

## Schedule of interest rates for Term Deposit Accounts

Rates effective from 26 January 2012.

The Schedule of interest rates for Term Deposit Accounts provides you with information relating to the current interest rates that apply to Bendigo term deposit accounts.

Although informative by itself, it is recommended that this schedule be read in conjunction with the following documents:

- Bendigo Term Deposit Accounts and Facilities Terms and Conditions; and
- Schedule of Fees, Charges and Transaction Account Rebates

Please note that Term Deposit Account interest rates are subject to change. You can find out the current interest rates or request other related documentation by contacting your local branch, phoning **1300 BENDIGO** (1300 236 344) or visiting our website [www.bendigobank.com.au](http://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

### Bendigo Term Deposit Accounts

Term	Interest Credited	\$0 < \$5,000	\$5,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>1 Month</b>	Maturity	0.50%	1.80%	1.90%	2.00%	2.10%	2.20%
<b>2 Months</b>	Maturity	0.50%	5.40%	5.40%	5.40%	5.40%	5.40%
<b>3 Months</b>	Maturity	0.50%	5.45%	5.45%	5.45%	5.45%	5.45%
<b>4 Months</b>	Maturity	0.75%	5.55%	5.55%	5.55%	5.55%	5.55%
<b>5 Months</b>	Maturity	0.75%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>6 Months</b>	Maturity	1.00%	5.55%	5.55%	5.55%	5.55%	5.55%
	Quarterly	1.00%	5.50%	5.50%	5.50%	5.50%	5.50%
	Monthly	1.00%	5.45%	5.45%	5.45%	5.45%	5.45%
<b>7 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>8 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>9 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>10 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>11 Months</b>	Maturity	1.00%	2.30%	2.40%	2.50%	2.60%	2.70%
<b>12 Months</b>	Maturity	1.25%	5.05%	5.05%	5.05%	5.05%	5.05%
	Half Yearly	1.25%	5.00%	5.00%	5.00%	5.00%	5.00%
	Quarterly	1.25%	4.95%	4.95%	4.95%	4.95%	4.95%
	Monthly	1.25%	4.95%	4.95%	4.95%	4.95%	4.95%
<b>15 Months</b>	Quarterly	1.25%	3.05%	3.10%	3.15%	3.20%	3.25%
<b>24 Months</b>	Maturity	1.50%	5.30%	5.30%	5.30%	5.30%	5.30%
	Yearly	1.50%	5.30%	5.30%	5.30%	5.30%	5.30%
	Half Yearly	1.50%	5.20%	5.20%	5.20%	5.20%	5.20%
	Quarterly	1.50%	5.20%	5.20%	5.20%	5.20%	5.20%
	Monthly	1.50%	5.15%	5.15%	5.15%	5.15%	5.15%

**Bendigo Term Deposit Accounts cont.**

Term	Interest Credited	\$0 < \$5,000	\$5,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>36 Months</b>	Yearly	1.50%	5.40%	5.40%	5.40%	5.40%	5.40%
	Half Yearly	1.50%	5.30%	5.30%	5.30%	5.30%	5.30%
	Quarterly	1.50%	5.25%	5.25%	5.25%	5.25%	5.25%
	Monthly	1.50%	5.25%	5.25%	5.25%	5.25%	5.25%
<b>48 Months</b>	Yearly	1.50%	5.50%	5.50%	5.50%	5.50%	5.50%
	Half Yearly	1.50%	5.40%	5.40%	5.40%	5.40%	5.40%
	Quarterly	1.50%	5.35%	5.35%	5.35%	5.35%	5.35%
	Monthly	1.50%	5.35%	5.35%	5.35%	5.35%	5.35%
<b>60 Months</b>	Yearly	1.50%	5.75%	5.75%	5.75%	5.75%	5.75%
	Half Yearly	1.50%	5.70%	5.70%	5.70%	5.70%	5.70%
	Quarterly	1.50%	5.60%	5.60%	5.60%	5.60%	5.60%
	Monthly	1.50%	5.60%	5.60%	5.60%	5.60%	5.60%

Term	Interest Credited	\$0 < \$2,000	\$2,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>90 Day</b>	Maturity	0.75%	2.30%	2.40%	2.50%	2.60%	2.70%

Term	Interest Credited	\$0 < \$5,000	\$5,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>100 Day</b>	Maturity	0.75%	2.30%	2.40%	2.50%	2.60%	2.70%

Term	Interest Credited	\$0 < \$2,000	\$2,000 < \$25,000	\$25,000 < \$50,000	\$50,000 < \$250,000	\$250,000 < \$500,000	\$500,000 plus
<b>Bendigo Gold</b>	Quarterly	1.25%	4.50%	4.50%	4.50%	4.50%	4.50%

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