 Months	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
8 Months	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
9 Months	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
10 Months	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-

Term	Account Balance	Review date	Interest credited			
			Monthly	Quarterly	Half yearly	Annually
11 Months	\$0 - \$4,999.99	1.00%pa	-	-	-	-
	\$5,000 - \$24,999.99	2.30%pa	-	-	-	-
	\$25,000 - \$49,999.99	2.40%pa	-	-	-	-
	\$50,000 - \$249,999.99	2.50%pa	-	-	-	-
	\$250,000 - \$499,999.99	2.60%pa	-	-	-	-
	\$500,000 Plus	2.70%pa	-	-	-	-
12 Months	\$0 - \$4,999.99	1.25%pa	1.25%pa	1.25%pa	1.25%pa	-
	\$5,000 - \$24,999.99	6.10%pa	5.90%pa	5.95%pa	6.00%pa	-
	\$25,000 - \$49,999.99	6.10%pa	5.90%pa	5.95%pa	6.00%pa	-
	\$50,000 - \$249,999.99	6.10%pa	5.90%pa	5.95%pa	6.00%pa	-
	\$250,000 - \$499,999.99	6.10%pa	5.90%pa	5.95%pa	6.00%pa	-
	\$500,000 Plus	6.10%pa	5.90%pa	5.95%pa	6.00%pa	-
15 Months	\$0 - \$4,999.99	-	-	1.25%pa	-	-
	\$5,000 - \$24,999.99	-	-	3.05%pa	-	-
	\$25,000 - \$49,999.99	-	-	3.10%pa	-	-
	\$50,000 - \$249,999.99	-	-	3.15%pa	-	-
	\$250,000 - \$499,999.99	-	-	3.20%pa	-	-
	\$500,000 Plus	-	-	3.25%pa	-	-
24 Months	\$0 - \$4,999.99	1.50%pa	1.50%pa	1.50%pa	1.50%pa	1.50%pa
	\$5,000 - \$24,999.99	6.20%pa	6.00%pa	6.05%pa	6.10%pa	6.20%pa
	\$25,000 - \$49,999.99	6.20%pa	6.00%pa	6.05%pa	6.10%pa	6.20%pa
	\$50,000 - \$249,999.99	6.20%pa	6.00%pa	6.05%pa	6.10%pa	6.20%pa
	\$250,000 - \$499,999.99	6.20%pa	6.00%pa	6.05%pa	6.10%pa	6.20%pa
	\$500,000 Plus	6.20%pa	6.00%pa	6.05%pa	6.10%pa	6.20%pa
36 Months	\$0 - \$4,999.99	-	1.50%pa	1.50%pa	1.50%pa	1.50%pa
	\$5,000 - \$24,999.99	-	6.50%pa	6.55%pa	6.60%pa	6.75%pa
	\$25,000 - \$49,999.99	-	6.50%pa	6.55%pa	6.60%pa	6.75%pa
	\$50,000 - \$249,999.99	-	6.50%pa	6.55%pa	6.60%pa	6.75%pa
	\$250,000 - \$499,999.99	-	6.50%pa	6.55%pa	6.60%pa	6.75%pa
	\$500,000 Plus	-	6.50%pa	6.55%pa	6.60%pa	6.75%pa
48 Months	\$0 - \$4,999.99	-	1.50%pa	1.50%pa	1.50%pa	1.50%pa
	\$5,000 - \$24,999.99	-	6.75%pa	6.80%pa	6.85%pa	7.00%pa
	\$25,000 - \$49,999.99	-	6.75%pa	6.80%pa	6.85%pa	7.00%pa
	\$50,000 - \$249,999.99	-	6.75%pa	6.80%pa	6.85%pa	7.00%pa
	\$250,000 - \$499,999.99	-	6.75%pa	6.80%pa	6.85%pa	7.00%pa
	\$500,000 Plus	-	6.75%pa	6.80%pa	6.85%pa	7.00%pa
60 Months	\$0 - \$4,999.99	-	1.50%pa	1.50%pa	1.50%pa	1.50%pa
	\$5,000 - \$24,999.99	-	6.85%pa	6.90%pa	6.95%pa	7.10%pa
	\$25,000 - \$49,999.99	-	6.85%pa	6.90%pa	6.95%pa	7.10%pa
	\$50,000 - \$249,999.99	-	6.85%pa	6.90%pa	6.95%pa	7.10%pa
	\$250,000 - \$499,999.99	-	6.85%pa	6.90%pa	6.95%pa	7.10%pa
	\$500,000 Plus	-	6.85%pa	6.90%pa	6.95%pa	7.10%pa
Bendigo Gold Term Deposit Account						
12 Months	\$0 - \$1,999.99	-	-	1.25%pa	-	-
	\$2,000 - \$24,999.99	-	-	5.60%pa	-	-
	\$25,000 - \$49,999.99	-	-	5.60%pa	-	-
	\$50,000 - \$249,999.99	-	-	5.60%pa	-	-
	\$250,000 - \$499,999.99	-	-	5.60%pa	-	-
	\$500,000 Plus	-	-	5.60%pa	-	-

A ' - ' indicates that the interest crediting frequency is not available.

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 the Bendigo Term Deposit Accounts and Facilities Terms and Conditions, and the Schedule of Fees, Charges and Transaction Account Rebates (which are available on request).
Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, Vic 3550. ABN 11 068 049 178. AFSL 237879