



Important information about changes to your
NOVA Alliance Bank products

January 2023

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Contents

| | |
|--|-----------|
| Introduction | 5 |
| How to use this booklet | 6 |
| How to get in contact | 7 |
| PART A: ACCESSING YOUR ACCOUNTS | 8 |
| PART B: DEPOSIT ACCOUNTS | 16 |
| SECTION B1 | 17 |
| CHANGES IF YOU ARE TRANSITIONING TO A BENDIGO EVERYDAY ACCOUNT OR BENDIGO EASY RETIREMENT ACCOUNT | |
| 1. CHANGES TO TERMS AND CONDITIONS | 17 |
| 2. CHANGES TO ACCOUNT ELIGIBILITY | 17 |
| 3. CHANGES TO FEES AND CHARGES | 17 |
| 4. CHANGES TO INTEREST | 18 |
| 5. CHANGES TO HOW YOU CAN ACCESS YOUR ACCOUNT | 18 |
| 6. CHANGES TO HOW AUTHORISED SIGNATORIES CAN ACCESS AND OPERATE YOUR ACCOUNT | 19 |
| 7. CHANGES TO TRANSACTION LIMITS | 19 |
| 8. CHANGES TO YOUR LIABILITY IN RELATION TO TRANSACTIONS | 20 |
| 9. CHANGES TO YOUR STATEMENTS | 20 |
| 10. FUTURE CHANGES TO TERMS AND CONDITIONS | 20 |
| 11. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU | 22 |
| 12. CHANGES TO CUT-OFF TIMES | 22 |
| 13. CHANGES TO MINIMUM BALANCE REQUIREMENTS | 22 |
| 14. OTHER CHANGES | 22 |
| SECTION B2 | 23 |
| CHANGES IF YOU ARE TRANSITIONING TO A BENDIGO EASYSAVER ACCOUNT | |
| 1. CHANGES TO TERMS AND CONDITIONS | 23 |
| 2. CHANGES TO FEES AND CHARGES | 23 |
| 3. CHANGES TO INTEREST | 23 |
| 4. CHANGES TO HOW YOU CAN ACCESS YOUR ACCOUNT | 24 |
| 5. CHANGES TO HOW AUTHORISED SIGNATORIES CAN ACCESS AND OPERATE YOUR ACCOUNT | 25 |
| 6. CHANGES TO TRANSACTION LIMITS | 25 |
| 7. CHANGES TO YOUR LIABILITY IN RELATION TO TRANSACTIONS | 25 |
| 8. CHANGES TO YOUR STATEMENTS | 26 |
| 9. FUTURE CHANGES TO TERMS AND CONDITIONS | 26 |
| 10. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU | 27 |
| 11. CHANGES TO CUT-OFF TIMES | 27 |
| 12. CHANGES TO MINIMUM BALANCE REQUIREMENTS | 27 |
| 13. OTHER CHANGES | 28 |
| SECTION B3 | 29 |
| CHANGES IF YOU ARE TRANSITIONING TO A BENDIGO STANDARD TERM DEPOSIT ACCOUNT | |
| 1. CHANGES TO TERMS AND CONDITIONS | 29 |
| 2. CHANGES TO FEES AND CHARGES | 29 |
| 3. CHANGES TO INTEREST | 29 |
| 4. CHANGES TO WHAT HAPPENS WHEN YOUR INVESTMENT TERM ENDS | 30 |
| 5. CHANGES TO WHEN AND HOW YOU CAN ACCESS YOUR ACCOUNT | 31 |
| 6. CHANGES TO HOW AUTHORISED SIGNATORIES CAN ACCESS AND OPERATE YOUR ACCOUNT | 32 |
| 7. CHANGES TO YOUR STATEMENTS AND MATURITY/INVESTMENT TERM NOTIFICATIONS | 32 |
| 8. FUTURE CHANGES TO TERMS AND CONDITIONS | 32 |
| 9. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU | 33 |
| 10. CHANGES TO MINIMUM BALANCE REQUIREMENTS | 33 |
| 11. OTHER CHANGES | 33 |

CHANGES IF YOU ARE TRANSITIONING TO A BENDIGO BUSINESS BASIC ACCOUNT, BENDIGO BUSINESS EVERYDAY ACCOUNT OR BENDIGO BUSINESS EASYSAVER ACCOUNT

| | |
|--|----|
| 1. CHANGES TO TERMS AND CONDITIONS | 34 |
| 2. CHANGES TO FEES AND CHARGES | 34 |
| 3. CHANGES TO INTEREST | 34 |
| 4. CHANGES TO HOW YOU CAN ACCESS YOUR ACCOUNT | 35 |
| 5. CHANGES TO HOW AUTHORISED SIGNATORIES CAN ACCESS AND OPERATE YOUR ACCOUNT | 36 |
| 6. CHANGES TO TRANSACTION LIMITS | 36 |
| 7. CHANGES TO YOUR LIABILITY IN RELATION TO TRANSACTIONS | 37 |
| 8. CHANGES TO YOUR STATEMENTS | 37 |
| 9. FUTURE CHANGES TO TERMS AND CONDITIONS | 37 |
| 10. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU | 38 |
| 11. CHANGES TO CUT-OFF TIMES | 38 |
| 12. CHANGES TO MINIMUM BALANCE REQUIREMENTS | 38 |
| 13. OTHER CHANGES | 38 |

PART C: HOME LOANS, HOME EQUITY LOANS AND PERSONAL LOANS _____ **39**

| | |
|--|----|
| 1. CHANGES TO TERMS AND CONDITIONS | 39 |
| 2. CHANGES TO CREDIT FEES AND CHARGES | 40 |
| 3. CHANGES TO INTEREST AND YOUR ANNUAL PERCENTAGE RATE | 43 |
| 4. CHANGES TO YOUR REPAYMENTS AND MINIMUM REPAYMENTS | 45 |
| 5. CHANGES TO HOW YOU CAN ACCESS YOUR ACCOUNT | 46 |
| 6. CHANGES TO YOUR STATEMENTS | 46 |
| 7. FUTURE CHANGES TO TERMS AND CONDITIONS | 46 |
| 8. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU | 51 |
| 9. CHANGES TO YOUR CREDIT LIMIT (HOME EQUITY LOANS ONLY) | 52 |
| 10. CHANGES TO SPECIAL CONDITIONS FOR CONSTRUCTION LOANS | 52 |
| 11. CHANGES TO SPECIAL CONDITIONS FOR BRIDGING LOANS | 52 |
| 12. CHANGES TO OUR SECURITY | 52 |
| 13. CHANGES TO MINIMUM BALANCE REQUIREMENTS | 53 |
| 14. CHANGES TO YOUR REDRAW FACILITY | 53 |
| 15. CHANGES TO YOUR OFFSET FACILITY | 54 |

PART D: PERSONAL OVERDRAFTS _____ **55**

| | |
|--|----|
| 1. CHANGE TO LINKED DEPOSIT ACCOUNT | 55 |
| 2. CHANGES TO TERMS AND CONDITIONS | 55 |
| 3. CHANGES TO CREDIT FEES AND CHARGES | 55 |
| 4. CHANGES TO INTEREST AND YOUR ANNUAL PERCENTAGE RATE | 56 |
| 5. CHANGES TO REPAYMENTS AND MINIMUM REPAYMENTS | 56 |
| 6. CHANGES TO YOUR STATEMENTS | 56 |
| 7. FUTURE CHANGES TO TERMS AND CONDITIONS | 56 |
| 8. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU | 58 |
| 9. CHANGES TO YOUR CREDIT LIMIT | 58 |
| 10. CHANGES TO OUR SECURITY | 58 |
| 11. CHANGES TO WHEN WE MAY REVIEW YOUR FACILITY | 58 |

PART E: CREDIT CARDS _____ **59**

| | |
|--|----|
| 1. CHANGES TO TERMS AND CONDITIONS | 59 |
| 2. CHANGES TO CREDIT FEES AND CHARGES | 60 |
| 3. CHANGES TO INTEREST AND YOUR ANNUAL PERCENTAGE RATE | 61 |
| 4. CHANGES TO YOUR REPAYMENTS AND MINIMUM REPAYMENTS | 62 |
| 5. CHANGES TO HOW AUTHORISED SIGNATORIES CAN ACCESS AND OPERATE YOUR ACCOUNT | 63 |
| 6. CHANGES TO TRANSACTION LIMITS | 63 |
| 7. CHANGES TO YOUR LIABILITY IN RELATION TO TRANSACTIONS | 63 |
| 8. CHANGES TO HOW YOU CAN ACCESS YOUR ACCOUNT | 64 |
| 9. CHANGES TO YOUR STATEMENTS | 64 |
| 10. FUTURE CHANGES TO TERMS AND CONDITIONS | 64 |
| 11. CHANGES TO HOW WE WILL COMMUNICATE WITH YOU | 66 |
| 12. CHANGES TO YOUR CREDIT LIMIT | 66 |
| 13. CHANGES TO MINIMUM BALANCE REQUIREMENTS | 67 |

Introduction

NOVA Mutual Limited (**NOVA**) and SERVICE ONE Mutual Limited (**SERVICE ONE**) previously entered into Alliance Bank agreements with Bendigo Bank.

In November 2022, NOVA members voted in favour of NOVA selling its revenue rights arising from the Alliance Bank agreement and other assets to SERVICE ONE. The sale completed on 1 December 2022 and we became an agent of Bendigo Bank in the distribution of NOVA Alliance Bank branded products and services.

To improve our offering to members, in early 2023, our Alliance Bank agreement with Bendigo Bank will end and our subsidiary company will enter into a new franchise agreement under Bendigo Bank's Community Bank franchise model.

Through the transition of our banking services to our subsidiary company as a Community Bank our members and customers will be able to utilise the extensive products, services, capability and access provided by Australia's better big bank. This is good news for our members and customers because your banking products and services, particularly online banking, will get even better. In addition to our local Community Bank team, you will have support online and over the phone 7 days a week and enjoy the convenience of access to over 400 branches across Australia through the Bendigo Bank network.

We know personalised service and local branch presence matters, and through the Community Bank model, local banking is here for you – now and into the future.

As part of the transition, your current NOVA Alliance Bank products will move to equivalent Bendigo Bank products. This booklet provides you with information about the changes to your products and is divided into several different parts.

The "How to use this booklet" section below and the letter we give you with a copy of this booklet will assist you to understand which parts of this booklet are relevant to you.

To ensure you understand the changes to your products and accounts we encourage you to carefully read the parts of this booklet that are relevant to you, together with the letter we give you with a copy of this booklet and other communications we give you.

In some cases, the existing terms and conditions that apply to your products and accounts allow us to make these changes without your express agreement. However, in other cases we will need your agreement to the changes. The letter we give you with a copy of this booklet will tell you if we need your agreement to the changes for any of your products and accounts and, if so, how you can indicate your agreement, when you need to agree by and what will happen if you do not agree.

If you have any questions at all, please do not hesitate to visit your local NOVA branch or contact our team on (02) 4926 1428 or via email at info@novaalliancebank.com.au Additional information is also available online at www.novaalliancebank.com.au or www.serviceone.com.au/goodtogreat.

How to use this booklet

This booklet is divided into the following several different parts:

- **PART A: Accessing your accounts and general information**
Part A provides information about the changes to the ways in which you can access your products and accounts, including details of the cancellation of your existing payment facilities and access methods, and the issue of replacement payment facilities and access methods. It also provides some other general information that applies to various products and accounts. It is relevant to all customers with NOVA Alliance Bank products.
- **PART B: Deposit accounts**
Part B provides information about deposit accounts. It is relevant to you if you have a NOVA Alliance Bank deposit account.
- **PART C: Home loans, home equity loans and personal loans**
Part C provides information about home loans, home equity loans and personal loans. It is relevant to you if your loan is transitioning to a Bendigo Bank home loan, home equity loan or personal loan.
- **PART D: Personal overdrafts**
Part D provides information about personal overdrafts. It is relevant to you if your overdraft is transitioning to a Bendigo Bank personal overdraft.
- **PART E: Credit cards**
Part E provides information about personal and business credit cards. It is relevant to you if you have a NOVA Alliance Bank credit card.

The letter we give you with a copy of this booklet summarises your NOVA Alliance Bank products and accounts and tells you which Bendigo Bank product or account each of your NOVA Alliance Bank products and accounts will transition to.

We will also write to you again in the future to advise you of the transition date.

We realise this is a lot of information. If you are unsure about anything in this booklet, which parts of this booklet are relevant to you, or anything else about the upcoming changes, please contact us.

How to get in contact

Prior to the transition date you can contact or visit the NOVA Alliance Bank or SERVICE ONE Alliance Bank branches for any questions or queries you have about the changes that are described in this booklet.

After the transition date you can get support from your local SERVICE ONE Community Bank branch, or from the wider Bendigo Bank team, including at any Bendigo Bank branch.

Visit a branch

While your new accounts and access will look different, SERVICE ONE's commitment to members, customers and community remains unchanged. You can continue to access face-to-face banking at your local NOVA branch that will transition to a SERVICE ONE Community Bank branch. For a list of all our branches, visit www.serviceone.com.au.

From the transition date you can also bank at Bendigo Bank branches, Australia-wide. For a list of all Bendigo Bank branches, visit www.bendigobank.com.au.

Call us or send us an email

For over the phone support, you can continue to speak with our friendly team on (02) 4926 1428. Alternatively, please contact us via email at info@novaalliancebank.com.au or visit www.novaalliancebank.com.au or www.serviceone.com.au.

From the transition date the Bendigo Bank team will also be here to help, including for after-hours support.

Call 1300 236 344

8am - 9pm Monday to Friday (AEST/AEDT)

9am - 8pm Saturday (AEST/AEDT)

9am - 8pm Sunday (AEST/AEDT)

From the transition date you can get support with lost or stolen cards by calling the Bendigo Bank cards team.

Call 1800 035 383

If you're located outside Australia, call +61 3 5485 7872.

Enquire online

Information about these changes is available online at www.novaalliancebank.com.au or www.serviceone.com.au/goodtogreat.

You can also contact us by visiting the Contact Us pages at www.novaalliancebank.com.au or www.serviceone.com.au or www.bendigobank.com.au and making an online enquiry. For answers to commonly asked questions, you can visit www.novaalliancebank.com.au or www.serviceone.com.au/goodtogreat or the Help sections on bendigobank.com.au.

Additional Resources

For complaints, compliments or suggestions, please call our Customer Feedback Team. Call 1300 361 911

8.30am – 5pm Monday to Friday (AEST/AEDT).

PART A: Accessing your accounts

This part of this booklet is relevant to all NOVA Alliance Bank members, customers, products and accounts, and summarises the changes to the ways in which you can access your products and accounts, including details of the cancellation of your existing payment facilities and access methods and the issue of replacement payment facilities and access methods. It also provides some other general information that applies to various products and accounts.

Further information is provided in the later parts of this booklet and the Terms and Conditions documents that are referred to in this booklet which are either provided to you with this booklet or published online at www.bendigobank.com.au/disclosure-documents.

Account details

BSB & Account Numbers

- From the transition date your new BSB will be 633 000.
- You will also receive a new account number for each account held.
- We will write to you again before the transition date to advise you of the new account number for each of your accounts.

Electronic Banking

Internet Banking

- From the transition date you will no longer be able to access NOVA Alliance Bank Internet Banking.
- From the transition date, instead of NOVA Alliance Bank Internet Banking, you will have access to Bendigo Bank's internet banking facility which is known as Bendigo e-banking and can be accessed through a web browser at www.bendigobank.com.au.
- From the transition date you will no longer be able to access the NOVA Alliance Bank app on your smartphone or tablet device.
- For mobile banking on your smartphone or tablet device from the transition date, visit your App Store or Google Play to download the free Bendigo Bank app for iOS or Android to access Bendigo e-banking.
- Statements of account issued to you prior to the transition date that were available in NOVA Alliance Bank Internet Banking will be available in Bendigo e-banking after the transition date (please note also that the final statement for the period ending prior to the transition date will be sent to you by post, even if you have previously elected to receive electronic statements in NOVA Alliance Bank Internet Banking).

Logging into Bendigo e-banking

- If you currently have access to NOVA Alliance Bank Internet Banking and do not currently have access to Bendigo e-banking:
 - We will issue you with access to Bendigo e-banking from the transition date and you will be provided with a new Access ID and temporary password.
 - If you have provided us with your mobile number, we will send this temporary password to you via SMS. Otherwise, you will need to contact us on or after the transition date so we can give you your temporary password.
 - When logging into Bendigo e-banking for the first time, you will be directed to create your own ongoing password.
- If you are a current Bendigo e-banking user, from the transition date, you will see your transitioned accounts automatically in Bendigo e-banking and we will not issue you with a new Access ID or password.
- You must be at least 12 years of age to be eligible for Bendigo e-banking.

Bendigo Bank app

- After the transition date you can log into the Bendigo Bank app using your Bendigo e-banking Access ID and password and can then setup the app to allow you to logon quickly and securely in the future using a four-digit PIN (Personal Identification Number), Face ID® or fingerprint.
- View your balances quickly from your app home screen.

Payments to other financial institution accounts

- "Contacts" in Bendigo e-banking is equivalent to what you have known as "Payees" in NOVA Alliance Bank Internet Banking and can be accessed through the "Contacts" menu in Bendigo e-banking.
- Bendigo e-banking offers multiple types of Pay Anyone payments:
 - Faster Payments – Osko and Fast Payments are near real-time payments (to participating financial institutions); and
 - Direct Entry – traditional overnight payments made to financial institutions.
- Your Pay Anyone limit can be adjusted by contacting or visiting your local NOVA or Bendigo Bank branch.
- You can also view and change your Pay Anyone limit via Bendigo e-banking.
- To set a daily limit greater than \$50,000, you must visit your local NOVA or Bendigo Bank branch.
- Your saved "Payees" in NOVA Alliance Bank Internet Banking (now "Contacts") will automatically be transferred across to your new Bendigo e-banking, including your future-dated payment instructions. This means all your existing future-dated payments set up in NOVA Alliance Bank Internet Banking and your regular payments will carry over to Bendigo e-banking and will still be processed from your account after the transition date.
- Bendigo e-banking offers different frequency of payment options than NOVA Alliance Bank Internet Banking, so we recommend that you review all available options for your payments.
- Pay Anyone payments which are not processed as an Osko Payment or Fast Payment and which are made before 7:00pm (AEST/AEDT) on business banking days will be processed that night. Pay Anyone payments which are not processed as an Osko Payment or Fast Payment and which are made after 7:00pm (AEST/AEDT) or on a weekend, public holiday or bank holiday will be processed on the next business banking day.

BPAY®

- If you do not have access to Bendigo e-banking immediately prior to the transition date and we give you access to Bendigo e-banking from the transition date your saved BPAY (Bill Payments) billers in NOVA Alliance Bank Internet Banking will automatically be transferred across to your new Bendigo e-banking, including your future-dated BPAY payments. This means all your existing future-dated BPAY payments (including recurring BPAY payments) set up in NOVA Alliance Bank Internet Banking will still be processed from your account after the transition date.
- However if you already have Bendigo e-banking access, your saved BPAY billers will not be transferred from your NOVA Alliance Bank Internet Banking.
- From the transition date, you will also be able to register for BPAY View®, which is a free service that allows you to opt out of paper bills and instead receive, view, and pay your bills with participating BPAY billers through Bendigo e-banking.
- BPAY payments made before 6:30pm (AEST/AEDT) on business banking days will be processed that night. BPAY payments made after 6:30pm (AEST/AEDT) or on a weekend, public holiday or bank holiday will be processed on the next business banking day.

Xero (Business Customers only)

- If you currently use a XERO accounting service, you will need to update your BSB and account number within this platform following the transition date and notify us so we can update BankLink to complete the process.

Future statements of account

- After the transition date, we will give you paper statements of account for most types of accounts even if you have previously requested to receive electronic statements of account. See the Part of this booklet

that is relevant to your account for more information about when and how we will give you statements of account. This may differ to your current experience. In the event you would like to receive statements more frequently please contact your local NOVA, SERVICE ONE or Bendigo Bank branch.

- If you have Bendigo e-banking you will also have access to electronic statements (e-statements) in PDF format via the Bendigo e-banking platform. e-statements are a convenient and environmentally friendly alternative to paper statements. If you would like to only receive e-statements, please update your statement preference in Bendigo e-banking.
- If you would like to only receive e-statements you will need to provide an email address. This email address will be used to notify you when you have a new e-statement available for viewing in Bendigo e-banking and you can then access and download you e-statements through Bendigo e-banking.

Telegraphic Transfers

- Where available for your account type, you will now be able to perform domestic and overseas Telegraphic Transfers in Australian and foreign currencies via Bendigo e-banking, this is an additional service that you must be registered for via Bendigo e-banking.
- Telegraphic Transfer payments made after 3:00pm (AEST/AEDT) or on a weekend, public holiday or bank holiday will be processed on the next business banking day.

Bendigo Phone Banking

- From the transition date, you will no longer be able to access or use NOVA Alliance Bank Phone Banking.
- The Bendigo Phone Banking service gives you a range of options including transferring funds, accessing account balances, and paying bills.
- If Bendigo Phone Banking is available for your account(s), you currently have access to NOVA Alliance Bank Phone Banking and you do not have access to Bendigo e-banking on the transition date, we will issue you with access to Bendigo Phone Banking from the transition date and you will be provided with a new Access Number and temporary PIN.
- If you have access to Bendigo e-banking on the transition date we will not automatically issue you with a new Access Number or PIN to access Bendigo Phone Banking on the transition date. However, if Bendigo Phone Banking is available for your account(s) you will be able to register for Bendigo Phone Banking by contacting us or visiting your local NOVA or Bendigo Bank branch on or after the transition date.
- Once registered, you can access Bendigo Phone Banking by calling 1300 236 344 and entering your Access Number and PIN.
- When you call Bendigo Phone Banking for the first time, you will be asked to select your own five-digit PIN. Your Bendigo Phone Banking PIN should be kept secret to ensure you are the only person who can access your accounts.

Cards (both Debit and Credit Cards)

- If you currently have a Visa Debit or Credit card or RediCard for your NOVA Alliance Bank account it will be cancelled on the transition date and we will issue you (and any applicable additional cardholders) with a replacement Debit or Credit Mastercard® which provides easy and secure access, wherever Mastercard® is accepted.
- Your replacement Debit or Credit Mastercard® will be sent to you by post prior to the transition date but you will only be able to use the replacement card from the transition date.
- You will need to activate your replacement card and select a PIN before you use it. You can do this in one telephone call once you have received your card. This is different to your prior NOVA Alliance Bank experience where you would receive a PIN by mail and call to activate your card. Clear instructions about how you can activate your replacement card and set your PIN will be sent with your replacement card and can be done through Bendigo e-banking, by phone or by visiting your local NOVA Alliance Bank or Bendigo Bank branch.
- Verified by Visa will no longer be available from the transition date and will be replaced with Mastercard Identity Check™.

- If you have authorised merchants to charge your existing Visa Debit or Credit card automatically you will need to contact them and provide them with your replacement Debit or Credit Mastercard® details on or after the transition date to ensure any charges are processed. Transactions performed using your existing Visa Debit or Credit card details after the transition date may be declined or fail. If you would like to receive a list from us of recurring payments that have been processed to your NOVA Alliance Bank accounts over the past 13-months, please call us.
- Your replacement Debit or Credit Mastercard® number must be used to establish any regular card payments with merchants from the transition date.
- If you use Mobile Payments, please remember to add your replacement cards to your Digital Wallets from the transition date.
- Purchases and refunds completed using your existing Visa Debit or Credit card usually take a few days to debit or credit your account.

Credit Cards

- Part E of this booklet provides information about the changes to the terms and conditions that apply to any NOVA Alliance Bank credit card you have, including changes to when statements will be issued. Please read Part E carefully to ensure you understand all of the changes.
- Bendigo Bank offers a range of credit card products, including those with rewards programs and other benefits. Please visit the Bendigo Bank website to compare all credit card products at:
 - For personal credit cards: www.bendigobank.com.au/personal/credit-cards/
 - For business credit cards: www.bendigobank.com.au/business/cards/

If you would prefer a different credit card product, please call us or visit your local NOVA Alliance Bank or Bendigo Bank Branch to discuss your options and applicable eligibility criteria.

Payments

Direct Entry (Direct debits from and direct credits to your account)

- Where possible, we will arrange for direct debits and direct credits which have been setup for your existing NOVA Alliance Bank account details to be redirected to your corresponding Bendigo Bank account details for a limited time after the transition date and any payment authorised prior to the transition date will be redirected to your new Bendigo Bank account number during this period.
- In some cases, the other party to the direct debit or direct credit arrangement may require your authorisation to update the direct debit or direct credit arrangement.
- Examples of direct debits that may be setup to debit funds from your account include regular payments you are required to pay to insurance companies, energy providers and subscription services.
- Examples of direct credits that may be setup to credit funds into your account include your salary from your employer and other regular payments you receive such as Centrelink benefits.
- On and after the transition date you should review all direct debits and direct credits setup with your NOVA Alliance Bank account details to ensure they are updated to your new Bendigo Bank account details. You may need to contact relevant third parties to update your account details with them.
- From the transition date, your new Bendigo Bank BSB and account number must be used to establish any new direct debits or direct credits. You must not use your NOVA member number to receive payments to your accounts.
- If you wish to receive a list from us of direct debits and direct credits that have been processed to your NOVA Alliance Bank accounts for the past 13-months, please call us.

Payment splits

- Currently, NOVA Alliance Bank offers payment splitting functionality whereby single payments received for one of your NOVA Alliance Bank accounts can be split before it is credited to the account into multiple credits to multiple accounts instead of a single credit to a single account. This will no longer be available from the transition date and all payments received will be credited in full to the account that relates to the account number used.

- In some cases, you may be able to replicate the payment splitting by setting up automatic transfers between your accounts in Bendigo e-banking. Please contact us if you would like assistance to determine whether this could work for you, or in setting this up.

Debit and Credit Card payments

- If you have provided your Visa Debit or Credit card details to merchants so that they can charge them for expenses (for example, insurance expenses or gym membership) you will need to contact the merchants and provide them with your replacement Debit or Credit Mastercard® details on or after the transition date to ensure any charges can be processed.
- There will be no redirections in place so any charges attempted to be charged to your Visa Debit or Credit card after the transition date may be declined or fail.
- From the transition date, you must use your replacement Debit or Credit Debit Mastercard® and cease using your existing Visa Debit or Credit cards.
- Your replacement Debit or Credit Mastercard® details must be used to establish any regular card payments with merchants in the future.
- If you wish to receive a list from us of recurring payments that have been processed to your NOVA Alliance Bank accounts for the past 13-months, please call us.

Cheques

- You will no longer be able to use any NOVA Alliance Bank cheques we have provided to you on or after the transition date. If you do, the cheques may be dishonoured (but you will remain liable for the cheque if we honour it). Please return any unused NOVA Alliance Bank cheque books to your local NOVA Alliance Bank branch at your convenience for secure destruction.
- Any cheques that you have written before the transition date that have not been presented for payment by the transition date may be redirected to your new Bendigo Bank account details when presented for a limited time after the transition date.
- From the transition date, cheque books are only available for some types of accounts. See the relevant Part of this booklet for your account to determine whether cheque books will be available for your account from the transition date.
- If you have a NOVA Alliance Bank cheque book issued for your account immediately prior to the transition date and cheque books are available for the type of account your account is transitioning to:
 - For personal accounts, we will not issue you with a replacement cheque book unless you contact us and request a replacement cheque book. You can request a replacement book by calling us or visiting your local NOVA or Bendigo Bank branch on or after the transition date.
 - If you are a business customer, we will automatically issue you with a replacement Bendigo Bank cheque book shortly before the transition date.
- In the event you require an additional cheque book, this can be arranged via a secure message from within Bendigo e-banking (go to "Messages" under the "Support" menu) or by contacting your local NOVA or Bendigo Bank branch.

PayID

- A PayID is a simpler way to send and receive payments. It replaces the need to provide financial account details, such as BSB and account number, when sending and receiving payments.
- Instead, PayID allows you to use certain details that are likely to be easier to remember, such as your email address or your mobile phone number.
- From the transition date we will close any existing PayIDs that have been created for your NOVA Alliance Bank accounts and, if you wish, you will be able to create the PayIDs in Bendigo e-banking for your Bendigo Bank account.

Mobile payment and digital wallet options

- From the transition date there will be more ways to connect to your digital wallet for mobile payments on the go.

- Mobile payment digital wallets supported by Bendigo Bank include:
 - Apple Pay – Upload your card to your Apple device via the Wallet or Bendigo Bank app. No more worries about leaving your wallet in the car, no more waiting for a plastic card to arrive. Just easy, secure payments using Apple Pay.
 - Google Pay – Upload your card to your Google device via the Google Pay app. Google Pay is the fast, simple way to pay with your Bendigo Bank card in stores and online.
 - Samsung Pay - Upload your card to your Samsung device via the Samsung Pay app. Access your favourite cards on your Samsung phone to make payments on the go, just by tapping your device.
 - Fitbit Pay – Fitbit Pay™ is the easy way to make purchases at millions of stores around the globe - right from your watch, no phone or wallet necessary.
 - Garmin Pay – Garmin Pay™ lets you make purchases quickly and effortlessly with nothing needed but your watch.

Automatic Payments

- From the transition date you will be able to set up automatic payments from some Bendigo Bank accounts.
- Automatic payments supported by Bendigo Bank include:
 - Periodical payments - payments from your account to another account with us or with another financial institution or to a third party. You will need to visit your local NOVA, SERVICE ONE or Bendigo Bank branch if you would like to discuss or arrange for this to occur.
 - Sweep facility - payments from your nominated account with us to a Bendigo Credit Card or another account with us. You will need to visit your local NOVA, SERVICE ONE or Bendigo Bank branch if you would like to discuss or arrange for this to occur.
 - Direct Debits – See 'Direct Entry' above.

Payments Summary – what you need to do on the transition date

| Item | Customer Action |
|--|--|
| Direct Debits and Direct Credits | <p>Review all direct debits and direct credits setup for your NOVA Alliance Bank accounts and contact the relevant third party to update your arrangements to use your new Bendigo Bank account details as soon as possible after the transition date.</p> <p>If you wish to receive a list from us of direct debits and direct credits that have been processed to your NOVA Alliance Bank accounts for the past 13-months to assist with this process, please call us.</p> <p>To support you during the transition period we will redirect direct debits and direct credits to your new Bendigo Account for 3-months where possible.</p> |
| Recurring Debit and Credit Card payments | <p>Review any regular payments (e.g. gym memberships) setup using your NOVA Alliance Bank Visa Debit or Credit cards and contact the relevant merchants to update your card details to your new replacement Bendigo Bank Debit or Credit Mastercard® as soon as possible after the transition date.</p> <p>There is no redirection in place during the transition period so act promptly from the transition date to avoid service disruption from your merchants and suppliers.</p> |

| | |
|---------|---|
| Cheques | <p>Stop using your existing NOVA Alliance Bank cheque books on the transition date.</p> <p>If we issue you with a replacement Bendigo Bank cheque book start using it from the transition date.</p> <p>For personal accounts, a replacement Bendigo Bank cheque book will only be issued to you if you contact us and request one (if cheque books are available for your account type). Business customers will automatically be issued with Bendigo Bank cheque books to replace existing NOVA Alliance Bank cheque books.</p> <p>Any NOVA Alliance Bank cheques written by you before the transition date will be redirected to your new Bendigo Bank account details if presented after the transition date. Any NOVA Alliance Bank cheques written after the transition date may be dishonoured (but you will remain liable for the cheque if we honour it).</p> |
| PayID | <p>From the transition date we will close your existing PayID that is linked to your NOVA account and you will be able to create new PayIDs in Bendigo e-banking that will link to your new Bendigo Bank account.</p> |

Open Banking

- Open Banking is part of the broader Consumer Data Right (CDR), introduced by the Australian Government to give you more access to your data and make it easier to:
 - Compare products and services; and
 - Access new and improved services.
- Open Banking will enable you to share your data with accredited providers via a simple, easy to use and secure automated process. You can see the list of providers accredited by the ACCC and access more information about the CDR by visiting the CDR website at www.cdr.gov.au.
- From 1 July 2021, eligible Bendigo Bank customers have been able to authorise the sharing of their data with CDR accredited data recipients.
- You can access a copy of Bendigo Bank's Consumer Data Right Policy online at www.bendigobank.com.au/open-banking.
- From the transition date, you will be able to access your data through the CDR as described in Bendigo Bank's Consumer Data Right Policy.

Comprehensive Credit Reporting

After the transition date, if you have any credit facilities with us (including any new credit facilities you apply for after the transition date) we will be participating in comprehensive credit reporting in relation to your consumer credit products which will result in changes to the information we disclose about you and your consumer credit facilities to credit reporting bodies. In addition to the information we currently disclose, we will also be regularly disclosing:

- Information about your current consumer credit facilities with us including the type of credit, the credit limit and the open and close dates of the related account(s);
- Information about whether your repayments have been paid on time (allowing a 14-day grace period); and
- Information about whether your repayment obligations have been affected by an agreed financial hardship arrangement.

Please note, if your credit facility has expired, this may be reported as overdue in the repayment history information displayed on your credit report. Overdue repayment history may impact your credit score.

The Bendigo Bank website includes a Credit Reporting Statement of Notifiable Matters which sets out important information about credit reporting including the name and contact details of the credit reporting bodies we are likely to disclose your credit information to, how you can obtain a copy of our Credit Reporting Policy or the credit

reporting bodies' Credit Reporting Policies, and information about certain rights you have.

Go to www.bendigobank.com.au/privacy-policy/ to view our Credit Reporting Statement of Notifiable Matters and Credit Reporting Policy.

You can also request a copy of the information in our Credit Reporting Statement of Notifiable Matters in an alternative form (such as a printed hard copy) by contacting us.

You can also find out more information about credit reporting online at www.creditsmart.org.au.

PART B: Deposit accounts

As part of transitioning your NOVA Alliance Bank deposit accounts to Bendigo Bank deposit accounts, the terms and conditions that apply to your accounts will change. This part of this booklet gives you information about the changes.

What accounts does this Part B: Deposit accounts relate to?

The changes described in this part of this booklet are relevant to you if you have any of the following types of NOVA Alliance Bank deposit accounts:

| Currently offered products |
|-------------------------------|
| General Transaction (S51) |
| Pensioner Account (S54) |
| Concession Account (S57) |
| Mortgage Offset Account (S60) |
| Christmas Club Account (S53) |
| Online Savings Account (S56) |
| Term Deposit Account (I13) |

| Grandfathered products (not currently offered) |
|--|
| Cash Management Account (S52) |

When will these changes take effect?

We will separately advise you of the transition date when the changes described in this booklet will take effect.

In some cases the existing terms and conditions that apply to your deposit accounts allow us to make the relevant changes described in this part of this booklet without your express agreement. However, in other cases we will need your agreement to the changes.

The letter we give you with a copy of this booklet will tell you if we need your agreement to the changes and, if so, how you can indicate your agreement, when you need to agree by and what will happen if you do not agree.

What are the changes?

The letter we send to you with a copy of this booklet tells you which type of Bendigo Bank deposit account your account will transition to on the transition date (unless we agree otherwise with you or we require your agreement to the changes and you do not agree).

This remainder of this part of this booklet sets out the changes applying to deposit accounts in 4 different sections:

- **Section B1** describes the changes that affect your account if it is transitioning to a personal transaction account being a Bendigo Everyday Account or a Bendigo Easy Retirement Account.
- **Section B2** describes the changes that affect your account if it is transitioning to a personal savings account being a Bendigo EasySaver Account.
- **Section B3** describes the changes that affect your account if it is transitioning to a Bendigo Standard Term Deposit Account.
- **Section B4** describes the changes that affect your account if it is transitioning to a business transaction or savings account being a Bendigo Business Everyday Account, a Bendigo Business Basic Account or a Bendigo Business EasySaver Account.

It is important that you read the sections of this part of this booklet that are relevant to your account and the terms and conditions documents referred to in those sections carefully and contact us if you have any questions.

You should contact us before the transition date if you think your account should transition to a different type of account than what we have selected for you or if you would like to discuss the different options available to you.

Section B1 – Changes if you are transitioning to a Bendigo Everyday Account or Bendigo Easy Retirement Account

1. Changes to terms and conditions

If your account is transitioning to a Bendigo Everyday Account or a Bendigo Easy Retirement Account the terms and conditions set out in the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** and the relevant details set out in this booklet will apply to your account from the transition date, in replacement of the current terms and conditions, and to any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Everyday Account or a Bendigo Easy Retirement Account you accept those terms and conditions in relation to the payment facility.

In addition, the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (9 January 2023)*** will apply in relation to telegraphic transfers from your account from the transition date.

The ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** and the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (9 January 2023)*** have been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us. Further information about the transition to Bendigo Bank products is available at www.serviceone.com.au/goodtogreat.

2. Changes to account eligibility

Account eligibility requirements for Bendigo Easy Retirement Accounts

To be eligible to hold a Bendigo Easy Retirement Account you must be over the age of 55 and a self-funded retiree or a recipient of a Centrelink aged pension or Department of Veterans' Affairs administered pension.

You must tell us immediately if you or any joint account holder are no longer a self-funded retiree or a recipient of a Centrelink aged pension or a Department of Veteran's Affairs administered pension. In this case you will no longer be eligible for a Bendigo Easy Retirement Account and we may change your account to another type of account.

3. Changes to fees and charges

What fees and charges will apply

From the transition date the fees and charges in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** will replace the current fees and charges that apply to your NOVA Alliance Bank account. In some cases, fees for transactions may apply.

A copy of the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** is published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us.

Monthly fees – Bendigo Everyday Account

If your account is transitioning to a Bendigo Everyday Account, from the transition date a \$6 Monthly Service Fee will apply to your account and will be payable by you unless you deposit at least \$2,000 per month or hold a Bendigo Bank home loan in your name or jointly. If you hold a Bendigo Bank home loan the fee will be waived each month provided the home loan is active at least two days prior to the date the fee is charged.

In addition, transaction fees may apply for transactions you make.

Monthly fees – Bendigo Easy Retirement Account

If your account is transitioning to a Bendigo Easy Retirement Account, from the transition date no Monthly Service Fee or Monthly Account Maintenance Fee will apply to your account.

However, transaction fees may apply for transactions you make.

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your account as and when they become payable.

4. Changes to interest

The table below sets out if your type of account earns interest, and if so, how interest is calculated and credited. If we pay interest on the credit balance for your type of account (see below), the interest rate or rates that apply to your account from the transition date are as published in our ***Bendigo Bank Schedule of interest rates for Personal Accounts***.

| Account Type | Does this account earn interest? | When is interest is credited? |
|---------------------------------|---|---|
| Bendigo Everyday Account | No interest earned for this account type. | |
| Bendigo Easy Retirement Account | <p>Interest will accrue on the relevant portion of the credit balance of your account. We calculate interest daily by applying the daily percentage rate to the relevant portion of your balance at the end of each day. The daily percentage rate is the relevant interest rate divided by 365 or, in a leap year, 366. For example:</p> <ul style="list-style-type: none"> if the rate of interest is 0.05% p.a. on that part of the account balance that is less than \$2,000 and 1.5% p.a. on that part of the account balance that equals or exceeds \$2,000; and your account balance is \$3,000, <p>the rate of interest applying to your account will be 0.05% p.a. on \$1,999.99 and 1.5% p.a. on the remainder.</p> | <p>Interest will be credited to your account monthly on the first day of the month.</p> <p>The interest steps that apply to your account from the transition date are published in our <i>Bendigo Bank Schedule of interest rates for Personal Accounts</i>.</p> |

You must ensure that your account does not become overdrawn. If it does, you will be required to pay us interest on the debit balance of your account at our applicable Standard Overdraft Rate and the Overlimit Rate which are also published in our ***Bendigo Bank Schedule of interest rates for Personal Accounts***. Overdrawn interest you are required to pay us is calculated daily and will be debited to your account:

- If your account earns interest, when we would have ordinarily credited interest to you; or
- If your account does not earn interest (or is used as an offset facility), half yearly on 1 April and 1 October.

The ***Bendigo Bank Schedule of interest rates for Personal Accounts*** has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us.

We may change the interest rates applicable to your account from time to time in our discretion (see 'Future changes to terms & conditions' below).

5. Changes to how you can access your account

Part A of this booklet and the letter we give you with a copy of this booklet provides general information about the changes to how you will be able to access your account after the transition date. Any existing payment access methods you have (such as cards, internet banking login details and PINs and passcodes) will be cancelled and replacement access methods issued to you. However, if you currently use a RediCard and/or debit visa card to access your account, that card will be cancelled and replaced with a Debit Mastercard®.

From the transition date you will be able to access your account using the following payment facilities:

| Payment Facilities | Bendigo Everyday Account and Bendigo Easy Retirement Account |
|---|---|
| In-branch banking | Available |
| Bank@Post™ | Available |
| Phone Banking | Available |
| e-banking | Available |
| BPAY & BPAY View® through e-banking | Available |
| Pay Anyone Service including OSKO® | Available |
| Automatic Payments | Available |
| Telegraphic Transfers | Available |
| Bank cheques | Available |
| Cheque facility | Available* |
| Debit Mastercard® | Available for persons aged 16 and over |
| Youth Debit Mastercard® | Available for persons aged 12-15 |
| Mobile Payments | Apple Pay, Google Pay, Samsung Pay, Fitbit Pay™, and Garmin Pay™ subject to additional terms and conditions |

****If you have an existing NOVA Alliance Bank cheque book we will not automatically issue you with a replacement Bendigo Bank cheque book for your account. You can request a Bendigo Bank cheque book for use with your account from the transition date by contacting us or visiting your local NOVA or Bendigo Bank branch.***

6. Changes to how authorised signatories can access and operate your account

From the transition date you will be able to ask us to authorise one or more people to access and operate your account:

- If you ask us to authorise someone as an 'additional signatory', they will be authorised to access and operate your account;
- If you ask us to authorise someone as an 'additional cardholder', they will be authorised to access and operate your account with card access only; and
- If you ask us to authorise someone as an 'authorised e-banking user', they will be authorised to access and operate your account via Bendigo Phone Banking or Bendigo e-banking only.

Clause 14 of the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** contains details of how you can authorise an authorised signatory and your liability for the actions of authorised signatories.

Any existing operation instructions, authorised signatories and other third party access authorisations you have in place in relation to your NOVA Alliance Bank account immediately prior to the transition date will continue after the transition date in relation to your corresponding Bendigo Bank account (unless you instruct us otherwise).

7. Changes to transaction limits

All Bendigo Bank accounts have a daily cash out limit of \$1,000, unless we agree to provide you with a higher daily cash out limit.

If you have NOVA Alliance Bank Internet Banking with the ability to send Credit External Payments immediately prior to the transition date and we give you access to Bendigo e-banking with the ability to send Pay Anyone payments (the Bendigo Bank equivalent for Credit External Payments) as part of the transition, your daily limit for such payments will change.

Currently, you have a Credit External Payment daily limit for each of your accounts which applies separately to each account. However, in Bendigo e-banking you will have one daily Pay Anyone limit which will apply across all of your accounts.

Unless we agree otherwise with you, your daily Pay Anyone limit in Bendigo e-banking from the transition date will be determined based on the combined total of all the Credit External Payment daily limits for all your NOVA Alliance Bank accounts immediately prior to the transition date as follows:

| The combined total of the Credit External Payment daily limits for all your accounts | Your new Bendigo e-banking daily Pay Anyone limit (across all accounts) |
|--|---|
| < \$5,000 | \$5,000 |
| \$5000 - \$50,000 | The combined total of the Transfer Funds daily limits for all your accounts |
| > \$50,000 | We will contact you to discuss what daily limit you require |

Important! These changes may increase your liability in the case of unauthorised transactions.

You can request a change to your daily Pay Anyone limit by contacting or visiting your local NOVA, SERVICE ONE or Bendigo Bank branch. You can also view and change your Pay Anyone limit in Bendigo e-banking. To set a daily limit greater than \$50,000, you must visit your local NOVA, SERVICE ONE or Bendigo Bank branch.

After the transition date we may change the daily and other periodic limits that apply to your accounts and payment facilities from time to time as set out in the terms and conditions that apply to your account.

8. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from the transition date.

You should read these terms and conditions carefully. In particular, we suggest that you read the following clauses of the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** to understand when you will and will not be liable in respect of losses from unauthorised transactions.

- For Phone Banking and e-banking transactions, see clause 52-53;
- For Cards, access numbers, security tokens, passwords, and PINs, see clause 54-57;
- For EFT transactions, see clause 58-59;
- For BPAY and BPAY view, see clause 67;
- For Automatic Payments, see clause 82; and
- For Pay Anyone, see clause 93.

9. Changes to your Statements

We will give you a statement of account every 6 months, unless we agree to provide you with statements more frequently (please contact us if you would like to request more frequent statements).

We will give you statements in writing by post, unless you elect to only receive electronic statements from us in Bendigo e-banking (e-statements).

After the transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

10. Future changes to terms and conditions

We may make changes to your account and the terms and conditions that apply to your account after the transition date as set out in clause 18 of the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)***:

Changes

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of any change that affects any of the matters specified in this document (including changes to fees and charges and interest rates):

- in writing (including by notice in your statement of account)
- by an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable)
- in such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible or
- in accordance with clause 28.4.

The notice of change table sets out how much prior notice we will give you of changes, if prior notice is required. Where no prior notice is required, we will give you notice of a change no later than the day on which the change takes effect. However, we may give you a shorter notice period or no notice of a change if it is reasonable for us to manage a material and immediate risk. In that case, we will give you notice of the change as soon as is reasonably practicable.

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is publicised by the Government.

Notice of Change

| Type of change | Minimum number of days notice |
|--|--|
| Any change that is an increase in fees or charges | 30 |
| A variation of the method by which interest is calculated | 30 |
| A variation of the frequency with which interest is debited or credited | |
| A variation of the balance ranges within which interest rate apply | |
| Increase your liability for losses relating to EFT transactions | 30 |
| Impose, remove or adjust the daily or periodical withdrawal limits applying to the use of an access method, an account from which we permit you to initiate EFT transactions, or electronic equipment | 30 |
| Change to the EFT conditions, BPAY conditions or Pay Anyone conditions (that is not caught by the above) | If we believe the change is unfavourable to you, 30. Otherwise, no advance notice. |
| Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you) | If we believe the change is unfavourable to you, 30. Otherwise, no advance notice |
| Changes to an interest rate | No later than the date of the change |
| (This does not apply to rates linked to money markets or external rates (which we do not control for which we cannot notify changes in advance.) These changes take effect from the earlier of the date you receive notification or they are first published.) | |

11. Changes to how we will communicate with you

From the transition date we may contact you in person, by writing to you at your last known residential or business address or your registered office, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it and logged in), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on the Bendigo Bank website and notifying you that they are available there.

12. Changes to cut-off times

From the transition date the following changes to cut off times for payments will take effect:

- For BPAY payments, the payment cut off time will be 6:30pm (AEST/AEDT) on Mondays through to Fridays. BPAY payments made on Saturday, Sunday and public holidays will be processed on the next business day.
- For Pay Anyone payments, the payment cut off time will be 7pm (AEST/AEDT) on Mondays through to Fridays. Pay Anyone payments made on Saturday, Sunday and public holidays will be processed on the next business day.
- For Automatic Payments, if the payment date falls on a day other than a business day, funds must be available by 10.00am (AEST/AEDT) on the previous day.

BPAY payments and Pay Anyone payments may take longer to be processed and credited if you tell us to make the payment on a Saturday, Sunday or a public holiday, or if the receiving financial institution does not process a payment as soon as they receive its details.

13. Changes to minimum balance requirements

From the transition date, there will be no minimum ongoing balance for your account.

14. Other changes

If a direct debit will overdraw your account

From the transition date if a direct debit will overdraw your account we will send you a SMS message (if we have your mobile phone number) asking you to transfer sufficient funds to cover the direct debit. If you do not transfer the funds required within the time limit specified in the SMS message the direct debit will be dishonoured and a Direct Debit Dishonour Fee will apply.

Bendigo home loan offset

For some Bendigo home loans, from the transition date you may be able to link your Bendigo Everyday Account as an offset facility to offset the interest that accrues on your home loan. More information is available in 'Part C: Home loans, home equity loans and personal loans' and in the terms and conditions that apply to your home loan.

You can also link a Bendigo Easy Retirement Account to some Bendigo home loans as an offset facility, but we will change the account to a Bendigo Everyday Account if you do.

Section B2– Changes if you are transitioning to a Bendigo EasySaver Account

1. Changes to terms and conditions

If your account is transitioning to a Bendigo EasySaver Account the terms and conditions set out in the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** and the relevant details set out in this booklet will apply to your account from the transition date, in replacement of the current terms and conditions, and to any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo EasySaver Account you accept those terms and conditions in relation to the payment facility.

In addition, the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (9 January 2023)*** will apply in relation to telegraphic transfers from your account from the transition date.

The ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** and the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (9 January 2023)*** have been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us. Further information about the transition to Bendigo Bank products is available at www.serviceone.com.au/goodtogreat.

2. Changes to fees and charges

What fees and charges will apply

From the transition date the fees and charges in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** will replace the current fees and charges that apply to your NOVA Alliance Bank account. In some cases, fees for transactions may apply.

A copy of the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** is published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us.

Monthly fees

From the transition date no Monthly Service Fee or Monthly Account Maintenance Fee will apply to your account. However, transaction fees may apply for transactions you make.

Monthly Account Rebate for Bendigo EasySaver Account

If your account is transitioning to a Bendigo EasySaver Account, from the transition date we will give you a monthly fee allowance (an Account Rebate) that we will use to reduce some Transaction Fees you may incur on your account each month. The ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** contains more information about how the monthly Account Rebate operates, including the amount of the Account Rebate.

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your account as and when they become payable.

3. Changes to interest

The table below sets out if your type of account earns interest, and if so, how interest is calculated and credited. If we pay interest on the credit balance for your type of account (see below), the interest rate or rates that apply to your account from the transition date are as published in our ***Bendigo Bank Schedule of interest rates for Personal Accounts***.

| Account Type | Does this account earn interest? | When is interest is credited? |
|---------------------------|---|--|
| Bendigo EasySaver Account | Interest will accrue on the credit balance of your account. We calculate interest daily by applying the daily percentage rate to the relevant part of your balance at the end of each day. The daily percentage rate is the relevant interest rate divided by 365 or, in a leap year, 366. One interest rate will apply to the entire balance of your account | Interest will be credited to your account monthly on the first day of the month. |

You must ensure that your account does not become overdrawn. If it does, you will be required to pay us interest on the debit balance of your account. If your account is a Bendigo EasySaver account, interest will be at our applicable Savings Overdrawn rate.

The Standard Overdraft Rate, Overlimit Rate and Savings Overdrawn rate are published in our **Bendigo Bank Schedule of interest rates for Personal Accounts**. Overdrawn interest you are required to pay us will be debited to your account monthly by the second business day of the month.

The **Bendigo Bank Schedule of interest rates for Personal Accounts** has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us.

We may change the interest rates applicable to your account from time to time in our discretion (see 'Future changes to terms & conditions' below).

4. Changes to how you can access your account

Part A of this booklet and the letter we give you with a copy of this booklet provides general information about the changes to how you will be able to access your account after the transition date. Any existing payment access methods you have (such as cards, internet banking login details and PINs and passcodes) will be cancelled and replacement access methods issued to you.

From the transition date you will be able to access your account using the following payment facilities:

| Payment Facilities | Bendigo EasySaver Account |
|---|---------------------------|
| In-branch banking | Available |
| Bank@Post™ | Not available |
| Phone Banking | Available |
| e-banking | Available |
| BPAY & BPAY View® through e-banking | Available |
| Pay Anyone Service including OSKO® | Available |
| Automatic Payments | Available |
| Telegraphic Transfers | Available |
| Bank cheques | Available |
| Cheque facility | Not available |
| Debit Mastercard® | Not available |
| Youth Debit Mastercard® | Not available |
| Mobile Payments | Not available |

5. Changes to how authorised signatories can access and operate your account

From the transition date you will be able to ask us to authorise one or more people to access and operate your account:

- If you ask us to authorise someone as an 'additional signatory', they will be authorised to access and operate your account; and
- If you ask us to authorise someone as an 'authorised e-banking user', they will be authorised to access and operate your account via Bendigo Phone Banking or Bendigo e-banking only.

Clause 14 of the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** contains details of how you can authorise an authorised signatory and your liability for the actions of authorised signatories.

Any existing operation instructions, authorised signatories and other third party access authorisations you have in place in relation to your NOVA Alliance Bank account immediately prior to the transition date will continue after the transition date in relation to your corresponding Bendigo Bank account (unless you instruct us otherwise).

6. Changes to transaction limits

If you have NOVA Alliance Bank Internet Banking with the ability to send Credit External Payments immediately prior to the transition date and we give you access to Bendigo e-banking with the ability to send Pay Anyone payments (the Bendigo Bank equivalent for Credit External Payments) as part of the transition, your daily limit for such payments will change.

Currently, you have a Credit External Payment daily limit for each of your accounts which applies separately to each account. However, in Bendigo e-banking you will have one daily Pay Anyone limit which will apply across all of your accounts.

Unless we agree otherwise with you, your daily Pay Anyone limit in Bendigo e-banking from the transition date will be determined based on the combined total of all the Credit External Payment daily limits for all your NOVA Alliance Bank accounts immediately prior to the transition date as follows:

| The combined total of the Credit External Payment daily limits for all your accounts | Your new Bendigo e-banking daily Pay Anyone limit (across all accounts) |
|---|--|
| < \$5,000 | \$5,000 |
| \$5000 - \$50,000 | The combined total of the Transfer Funds daily limits for all your accounts |
| > \$50,000 | We will contact you to discuss what daily limit you require |

Important! These changes may increase your liability in the case of unauthorised transactions.

You can request a change to your daily Pay Anyone limit by contacting or visiting your local NOVA, SERVICE ONE or Bendigo Bank branch. You can also view and change your Pay Anyone limit in Bendigo e-banking. To set a daily limit greater than \$50,000, you must visit your local NOVA, SERVICE ONE or Bendigo Bank branch.

After the transition date we may change the daily and other periodic limits that apply to your accounts and payment facilities from time to time as set out in the terms and conditions that apply to your account.

7. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from the transition date.

You should read these terms and conditions carefully. In particular, we suggest that you read the following clauses of the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** to understand when you will and will not be liable in respect of losses from unauthorised transactions.

- For Phone Banking and e-banking transactions, see clause 52-53;
- For Access numbers, security tokens, passwords, and PINs, see clause 54-57;
- For EFT transactions, see clause 58-59;
- For BPAY and BPAY view, see clause 67;
- For Automatic Payments, see clause 82; and
- For Pay Anyone, see clause 93.

8. Changes to your Statements

We will give you a statement of account every 6 months, unless we agree to provide you with statements more frequently (please contact us if you would like to request more frequent statements).

After the transition date, we will not send you your end of financial year tax history. Instead, this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

Bendigo EasySaver Account and Bendigo PiggySaver Account

We will give you statements in writing by post, unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements).

9. Future changes to terms and conditions

We may make changes to your account and the terms and conditions that apply to your account after the transition date as set out in clause 18 of the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)***:

Changes

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of, any change that affects any of the matters specified in this document (including changes to fees and charges and interest rates)

- *in writing (including by notice in your statement of account)*
- *by an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable)*
- *in such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible or*
- *in accordance with clause 28.4.*

The notice of change table sets out how much prior notice we will give you of changes, if prior notice is required. Where no prior notice is required, we will give you notice of a change no later than the day on which the change takes effect. However, we may give you a shorter notice period or no notice of a change if it is reasonable for us to manage a material and immediate risk. In that case, we will give you notice of the change as soon as is reasonably practicable.

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is publicised by the Government.

Notice of Change

| Type of change | Minimum number of days notice |
|---|--|
| Any change that is an increase in fees or charges | 30 |
| A variation of the method by which interest is calculated | 30 |
| A variation of the frequency with which interest is debited or credited | |
| A variation of the balance ranges within which interest rate apply | |
| Increase your liability for losses relating to EFT transactions | 30 |
| Impose, remove or adjust the daily or periodical withdrawal limits applying to the use of an access method, an account from which we permit you to initiate EFT transactions, or electronic equipment | 30 |
| Change to the EFT conditions, BPAY conditions or Pay Anyone conditions (that is not caught by the above) | If we believe the change is unfavourable to you, 30. Otherwise, no advance notice. |
| Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you) | If we believe the change is unfavourable to you, 30. Otherwise, no advance notice |
| Changes to an interest rate (This does not apply to rates linked to money markets or external rates (which we do not control for which we cannot notify changes in advance.) These changes take effect from the earlier of the date you receive notification or they are first published.) | No later than the date of the change |

10. Changes to how we will communicate with you

From the transition date we may contact you in person, by writing to you at your last known residential or business address or your registered office, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it and logged in), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on the Bendigo Bank website and notifying you that they are available there.

11. Changes to cut-off times

From the transition date the following changes to cut off times for payments will take effect:

- For BPAY payments, the payment cut off time will be 6:30pm (AEST/AEDT) on Mondays through to Fridays. BPAY payments made on Saturday, Sunday and public holidays will be processed on the next business day.
- For Pay Anyone payments, the payment cut off time will be 7pm (AEST/AEDT) on Mondays through to Fridays. Pay Anyone payments made on Saturday, Sunday and public holidays will be processed on the next business day.
- For Automatic Payments, if the payment date falls on a day other than a business day, funds must be available by 10.00am (AEST/AEDT) on the previous day.

BPAY payments and Pay Anyone payments may take longer to be processed and credited if you tell us to make the payment on a Saturday, Sunday or a public holiday, or if the receiving financial institution does not process a payment as soon as they receive its details.

12. Changes to minimum balance requirements

From the transition date, there will be no minimum ongoing balance for your account.

13. Other changes

If a direct debit will overdraw your account

From the transition date if a direct debit will overdraw your account we will send you a SMS message (if we have your mobile phone number) asking you to transfer sufficient funds to cover the direct debit. If you do not transfer the funds required within the time limit specified in the SMS message the direct debit will be dishonoured and a Direct Debit Dishonour Fee will apply.

Section B3 – Changes if you are transitioning to a Bendigo Standard Term Deposit Account

1. Changes to terms and conditions

If your account is transitioning to a Bendigo Standard Term Deposit Account the terms and conditions set out in the ***Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)*** and the relevant details set out in this booklet will apply to your account from the transition date in replacement of the current terms and conditions and any payment facilities we issue to you in respect of your account, unless you tell us that you do not agree to the changes applying in which case the changes will only take effect the first time an investment term ends (which we call the review date) on or after the transition date.

By using a payment facility we issue to you in respect of your Bendigo Standard Term Deposit Account you accept those terms and conditions in relation to the payment facility.

The ***Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)*** have been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and copies are also available on request by contacting us. Further information about the transition to Bendigo Bank products is available at www.serviceone.com.au/goodtgreat.

2. Changes to fees and charges

There will be no changes to the fees and charges that apply to your account until the first review date after the transition date, or after you make an early withdrawal (whatever is earlier).

Personal customers

When your investment term ends or you make an early withdrawal, if your account was opened as a personal account the fees and charges in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates Terms & Conditions (30 November 2022)*** will replace the current fees and charges that apply to your NOVA Alliance Bank account from that time onwards. In some cases, fees for transactions may apply. If you are unsure whether your account was opened as a personal account, please contact us to check.

Business customers

When your investment term ends or you make an early withdrawal, if your account was opened as a business account the fees and charges in the ***Bendigo Bank Business Fees and Charges booklet (25 November 2022)*** will replace the current fees and charges that apply to your NOVA Alliance Bank account from that time onwards. In some cases, fees for transactions may apply. If you are unsure whether your account was opened as a business account, please contact us to check.

Both of the above fees and charges documents referred to above have been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and copies are also available on request by contacting us.

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your account as and when they become payable.

3. Changes to interest

No interest rate change

The interest rate that applies to your account for your current investment term will not change as at the transition date as a result of your transition and the same interest rate will continue to apply. A different interest rate may apply to any subsequent investment term.

How interest is calculated and when is interest credited

Interest will be calculated daily by applying the applicable daily percentage rate to the balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by 365 or, in a leap year, 366.

After the transition date, we will continue to credit interest to your account at the same frequency at which interest is currently being credited to your account until the review date, or when you make an early withdrawal (whatever is earlier).

See clause 5.6 of the **Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)** for more information about how and when interest is calculated and credited.

4. Changes to what happens when your investment term ends

Once you transition to the **Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)**, when an investment term for your Bendigo Standard Term Deposit Account ends (which we call the Review Date), clause 8 of the **Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)** will apply:

8 What happens on the review date

8.1 *On the review date, we will automatically renew your investment for a period equal to that of the previous investment term (or the nearest equivalent investment term if the previous investment term is no longer available), unless we receive written instructions to the contrary before this date.*

8.2 *If you instruct us to renew your investment or your investment is automatically renewed in accordance with clause 8.1 above, it will be renewed from the review date.*

(a) If your investment term has not changed you will be advised of an indicative interest rate in the Term Deposit Review Confirmation letter which we will send to you shortly before the review date. If your investment term has changed, your indicative interest rate will be set out in the Schedule of Interest Rates for Term Deposit Accounts (which will be sent to you together with your Term Deposit Review Confirmation letter) and will be the indicative rate applicable to your investment term. Your interest rate will then be fixed for that investment term provided you do not make any additional deposits to, or withdrawals from your account before the review date.

(b) If you make additional deposits to, or withdrawals from your account before the review date, then depending on the amount deposited or withdrawn, your interest rate may change. Details of the indicative interest rate tiers applicable to your investment will be set out in the Schedule of Interest Rates sent to you with your Term Deposit Review Confirmation letter.

8.3

(a) If your investment is renewed and the interest rate that is applied at the review date is the same as the indicative rate stated in your Term Deposit Review Confirmation letter, that letter will act as confirmation of the roll over transaction.

(b) If your investment is renewed and the interest rate that is applied is different to the indicative rate stated in your Term Deposit Review Confirmation letter, you will receive confirmation from us of your new interest rate.

8.4 *You have a grace period of seven days from the review date to change the details of your investment (for example, increase the amount of your investment or the length of the investment term). If you elect, within this period, to reinvest for a different investment term or to add to, or reduce, your investment:*

(a) Your investment will be renewed at the prevailing interest rate applying to the particular investment amount and investment term you have chosen on the review date (and not necessarily the indicative interest rate advised in the Term Deposit Review Confirmation letter). Your interest rate will then be fixed for that investment term, provided you do not make additional deposits to, or withdrawals from, your account prior to the review date. If you do, then depending on the amount deposited or withdrawn, your interest rate may change.

(b) We will record the details of your investment including your new interest rate (assuming you do not make additional deposits to, or withdrawals from your account prior to the review date), investment term and the frequency with which interest will be credited, on

a new Term Deposit Certificate that we will issue to you. Details of the indicative interest tiers applicable to your investment will be set out in the Schedule of Interest Rates for Term Deposit Accounts sent to you with your Term Deposit Review Confirmation letter.

(c) Your new investment term will be effective from the review date (and not the date you change the details of your investment).

- 8.5 If your investment is renewed (either in accordance with clauses 8.2, 8.3 or 8.4) the terms and conditions set out in this document will apply as if the amount of the investment that is renewed, and the renewal, were an initial deposit.

5. Changes to when and how you can access your account

Part A of this booklet and the letter we give you with a copy of this booklet provides general information about how you will be able to access your account after the transition date. Any existing payment access methods you have (such as internet banking login details and PINs and passcodes) will change.

You can continue to make a withdrawal from your account during a grace period following a review date without any prior notice to us.

You can also make an early withdrawal from your Term Deposit before a review date. However:

- You must request early withdrawal of your funds;
- Your funds will be made available on the business day after the expiry of 31 days after you request the withdrawal; and
- The interest you earn will be reduced as a result of the early withdrawal.

You may make a request for early withdrawal of your funds in a branch.

From the transition date you will be able to access your account using the following payment facilities:

| Payment Facilities | Bendigo Standard Term Deposit Account |
|-------------------------------------|---------------------------------------|
| Passbook | Not available |
| In-branch banking | Available |
| Bank@Post™ | Not available |
| Phone Banking | Not available |
| e-banking | Not available |
| BPAY & BPAY View® through e-banking | Not available |
| Pay Anyone Service including OSKO® | Not available |
| Automatic Payments | Not available |
| Telegraphic Transfers | Not available |
| Bank cheques | Available |
| Cheque facility | Not available |
| Debit Mastercard® | Not available |
| Youth Debit Mastercard® | Not available |
| Mobile Payments | Not available |
| Bulk Payments | Not available |

Clause 3 of the ***Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)*** contains more information on restrictions that apply to withdrawing funds from your account, as well as when we may charge you fees or reduce interest payments for making a withdrawal.

6. Changes to how authorised signatories can access and operate your account

From the transition date you will be able to ask us to authorise one or more people to access and operate your account. If you ask us to authorise someone as an 'additional signatory', they will be authorised to access and operate your account.

Clause 15 of the **Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)** contains details of how you can authorise an authorised signatory and your liability for the actions of authorised signatories.

Any existing authorised signatories you have in place in relation to your NOVA Alliance Bank account immediately prior to the transition date will continue after the transition date in relation to your corresponding Bendigo Bank account (unless you instruct us otherwise).

7. Changes to your Statements and maturity/investment term notifications

We will give you a statement of account every 6 months, unless we agree to provide you with statements more frequently (please contact us if you would like to request more frequent statements). We will also provide you with a statement of account upon account closure.

We will give you statements in writing by post, unless you elect to only receive electronic statements from us in Bendigo e-banking (e-statements).

We will give you notice about your investment term maturing and investment options before a review date and after a review date as set out in the 'Changes to what happens when your investment term ends' section above.

8. Future changes to terms and conditions

Once you transition to the **Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)**, we may make changes to your account as set out in clause 17 of the **Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022)**:

Changes

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by, and subject to, the requirements of that law.

If we give you notice of a change that causes detriment to you (excluding any changes to Government charges or any changes we are required to make to comply with our legal obligations), you may opt-out of the change by written notice to us within 30 days of the date the notice is given. If you do so, that change will not apply to you until your next review date.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of any change that affects any of the matters specified in this document (including changes to fees and charges and interest rates):

- *In writing (including by notice in your statement of account)*
- *By an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable)*
- *In such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible or*
- *In accordance with clause 25.4 of the Bendigo Bank Term Deposit Accounts and Facilities Terms & Conditions (1 September 2022).*

The notice of change table sets out how much prior notice we will give you of changes, if prior notice is required.

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is publicised by the Government.

Notice of Change

| Type of change | Minimum number of days notice |
|--|--|
| Any change that is an increase in fees or charges | 30 |
| A variation of the method by which interest is calculated | 30 |
| A variation of the frequency with which interest is debited or credited | |
| A variation of the balance ranges within which interest rate apply | |
| Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you) | No later than the day on which the change takes effect |
| Change to an interest rate | No later than the date of the change |
| <i>This does not apply to rates linked to money markets or other external rates (which we do not control for which we cannot notify changes in advance.) These changes take effect from the earlier of the date you receive notification or they are first published.)</i> | |

9. Changes to how we will communicate with you

From the transition date, we may contact you in person, by writing to you at your last known residential or business address or your registered office, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it and logged in), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on the Bendigo Bank website and notifying you that they are available there.

10. Changes to minimum balance requirements

From the transition date, there will be no minimum ongoing balance for your account.

11. Other changes

From the transition date you will no longer receive a Certificate of Investment each time you make an initial investment, renew your investment or your investment is automatically renewed. Instead, you will receive a Term Deposit Review Confirmation letter before the review date for your investment. This letter will contain the current balance for the investment, the current review date, and the interest due upon the review date.

We will also include a Schedule of Interest Rates for Term Deposit Accounts which will detail the interest tiers and interest rates current at the time of printing. If your investment is renewed and the interest rate that is applied at the review date is the same as the indicative rate stated in your Term Deposit Review Confirmation letter, that letter will act as confirmation of the roll over transaction. If your investment is renewed and the interest rate that is applied is different to the indicative rate stated in your Term Deposit Review Confirmation letter, we will send you confirmation of your new interest rate.

Section B4 – Changes if you are transitioning to a Bendigo Business Basic Account, Bendigo Business Everyday Account and Bendigo Business EasySaver Account

1. Changes to terms and conditions

If your account is transitioning to a Bendigo Business Basic Account, Bendigo Business Everyday Account, or a Bendigo Business EasySaver Account the terms and conditions set out in the ***Bendigo Bank Business Accounts and Facilities Terms & Conditions (9 January 2023)*** and the relevant details set out in this booklet will apply to your account from the transition date, in replacement of the current terms and conditions, and to any payment facilities we issue to you in respect of your account. By using a payment facility we issue to you in respect of your Bendigo Business Basic Account, Bendigo Business Everyday Account, or a Bendigo Business EasySaver Account you accept those terms and conditions in relation to the payment facility.

In addition, the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (9 January 2023)*** will apply in relation to telegraphic transfers from your account from the transition date.

The ***Bendigo Bank Business Accounts and Facilities Terms & Conditions (9 January 2023)*** and the ***Bendigo Bank e-banking Telegraphic Transfer Terms & Conditions (9 January 2023)*** have been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us. Further information about the transition to Bendigo Bank products is available at www.serviceone.com.au/goodtogreat.

2. Changes to fees and charges

From the transition date the fees and charges in the ***Bendigo Bank Business Fees and Charges booklet (25 November 2022)*** will replace the fees and charges that apply to your NOVA Alliance Bank account. In some cases, fees for transactions may apply.

The ***Bendigo Bank Business Fees and Charges booklet (25 November 2022)*** has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and copies are also available on request by contacting us.

Bendigo Business Basic Account or Bendigo Business EasySaver Account

If your account is transitioning to a Bendigo Business Basic Account or a Bendigo Business EasySaver Account no Monthly Service Fee or Monthly Account Maintenance Fee will apply to your account. However, transaction fees may apply for transactions you make. More information is provided in Section C of the ***Bendigo Bank Business Fees and Charges booklet (25 November 2022)***.

Bendigo Business Everyday Account

If your account is transitioning to a Bendigo Business Everyday Account a \$15 Monthly Service Fee will apply to your account from the transition date and you will have access to a range of unlimited transactions, including BPAY withdrawals, e-banking internal transfers, Phone Banking transfers, Pay Anyone transfers, cheque withdrawals, and some transactions made through a branch or an agent. Fees and charges may apply for other transactions. More information is provided in Section C of the ***Bendigo Bank Business Fees and Charges booklet (25 November 2022)***.

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your account as and when they become payable or as set out in the ***Bendigo Bank Business Fees and Charges booklet (25 November 2022)***.

3. Changes to interest

Bendigo Business Basic Account or Bendigo Business Everyday Account

From the transition date we will not pay you any interest on the balance of your account.

Bendigo Business EasySaver Account

From the transition date we will pay you interest on the balance of your account.

The interest rate that applies to your account will change on the transition date and will be the applicable interest rate or rates published in our ***Schedule of interest rates for Business Accounts***.

The **Bendigo Bank Schedule of interest rates for Business Accounts** has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and printed copies are also available on request by contacting us.

We may change the interest rates applicable to your account from time to time in our discretion (see 'Future changes to terms and conditions' below).

Overdrawn interest

You must ensure that your account does not become overdrawn. If you do, you will be required to pay us interest on the debit balance of your account at our applicable Overdrawn Account Rate.

The interest rate that applies to your account from the transition date (if your account accrues interest) and the Overdrawn Account Rate that applies to your Account are the rates published in our Schedule of Interest Rates for Business Accounts for your account type on the transition date. The Schedule of Interest Rates for Business Accounts has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and copies are also available upon request.

We may change the interest rate applicable to your account from time to time in our discretion (see 'Future changes to terms and conditions' below).

How is interest calculated

We calculate interest daily by applying the daily percentage rate to the balance of your account at the end of each day. The daily percentage rate is the relevant interest rate divided by 365, or in a leap year, 366.

When interest is credited/debited

Interest we are required to pay you will be credited to your account monthly on the first day of the month. Overdrawn interest you are required to pay us will be debited to your account on the first day of the month.

4. Changes to how you can access your account

Part A of this booklet and the letter we give you with a copy of this booklet provides general information about how you will be able to access your account after the transition date. Any existing payment access methods you have (such as cards, internet banking login details and PINs and passcodes) will change.

From the transition date you will be able to access your account using the following payment facilities:

| Payment Facilities | Bendigo Business Basic Account or Bendigo Business Everyday Account | Bendigo Business EasySaver Account |
|---|--|---|
| Passbook | Not available | Not available |
| In-branch banking | Available | Available |
| Bank@Post™ | Available | Not Available |
| Phone Banking | Available | Available |
| e-banking | Available | Available |
| BPAY & BPAY View® through e-banking | Available | Available |
| Pay Anyone Service including OSKO® | Available | Available |
| Automatic Payments | Available | Available |
| Telegraphic Transfers | Available | Available |
| Bank cheques | Available | Available |
| Cheque facility | Available | Not available |
| Debit Card | Available | Not available |

| | | |
|--|-----------|---------------|
| Link Bendigo Bank Business Credit Card to the account | Available | Not available |
| Bulk Payments | Available | Available |

5. Changes to how authorised signatories can access and operate your account

From the transition date you will be able to ask us to authorise one or more people to access and operate your account:

- If you ask us to authorise someone as an 'additional signatory', they will be authorised to access and operate your account;
- If you ask us to authorise someone as an 'additional cardholder', they will be authorised to access and operate your account with card access only; and
- If you ask us to authorise someone as an 'authorised e-banking user', they will be authorised to access and operate your account via Bendigo Phone Banking or Bendigo e-banking only.

Clause 14 of the ***Bendigo Bank Business Accounts and Facilities Terms & Conditions (9 January 2023)*** contains details of how you can authorise an authorised signatory and your liability for the actions of authorised signatories.

Any existing operation instructions, authorised signatories and other third party access authorisations you have in place in relation to your NOVA Alliance Bank account immediately prior to the transition date will continue after the transition date in relation to your corresponding Bendigo Bank account (unless you instruct us otherwise).

6. Changes to transaction limits

All Bendigo Bank accounts have a daily cash out limit of \$1,000, unless we agree to provide you with a higher daily cash out limit.

If you have NOVA Alliance Bank Internet Banking with the ability to Transfer Funds immediately prior to the transition date and we give you access to Bendigo e-banking with the ability to send Pay Anyone payments (the Bendigo Bank equivalent for Credit External Payments) as part of the transition, your daily limit for such payments will change.

Currently, you have a Credit External Payment daily limit for each of your accounts which applies separately to each account. However, in Bendigo e-banking you will have one daily Pay Anyone limit which will apply across all of your accounts.

Unless we agree otherwise with you, your daily Pay Anyone limit in Bendigo e-banking from the transition date will be determined based on the combined total of all the Credit External Payment daily limits for all your NOVA Alliance Bank accounts immediately prior to the transition date as follows:

| The combined total of the Credit External Payment daily limits for all your accounts | Your new Bendigo e-banking daily Pay Anyone limit (across all accounts) |
|---|--|
| < \$5,000 | \$5,000 |
| \$5000 - \$50,000 | The combined total of the Transfer Funds daily limits for all your accounts |
| > \$50,000 | We will contact you to discuss what daily limit you require |

Important! These changes may increase your liability in the case of unauthorised transactions.

You can request a change to your daily Pay Anyone limit by contacting or visiting your local NOVA or Bendigo Bank branch. You can also view and change your Pay Anyone limit in Bendigo e-banking. To set a daily limit greater than \$50,000, you must visit your local NOVA or Bendigo Bank branch.

After the transition date we may change the daily and other periodic limits that apply to your accounts and payment facilities from time to time as set out in the terms and conditions that apply to your account.

7. Changes to your liability in relation to transactions

The terms and conditions for the payment facilities we issue to you in relation to your account contain details about when you will and will not be liable for transactions performed using the payment facilities from the transition date. You should read these terms and conditions carefully. In particular, we refer you to the following clauses of the Bendigo Bank Business Accounts and Facilities Terms & Conditions (9 January 2023):

- For cheque facilities, see clause 38;
- For Phone Banking and e-banking transactions, see clause 53;
- For Cards, access numbers, security tokens, passwords, and PINs, see clause 54-57;
- For EFT transactions, see clause 58-59;
- For BPAY and BPAY view, see clause 67;
- For Automatic Payments, see clause 82;
- For Pay Anyone, see clause 92; and
- For Bulk Payments, see clause 98.

8. Changes to your Statements

We will give you a statement of account every 6 months, unless we agree to provide you with statements more frequently (please contact us if you would like to request more frequent statements).

We will give you statements in writing by post, unless you elect to only receive electronic statements from us in Bendigo e-banking (e-statements).

After the transition date, we will not send you your end of financial year tax history. Instead this information will be able to be viewed online in Bendigo e-banking or provided to you on request.

9. Future changes to terms and conditions

We may make changes to your account and the terms and conditions that apply to your account after the transition date as set out in clause 18 of the **Bendigo Bank Business Accounts and Facilities Terms & Conditions (9 January 2023)**:

Changes

Acting reasonably, we may change these terms and conditions at our absolute discretion at any time. If any law regulates that change, we will only make the change to the extent permitted by and subject to, the requirements of that law.

Subject to the requirements of any law, you agree that we can give notice of changes to these terms and conditions and of any change that affects any of the matters specified in this document (including changes to fees and charges and interest rates):

- *In writing (including by notice in your statement of account),*
- *By an advertisement in a major daily newspaper published in Australia or at such other frequency as published by the overseas local major newspaper (if applicable)*
- *In such other manner as we reasonably consider is likely to come to the attention of as many account holders as possible or*
- *In accordance with clause 28.4 of the Bendigo Bank Business Accounts and Facilities Terms & Conditions (9 January 2023).*

The notice of change table sets out how much prior notice we will give of changes if prior notice is required. Where no prior notice is required, we will give you notice of a change no later than the day on which the change takes effect. However, we may give you a shorter notice period or no notice of a change necessitated by an immediate need to restore or maintain the security of the Bendigo Bank system or individual accounts or to otherwise manage a material and immediate risk where it is reasonable for us to do so. In that case, we will give you notice of the change as soon as is reasonably practicable.

Notice of Change

| Type of changes | Minimum number of days notice |
|--|---|
| <i>Any change that is an increase in fees or charges</i> | 30 |
| <i>A variation of the method by which interest is calculated</i> | 30 |
| <i>A variation of the frequency with which interest is debited or credited</i> | |
| <i>A variation of the balance ranges within which interest rate apply</i> | |
| <i>Increase your liability for losses relating to EFT transactions</i> | 30 |
| <i>Impose, remove or adjust the daily or periodical withdrawal limits applying to the use of an access method, an account from which we permit you to initiate EFT transactions, or electronic equipment</i> | 30 |
| <i>Change to the EFT conditions, BPAY conditions or Pay Anyone conditions (that is not caught by the above)</i> | <i>If we believe the change is unfavourable to you, 30. Otherwise, no advance notice.</i> |
| <i>Other changes to the terms and conditions (apart from a change in Government charges payable directly or indirectly by you)</i> | <i>If we believe the change is unfavourable to you, 30. Otherwise, no advance notice.</i> |
| <i>Change to an interest rate</i> | <i>No advance notice.</i> |

If a Government charge payable directly or indirectly by you is introduced or varied, we will notify you by advertisement in the national media or local media or in writing unless the introduction or variation is published by the Government.

10. Changes to how we will communicate with you

From the transition date we may contact you in person, by writing to you at your last known residential or business address or your registered office, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it and logged in), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on the Bendigo Bank website and notifying you that they are available there.

11. Changes to cut-off times

From the transition date the following changes to cut off times for payments will take effect:

- For BPAY payments, the payment cut off time will be 6:30pm (AEST/AEDT) on Mondays through to Fridays. BPAY payments made on Saturday, Sunday and public holidays will be processed on the next business day.
- For Pay Anyone payments, the payment cut off time will be 7pm (AEST/AEDT) on Mondays through to Fridays. Pay Anyone payments made on Saturday, Sunday and public holidays will be processed on the next business day.
- For Automatic Payments, if the payment date falls on a day other than a business day, funds must be available by 10.00am (AEST/AEDT) on the previous day.

BPAY payments and Pay Anyone payments may take longer to be processed and credited if you tell us to make the payment on a Saturday, Sunday or a public holiday, or if the receiving financial institution does not process a payment as soon as they receive its details.

12. Changes to minimum balance requirements

From the transition date, there will be no minimum ongoing balance for your account

13. Other changes

If a direct debit will overdraw your account

From the transition date if a direct debit will overdraw your account we will send you a SMS message (if we have your mobile phone number) asking you to transfer sufficient funds to cover the direct debit. If you do not transfer the funds required within the time limit specified in the SMS message the direct debit will be dishonoured and a Direct Debit Dishonour Fee will apply.

PART C: Home loans, home equity loans and personal loans

As part of transitioning your NOVA Alliance Bank loan, the terms and conditions that apply to your loan will change. This part of this booklet gives you information about the changes that apply to your loan if it is transitioning to a Bendigo Bank home loan, home equity loan or personal loan.

What accounts does this Part C: Home loans home equity loans and personal loans relate to?

The changes described in this part of this booklet are relevant to you if the letter we give you with a copy of this booklet tells you your loan is transitioning to a Bendigo Bank Complete Home Loan, a Bendigo Bank Non-Individual Residential Investment Loan, a Bendigo Bank Unregulated Term Loan, a Bendigo Bank Home Equity Loan (Regulated) a Bendigo Bank Personal Loan (secured or unsecured) or a Bendigo Student Loan (secured or unsecured).

When will these changes take effect?

We will separately advise you of the transition date when the changes described in this booklet will take effect.

In some cases, the existing terms and conditions that apply to your loan allow us to make the relevant changes described in this part of this booklet without your express agreement. However, in other cases we will need your agreement to the changes.

The letter we give you with a copy of this booklet will tell you if we need your agreement to the changes and, if so, how you can indicate your agreement, when you need to agree by and what will happen if you do not agree.

What are the changes?

The letter we give you with a copy of this booklet tells you which type of Bendigo Bank loan product your NOVA Alliance Bank loan will transition to on the transition date (unless we agree otherwise with you or we require your agreement to the changes and you do not agree).

It is important that you read this part of this booklet and the terms and conditions documents referred to in this part of this booklet carefully and contact us if you have any questions.

You should contact us before the transition date if you think your loan should transition to a different type of loan than what we have selected for you or if you would like to discuss the different options available to you.

1. Changes to terms and conditions

From the transition date, the following terms and conditions and the details set out in this part of this booklet will apply to your loan in replacement of the current terms and conditions that apply to your loan. For the purposes of the terms and conditions documents referred to in this part of this booklet, any reference to "Loan Schedule", "Letter of Offer", "Schedule", "Agreement", "Contract" or "Facility Agreement" is to be read so as to mean the current contractual terms and conditions that apply to your loan, as varied and supplemented by this booklet.

Bendigo Bank Complete Home Loan

If your home loan is transitioning to a Bendigo Bank Complete Home Loan, the terms and conditions set out in the ***Bendigo Bank Home Loan Booklet (9 January 2023)*** together with the relevant details set out in this part of this booklet will apply to your home loan from the transition date. A copy of these terms and conditions is provided to you with this booklet if they are applicable to you.

Bendigo Bank Non-Individual Residential Investment Loan

If your home loan is transitioning to a Bendigo Bank Non-Individual Residential Investment Loan, the terms and conditions set out in the ***Bendigo Bank Non-Individual Residential Investment Loan General Terms & Conditions of your Loan(s) (15 September 2022)*** together with the relevant details set out in this part of this booklet will apply to your home loan from the transition date. A copy of these terms and conditions is provided to you with this booklet if they are applicable to you.

Bendigo Bank Unregulated Term Loan

If your home loan is transitioning to a Bendigo Bank Unregulated Term Loan and you are required to make principal and interest repayments on the transition date, the terms and conditions set out in the ***Bendigo Bank Unregulated Term Loan Key General Terms & Conditions – Principal & Interest Repayments (15 September 2022)*** together with the relevant details set out in this part of this booklet will apply to your home loan from the transition date.

If your home loan is transitioning to a Bendigo Bank Unregulated Term Loan and you are required to make interest-only repayments on the transition date, the terms and conditions set out in the ***Bendigo Bank Unregulated Term Loan Key General Terms & Conditions – Interest Only Repayments (15 September 2022)*** together with the relevant details set out in this part of this booklet will apply to your home loan from the transition date.

If your home loan is transitioning to a Bendigo Bank Unregulated Term Loan, a copy of the terms and conditions that are applicable to you is provided to you with this booklet.

Bendigo Bank Home Equity Loan (Regulated)

If your home equity loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated), the terms and conditions set out in the ***Bendigo Bank Home Equity Loan (Regulated) Terms & Conditions (5 October 2021)*** (including the Electronic Banking Conditions of Use set out in that document) together with the relevant details set out in this part of this booklet will apply to your home equity loan from the transition date. A copy of these terms and conditions is provided to you with this booklet if they are applicable to you.

In addition, the terms and conditions set out in the ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** and the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** apply in relation to a Bendigo Bank Home Equity Loan (Regulated) as described in the ***Bendigo Bank Home Equity Loan (Regulated) Terms & Conditions (5 October 2021)***. The ***Bendigo Personal Accounts and Facilities Terms & Conditions (9 January 2023)*** and the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** have been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and copies are also available on request.

Bendigo Bank Personal Loans (secured or unsecured) and Bendigo Bank Student Loans (secured or unsecured)

If your loan is transitioning to a Bendigo Bank Personal Loan or a Bendigo Bank Student Loan, the terms and conditions set out in the ***Bendigo Bank Personal Loan Terms & Conditions (9 January 2023)*** together with the relevant details set out in this part of this booklet will apply to your loan from the transition date. A copy of these terms and conditions is provided to you with this booklet if they are applicable to you.

2. Changes to credit fees and charges

Monthly and annual fees

If you are currently paying a Monthly Service Fee of \$8 or more per month in relation to your home loan or home equity loan, the amount of your Monthly Service Fee will not change from the transition date.

If you are currently paying a Monthly Service Fee of less than \$8 per month in relation to your home loan or home equity loan, you will no longer be required to pay a Monthly Service Fee from the transition date.

If your loan is transitioning to a Bendigo Bank Personal Loan (secured or unsecured), you will be required to pay a Monthly Service Fee of \$5 per month from the transition date.

If your loan is transitioning to a Bendigo Bank Student Loan (secured or unsecured), you will not be required to pay a Monthly Service Fee from the transition date.

Break Costs and Prepayment Fees

If the Annual Percentage Rate for your home loan is fixed when it transitions, there will be no changes to when a Break Cost Fee is payable by you and the method of calculating the amount of any Break Cost Fee payable by you until the end of your current fixed rate period.

Break Cost Fees and Prepayment Fees in respect of any fixed rate period that commences on or after the transition date will be payable in accordance with the terms and conditions that apply to your loan from the transition date (see above).

Other fees and charges - Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan and Bendigo Bank Unregulated Term Loan

No fees or charges are payable by you on the transition of your home loan

From the transition date, the following fees and charges will be payable by you in relation to your home loan and will replace the current fees and charges that apply (except Monthly Service Fees, annual fees and break cost fees and prepayment fees which are payable as set out above).

Ongoing and Miscellaneous Fees – Below are the fees and charges that may be applicable to your loan depending on requests you make of the bank over the life of the loan.

| | | |
|---|--|---------|
| Variation Fees | Simple Variation – A request for Consent or Loan Term Extension. | \$150 |
| | Complex Variation – A request to substitute one security for another. | \$300 |
| Repayment Recalculation Fee – Payable when the Bank agrees to your request to recalculate your loan repayments, in the event of a principal reduction, removal of all or part of your advance position which is available for redraw or change in repayment frequency. If your loan repayments are not sufficiently in advance of your scheduled repayments to cover this fee, then you will immediately need to make a sufficient payment to cover the fee, to your loan account. | | \$50 |
| Rate Variation Fee – Payable when you ask us to renegotiate a new interest rate | | \$100 |
| Interest Prepayment Fee – Applicable to Interest Only loans; the fee is payable when the Bank agrees to your request to calculate the amount of interest you will be charged over the upcoming financial year and then prepay that amount in one lump sum. This fee is debited from your loan account. If the loan repayments are not sufficiently in advance of your scheduled repayments to cover this fee, then you will immediately need to make a sufficient payment to cover the fee, to your loan account. | | \$85 |
| Online Redraw Fee – Charged when completing a redraw. | | Free |
| Manual Redraw Fee – Charged when you complete a redraw from your loan at a branch. | | Free |
| Default Fee# – Debited to your account when you are in default. This fee is debited to your loan account every 30 days thereafter for so as you remain in default. | | \$35 |
| Discharge Administration Fee – Charged when you ask the bank to prepare your loan for discharge. | | \$350 |
| Duplicate Fee – Is payable for each copy of any document you request. | | \$16.50 |
| Bank Cheque Fee – Is payable for each Bank Cheque drawn. | | \$10 |

#This fee will not be charged where the bank is notified that all borrowers to the loan are deceased.

External Costs - These are fees and costs that are charged by external parties that you may incur if we provide further lending on your existing loan or change your loan in the future.

Progress Inspection Fee (inclusive of GST) – the amount we have to pay a valuer we appoint to provide us with a valuation for any mortgaged property is payable each time our Valuer inspects building works in order to recommend that we make a progress payment and is debited to the loan account at the time of the inspection.

Consent or Production Fees – Fees payable to another security provider for the consent and/or production of a security. Production fee of \$150 is payable per document we produce to any Land Titles Office. For example, a lender has the 1st mortgage, and you consent to obtaining a 2nd mortgage on your property.

Registration Fees and Stamp Duty – is payable to any government body for registration and/or stamp duty payable. This is debited to your loan account when we become aware that the registration fees and/or stamp duty must be paid and is payable after that as part of your loan account balance.

Solicitor Fees – Fees that may be charged by solicitors when acting on Bendigo Bank’s behalf in preparing security documents and settling your loan.

Solicitor Disbursements – Fees for disbursements that may be payable to solicitors acting for us in preparing the security documents and settling your loan.

Other fees and charges - Bendigo Bank Home Equity Loan (Regulated)

No fees or charges are payable by you on the transition of your home equity loan.

From the transition date, the following fees and charges will be payable by you in relation to your home equity loan and will replace the current fees and charges that apply (except Monthly Service Fees, and annual fees which are payable as set out above).

Retained Credit Fees and Charges

Bank Cheque Fee: We charge \$10.00 for each bank cheque we draw. When we draw a bank cheque the fee will be debited to your overdraft account when we issue the cheque and is payable after that as part of your overdraft account balance.

Discharge Administration Fee: \$350.00 is payable (a) in relation to each security that you request us to partially or fully release or discharge; and (b) where your overdraft facility is cancelled and no security is released or discharged. The fee will either be (a) included in the amount you must pay us in order to repay your overdraft account balance in full following cancellation of your overdraft facility, or (b) debited to your overdraft account. If it is debited to your overdraft account, the fee will be payable as part of your overdraft account balance.

Duplicate Fee: \$16.50 inclusive of GST for each copy of any document you request (apart from copies of documents you are entitled to obtain under the National Credit Code) is debited to your overdraft account when you make the request. This fee is payable after that as part of your overdraft account balance.

Variation Fee - Simple: \$150.00 is payable and debited to your overdraft account in each of the following instances: · Consent - when (a) we consent to the creation of a subsequent security interest in favour of another person over any security property; (b) consent to enter into a Deed of Priority in relation to a security; or (c) consent to a lease, change or dealing affecting the security property (for example, we consent to a subdivision of the security property). The fee is payable as part of your overdraft account balance. A Production Fee may also apply if we need to produce a document to any Land Titles Office.

Variation Fee - Complex: \$300.00 is debited to your overdraft account in each of the following instances: · Property Substitution - when you ask us to substitute a new property for a security property. This fee is payable after that as part of your overdraft account balance.

Rate Variation Fee: \$100.00 is payable and debited to your overdraft account when you ask us to renegotiate a new interest rate. The fee is payable as part of your overdraft account balance.

Additional Document Preparation Fee: \$100.00 per document is debited to your overdraft account when we produce a Deed of Priority, Deed of Variation, Deed of Covenant or Deed of Ratification.

Non Retained Credit Fees and Charges

Subsequent Valuation Fee: The amount we have to pay a valuer we appoint to provide us with a valuation for any mortgaged property, inclusive of GST, is payable prior to the ordering of the valuation. If no payment is received, the Valuation Fee will be deducted as part of your overdraft account balance.

Subsequent Registration Fee: The amount we have to pay to the relevant government body to register any additional document we become aware after the disclosure date that we want to register is debited to your overdraft account when we arrange for registration of the document. This fee is payable after that as part of your overdraft account balance.

Registration Fees and Stamp Duty: The amount that must be paid to any relevant government body for registration fees and/or stamp duty payable for or in connection with the contract and/or a security (that we become aware after the disclosure date must be paid) is debited to your overdraft account when we become aware that the registration fees and/or stamp duty must be paid. This fee is payable after that as part of your overdraft account balance.

Legal Fees: The amount of costs and disbursements, inclusive of the Goods and Services Tax, we have to pay to any solicitors acting for us in connection with the contract and/or a security (apart from enforcement expenses and Solicitors Fees and Solicitors Disbursements referred to above) is debited to your overdraft account when we incur these costs and disbursements. This fee is payable after that as part of your overdraft account balance.

Consent or Production Fees: Amounts we have to pay to a holder of a security interest to obtain their consent to registration of a security or production by them of a title at any Land Titles Registration Office to enable registration of a security.

In addition, the relevant fees and charges set out in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** will also apply in relation to transactions performed in respect of your home equity loan from the transition date. A copy of this Schedule has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and copies are also available on request by contacting us.

Other fees and charges - Bendigo Bank Personal Loan and Bendigo Bank Student Loan

No fees or charges are payable by you on the transition of your loan.

From the transition date, the following fees and charges will be payable by you in relation to your loan and will replace the current fees and charges that apply (except Monthly Service Fees, annual fees which are payable as set out above).

| Ongoing and Miscellaneous Fees – Below are the fees and charges that may be applicable to your loan depending on requests you make of the bank over the life of the loan. | |
|--|---------|
| Online Redraw Fee – Charged when completing a redraw online. | Free |
| Manual Redraw Fee – Charged when you complete a redraw from your loan at a branch. | Free |
| Early Repayment Fee# – Charged if the loan is paid out before the original term. | \$20 |
| Default Fee# – Debited to your loan account when you are in default of \$50 or more. This fee is debited to your loan account every 30 days thereafter for so long as you remain in default | \$35 |
| Duplicate Fee# – Is payable for each copy of any document you request | \$16.50 |
| Bank Cheque fee – Is payable for each Bank Cheque drawn. | \$10 |

#This fee will not be charged where the bank is notified that all borrowers to the loan are deceased. Fees will continue to be charged where a service is performed.

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your home loan, home equity loan or personal loan account as and when they become payable.

3. Changes to interest and your Annual Percentage Rate

Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan, Bendigo Bank Unregulated Term Loan or Bendigo Bank Home Equity Loan (Regulated)

There will be no change to the rate of interest you are currently paying in relation to your loan on the transition date as part of the transition of your loan. However, we are changing the way in which the Annual Percentage Rate for your loan is determined. It is important that you understand how your Annual Percentage Rate is determined to understand future changes to your Annual Percentage Rate.

From the transition date, your Annual Percentage Rate will be determined by referring to a reference rate and, in some cases, applying a margin.

If your interest rate is fixed on the transition date

If the Annual Percentage Rate for your loan is fixed when your loan transitions, it will not change until the end of the fixed rate period. After the end of the fixed rate period, the Annual Percentage Rate of interest that applies to your loan will be the reference rate that applies based on the Reference Rate Table below. No margin is applied to the reference rate to determine your Annual Percentage Rate. We will contact you before your fixed rate period ends to advise you of the variable rate that will apply at the end of your fixed rate period.

If your interest rate is variable on the transition date

If the Annual Percentage Rate for your loan is not fixed when your loan transitions (i.e. it is a variable rate), the reference rate that applies to your loan is determined in accordance with the Reference Rate Table set out below and the margin that is applied to the reference rate to determine the Annual Percentage Rate for your loan is the margin required, if any, so that the actual Annual Percentage Rate for your loan on the transition date does not change.

We will write to you again before the transition date to tell you the reference rate and margin (if any) that applies to your loan to determine the Annual Percentage Rate from the transition date.

From the transition date, depending on the loan-to-value ratio (LVR) for your loan, you may be eligible for a

different margin that results in your Annual Percentage Rate being lower. You should contact us on or shortly after the transition date to see if you are eligible for a rate reduction.

What reference rate applies to your loan and where are reference rates published

Reference Rate Table

| <i>If...</i> | <i>Your reference rate from the transition date will be the Bendigo Bank...</i> |
|---|--|
| If your loan is transitioning to a Bendigo Bank Complete Home Loan, our records indicate that the mortgaged property for your loan is your principal place of residence, and you are required to make principal & interest repayments (or repayments of a specified amount) | Residential Variable Rate |
| If your loan is transitioning to a Bendigo Bank Complete Home Loan, our records indicate that the mortgaged property for your loan is your principal place of residence and you are required to make interest-only repayments | Residential Variable Interest Only Rate |
| If your loan is transitioning to a Bendigo Bank Complete Home Loan, our records indicate that the mortgaged property for your loan is residential investment property and you are required to make principal & interest repayments (or repayments of a specified amount) | Bendigo Investment Rate |
| If your loan is transitioning to a Bendigo Bank Unregulated Term Loan and you are required to make principal & interest repayments (or repayments of a specified amount) | Bendigo Investment Rate |
| If your loan is transitioning to a Bendigo Bank Complete Home Loan, our records indicate that the mortgaged property for your loan is residential investment property and you are required to make interest-only repayments | Bendigo Investment Interest Only Rate |
| If your loan is transitioning to a Bendigo Bank Unregulated Term Loan and you are required to make interest-only repayments | Bendigo Investment Interest Only Rate |
| If your loan is transitioning to a Bendigo Bank Non-Individual Residential Investment Loan and you are required to make principal & interest repayments (or repayments of a specified amount) | Bendigo Non-Individual Investment Rate |
| If your loan is transitioning to a Bendigo Bank Non-Individual Residential Investment Loan and you are required to make interest-only repayments | Bendigo Non-Individual Investment Interest Only Rate |
| If your loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated) and our records indicate that the mortgaged property for your loan is your principal place of residence | Bendigo Home Equity Loan Variable Rate |
| If your loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated) and our records indicate that the mortgaged property for your loan is residential investment property | Home Equity Investment Rate |

Each of the above reference rates are published in the Schedule of Interest Rates on the Bendigo Bank website and in any Bendigo Bank branch. Future changes to the reference rates will be notified to you as set out in the applicable terms and conditions that apply to your loan after the transition date (see the 'Changes to terms and conditions' section above) which may include by publishing the reference rates in a newspaper.

Bendigo Bank Personal Loan (secured or unsecured) or Bendigo Bank Student Loan (secured or unsecured)

There will be no change to the rate of interest you are paying in relation to your loan on the transition date as part of the transition of your loan.

When interest is debited

Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan and Bendigo Bank

Unregulated Term Loan, Bendigo Bank Personal Loan (secured or unsecured) or Bendigo Bank Student Loans (secured or unsecured)

From the transition date, interest will be debited to your loan account monthly on or about the same day of the month. Depending on your loan type and circumstances, interest will either be debited on the last day of the month or on the same day of the month as the original date of settlement of your loan (where there is no corresponding day in a month, such as the 29th, 30th, or 31st, we will debit interest on the last day of that month). This may be different to the date on which interest is currently being debited to your account.

Bendigo Bank Home Equity Loans (Regulated)

From the transition date, interest will be debited to your loan account monthly on first day of the month. This may be different to the date on which interest is currently being debited to your account.

4. Changes to your Repayments and Minimum Repayments

Principal and interest repayments for Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan or Bendigo Bank Unregulated Term Loans

There will be no change to your repayment amount or frequency on the transition date. However, Bendigo Bank may review your repayment amount and revise the repayment amount after the transition date (for example, if it considers it necessary to do so to ensure you repay your loan over the remaining agreed loan term taking into account your current loan balance and Annual Percentage Rate). You will receive further notice of any change to your repayments if this occurs. Your repayment due date will also not change on the transition date unless we notify you otherwise.

Interest only repayments for Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan or Bendigo Bank Unregulated Term Loans

If your home loan is transitioning to a Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan or Bendigo Bank Unregulated Term Loan and on the transition date you are only required to make interest-only repayments, the amount of each monthly repayment you are required to make each month will increase slightly as, from the transition date, the amount of each repayment you are required to pay is calculated as the total of the interest and credit fees and charges debited to your loan account in the previous month (currently, the amount you are required to pay only includes the interest debited and does not include the amount of any credit fees and charges debited).

If you are currently required to make interest-only repayments, from the transition date interest will be debited monthly and you will be required to make your monthly interest-only repayment on the same day of the month as the initial draw down for your loan. However, if your loan was drawn down on the 29th, 30th or 31st of a month, your Payment Due Date in any month not having a 29th, 30th or 31st (as the case may be) will be the last day of the month.

Your repayment amount may also be revised after the transition date (for example, to ensure you repay your loan over the remaining agreed loan term). You will receive further notice of any change to your repayments if this occurs.

Minimum repayments for Bendigo Bank Home Equity Loans

If your loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated), you are no longer required to make minimum repayments each month.

We may require that you pay to us the debit balance of your account at any time – see clause 3 of the ***Bendigo Bank Home Equity Loan (Regulated) Terms and Conditions (5 October 2021)*** that will apply to your loan from the transition date. Until we make such a demand you will only be required to make such repayments as are necessary to keep the balance of your account to less than or equal to your approved credit limit.

Repayments for Bendigo Bank Personal Loan (secured or unsecured) or Bendigo Bank Student Loan (secured or unsecured)

There will be no change to your repayment amount or frequency on the transition date. However, Bendigo Bank may review your repayment amount and revise the repayment amount after the transition date (for example, if it considers it necessary to do so to ensure you repay your loan over the remaining agreed loan term taking into account your current loan balance and Annual Percentage Rate). You will receive further notice of any change to your repayments if this occurs. Your repayment due date will also not change on the transition date unless we notify you otherwise.

How you can make repayments

From the transition date you will be able to make repayments to your home loan, home equity loan, or personal loan account by making an internal transfer within Bendigo e-banking to your Bendigo Bank loan account from another of your Bendigo Bank accounts or by instructing us or another financial institution to make an electronic funds transfer to your loan account. Please note that you will no longer be able to make repayments using a payroll split. From the transition date you will need to ensure you either make repayments manually or set up recurring payments. Please contact us if you require assistance with this.

5. Changes to how you can access your account

Part A of this booklet and the letter we give you with a copy of this booklet provides general information about the changes to how you will be able to access your loan account after the transition date. Any existing payment access methods you have (such as internet banking login details and PINs and passcodes) will be cancelled and replacement access methods issued to you.

Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan, Bendigo Bank Unregulated Term Loan, Bendigo Bank Personal Loan (secured or unsecured) or Bendigo Bank Student Loan (secured or unsecured)

From the transition date you will no longer be able to make direct debit payments from your loan account if you were previously able to. If your loan currently has a cheque facility, a cheque facility will not be issued to you or be available to you in relation to your loan from the transition date.

Bendigo Bank Home Equity Loan

If your loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated) and currently has a cheque facility, a cheque facility will not be issued to you or be available to you in relation to your loan from the transition date.

From the transition date, you may access credit under your facility as set out in the ***Bendigo Bank Home Equity Loan (Regulated) Terms & Conditions (5 October 2021)*** that apply from the transition date (see clause 2).

6. Changes to your Statements

If your loan is transitioning to a Bendigo Bank Complete Home Loan, Bendigo Bank Non-Individual Residential Investment Loan, Bendigo Bank Unregulated Term Loan, Bendigo Bank Personal Loan (secured or unsecured) or Bendigo Bank Student Loan (secured or unsecured) we will continue to provide you with a statement of account every 6 months, unless we agree to provide you with statements more frequently (please contact us if you would like to request more frequent statements). In some circumstances we may not give you a statement of account (see the terms and conditions that will apply to your loan from the transition date for the circumstances in which a statement may not be given).

If your home equity loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated), we will now issue you with a statement of account at least every 3 months, unless we agree to provide you with statements more frequently (please contact us if you would like to request more frequent statements). In some circumstances we may not give you a statement of account (see the terms and conditions that will apply to your loan from the transition date for the circumstances in which a statement may not be given).

We will give you statements in writing by post, unless you elect to only receive electronic statements from us in Bendigo e-banking (e-statements) on or after the transition date. If you have previously elected to receive e-statements in relation to your NOVA Alliance Bank loan, you will need to again elect to only receive e-statements in Bendigo e-banking or by contacting us on or after the transition date.

7. Future changes to terms and conditions

The terms and conditions that apply to your loan (see 'Changes to terms and conditions', above) allow us to make changes to your loan and the terms and conditions that apply to your loan after the transition date as set out below.

Bendigo Bank Complete Home Loan or Bendigo Bank Home Equity Loan (Regulated)

If your loan is transitioning to a Bendigo Bank Complete Home Loan or a Bendigo Bank Home Equity Loan (Regulated) then we may make changes to your loan and the terms and conditions that apply to your loan after the transition date as set out in the following clause:

Changes

Acting reasonably we can change this contract (such as by varying an existing provision or adding a new provision) at any time without your consent including:

- (a) imposing a new fee or charge;
- (b) changing a reference rate or any other rate that applies to this contract;
- (c) changing the manner in which interest is calculated or applied under this contract;
- (d) changing the way in which repayments are calculated or when they are due;
- (e) changing when we will give you a statement of account.

If any law regulates that change, we may only make the change to the extent permitted by, and subject to, the requirements of that law.

We will notify you of changes as set out below:

| Type of change | Minimum notice period* | Notification method* |
|---|---|--|
| <i>Introducing or changing fees and charges (including timing)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>Interest rate changes (other than those below) (This does not apply to rates linked to money markets or other external rates (which We do not control for which We cannot notify changes in advance.) These changes take effect from the earlier of the date You receive notification, or they are first published)</i> | <i>No later than the date of the change</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to the:</i> <ul style="list-style-type: none"> • <i>method by which interest is calculated or applied</i> • <i>frequency with which interest is debited or credited</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Introducing or changing any Government charge or tax (Note: We will only notify You if not publicised by the government separately)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Changes:</i> <ul style="list-style-type: none"> • <i>of an administrative nature or which We make in order to fix an error, inconsistency or omission</i> • <i>to replace a reference rate or index with a different reference rate or index</i> • <i>to modify Our products or services to improve Our customer service</i> • <i>to make the contract consistent with Our internal processes, including technology improvements</i> • <i>which We consider necessary or desirable to meet best practices in Our industry</i> | <i>30 days in advance, or shorter if the change is not adverse to You</i> | <i>In writing, by newspaper advertisement or on Our website, in any other case</i> |

*We may not give you advance notice if a change reduces your obligations (for example if the interest rate drops) or if you get longer to pay, but we will nevertheless give you notice with your next statement.

***In addition to the methods described in the table, we will always give you notice of each change in the next statement after the change, and we may also notify you by any other method permitted or required by law. Where we give you notice in writing, we may do so electronically only if you have agreed to us doing so.*

****We may give you a shorter notice period, or no notice, of an unfavourable change if:*

- It is reasonable for us to manage a material and immediate risk, or*
- there is a change to, or introduction of a government charge that you pay directly, or indirectly, as part of your banking service. In that case, we will tell you about the introduction or change reasonably promptly after the government notifies us (however, we do not have to tell you about it if the government publicises the introduction or change).*

Bendigo Bank Non-Individual Residential Investment Loan

If your loan is transitioning to a Bendigo Bank Non-Individual Residential Investment Loan then we may make changes to your loan and the terms and conditions that apply to your loan after the transition date as set out in the following clause:

Changes

Acting reasonably, the Bank can change the Agreement without the Borrower’s consent as follows:

- (a) imposing a new fee or charge;*
- (b) changing a reference rate or any other rate that applies;*
- (c) changing the manner in which interest is calculated or applied;*
- (d) changing the way in which repayments are calculated or when they are due; or*
- (e) changing when the Bank will give the Borrower a statement of account.*

If any law or the Banking Code of Practice regulates that change, the Bank may only change to the extent permitted by, and subject to, the requirements of that law or the Banking Code of Practice.

Notification of Changes

(a) The Bank will notify the Borrower of changes to the Agreement as set out below:

| Type of change | Minimum notice period* | Notification method** |
|---|---|---|
| <i>Adding, deleting or changing the terms and conditions (that isn’t covered elsewhere in this table)</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Introducing or changing fees and charges (including timing)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>Interest rate changes (other than those below) (This does not apply to rates linked to money markets or other external rates (which the Bank does not control for which the Bank cannot notify changes in advance.) These changes take effect from the earlier of the date the Borrower receives notification, or they are first published.)</i> | <i>No later than the date of the change</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to the:</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <ul style="list-style-type: none"> <i>• method by which interest is calculated or applied</i> <i>• frequency with which interest is debited or credited</i> | | |

| | | |
|---|---------------------------|---|
| <i>Introducing or changing any Government charge or tax (Note: the Bank will only notify the Borrower if not publicised by the government separately)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments</i> | <i>20 days in advance</i> | <i>In writing</i> |

**The Bank may not give the Borrower advance notice if a change reduces the Borrower’s obligations (for example if the interest rate drops) or if the Borrower gets longer to pay, but the Bank will nevertheless give the Borrower notice with the Borrower’s next statement.*

***In addition to the methods described in the table, the Bank will always give the Borrower notice of each change in the next statement after the change, and the Bank may also notify the Borrower by any other method permitted or required by law or the Banking Code of Practice. Where the Bank gives the Borrower notice in writing, the Bank may do so electronically only if the Borrower has agreed to us doing so.*

****The Bank may give the Borrower a shorter notice period, or no notice, of an unfavourable change if:*

- it is reasonable for us to manage a material and immediate risk, or*
- there is a change to, or introduction of a government charge that the Borrower pays directly, or indirectly, as part of the Borrower’s banking service. In that case, the Bank will tell the borrower about the introduction or change reasonably promptly after the government notifies the Bank (however, the Bank does not have to tell the Borrower about it if the government publicises the introduction or change).*

Bendigo Bank Unregulated Term Loan

If your loan is transitioning to a Bendigo Bank Unregulated Term Loan then we may make changes to your loan and the terms and conditions that apply to your loan after the transition date as set out in the following clause:

Changes

The Bank can change the Agreement (such as by varying an existing provision or adding a new provision) at any time without the Borrower’s consent including:

- (a) imposing a new fee or charge;*
- (b) changing a reference rate or any other rate that applies to the Agreement;*
- (c) changing the manner in which interest is calculated or applied under the Agreement;*
- (d) changing the way in which repayments are calculated or when they are due;*
- (e) changing when the Bank will give the Borrower a statement of account.*

If any law or the Banking Code of Conduct regulates that change, the Bank may only change to the extent permitted by, and subject to, the requirements of that law or the Banking Code of Conduct.

Notification of Changes to the Agreement

The Bank will notify the Borrower of changes to the Agreement as set out below:

| Type of change | Minimum notice period* | Notification method** |
|---|-------------------------------|---|
| <i>Adding, deleting or changing the terms and conditions (that isn’t covered elsewhere in this table)</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Introducing or changing fees and charges (including timing)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |

| | | |
|--|--|--|
| <p><i>Interest rate changes (other than those below)</i></p> <p><i>(This does not apply to rates linked to money markets or other external rates (which the Bank does not control for which the Bank cannot notify changes in advance.) These changes take effect from the earlier of the date the Borrower receives notification, or they are first published.)</i></p> | <p><i>No later than the date of the change</i></p> | <p><i>In writing or by newspaper advertisement</i></p> |
| <p><i>A change to the:</i></p> <ul style="list-style-type: none"> <i>• method by which interest is calculated or applied</i> <i>• frequency with which interest is debited or credited</i> | <p><i>30 days in advance</i></p> | <p><i>In writing</i></p> |
| <p><i>Introducing or changing any Government charge or tax (Note: the Bank will only notify the Borrower if not publicised by the government separately)</i></p> | <p><i>30 days in advance</i></p> | <p><i>In writing or by newspaper advertisement</i></p> |
| <p><i>A change to amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments</i></p> | <p><i>20 days in advance</i></p> | <p><i>In writing</i></p> |

**We may not give you advance notice if a change reduces your obligations (for example if the interest rate drops) or if you get longer to pay, but we will nevertheless give you notice with your next statement.*

***In addition to the methods described in the table, we will always give you notice of each change in the next statement after the change, and we may also notify you by any other method permitted or required by law. Where we give you notice in writing, we may do so electronically only if you have agreed to us doing so.*

****We may give you a shorter notice period, or no notice, of an unfavourable change if:*

- it is reasonable for us to manage a material and immediate risk, or*
- there is a change to, or introduction of a government charge that the Borrower pays directly, or indirectly, as part of the Borrower's banking service. In that case, the Bank will tell the borrower about the introduction or change reasonably promptly after the government notifies the Bank (however, the Bank does not have to tell the Borrower about it if the government publicises the introduction or change).*

Bendigo Bank Personal Loan or Bendigo Bank Student Loan (secured or unsecured)

If your loan is transitioning to a Bendigo Bank Personal Loan or a Bendigo Bank Student Loan then we may make changes to your loan and the terms and conditions that apply to your loan after the transition date as set out in the following clause:

Changes

Acting reasonably We can change this Contract (Such As by varying an existing provision or adding a new provision) at any time without Your consent Including:

- (a) imposing a new fee or charge;*
- (b) changing a reference rate or any other rate that applies to this Contract;*
- (c) changing the manner in which interest is calculated or applied under this Contract;*
- (d) changing the way in which repayments are calculated or when they are due;*
- (e) changing when We will give You a statement of account.*

If any law regulates that change, We may only make that change to the extent permitted by, and subject to, the requirements of that law

We will notify You of changes as set out below:

| Type of change | Minimum notice period* | Notification method** |
|---|---|--|
| <i>Introducing or changing fees and charges (including timing)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>Interest rate changes (other than those below) (This does not apply to rates linked to money markets or other external rates (which We do not control for which We cannot notify changes in advance.) These changes take effect from the earlier of the date You receive notification, or they are first published)</i> | <i>No later than the date of the change</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to the:</i> <ul style="list-style-type: none"> • <i>method by which interest is calculated or applied</i> • <i>frequency with which interest is debited or credited</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Introducing or changing any Government charge or tax (Note: We will only notify You if not publicised by the government separately)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Changes:</i> <ul style="list-style-type: none"> • <i>of an administrative nature or which We make in order to fix an error, inconsistency or omission</i> • <i>to replace a reference rate or index with a different reference rate or index</i> • <i>to modify Our products or services to improve Our customer service</i> • <i>to make the contract consistent with Our internal processes, including technology improvements</i> • <i>which We consider necessary or desirable to meet best practices in Our industry</i> | <i>30 days in advance, or shorter if the change is not adverse to You</i> | <i>In writing, by newspaper advertisement or on Our website, in any other case</i> |

We may not give You advance notice if a change reduces Your obligations (for example if the interest rate drops) or if You get longer to pay, but We will nevertheless give You notice with Your next statement.

***In addition to the methods described in the table, We will always give You notice of each change in the next statement after the change, and We may also notify You by any other method permitted or required by law. Where We give You notice in writing, We may do so electronically only if You have agreed to Us doing so.*

****We may give You a shorter notice period, or no notice, of an unfavourable change if:*

- *it is reasonable for Us to manage a material and immediate risk, or*
- *there is a change to, or introduction of a government charge that You pay directly, or indirectly, as part of Your banking service. In that case, We will tell You about the introduction or change reasonably promptly after the government notifies Us (however, We do not have to tell You about it if the government publicises the introduction or change).*

8. Changes to how we will communicate with you

From the transition date we may contact you in person, by writing to you at your last known residential or business address or your registered office, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it and logged in), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on the Bendigo Bank website and notifying you that they are available there.

9. Changes to your credit limit (Home Equity Loans only)

If your loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated), no changes are being made to your approved credit limit on the transition date.

However, we may change your credit limit at any time. We may do this acting reasonably, such as where you are in default, you sell a security property, we consider it reasonably necessary to prevent fraud or losses to you or us, or it is necessary to protect our legitimate interests.

10. Changes to special conditions for construction loans

If your home loan is a construction loan on the transition date and the amount of credit is to be advanced by progress payments and some or all progress payments are yet to be made, the following special conditions will apply from the transition date.

We will only advance a progress payment where we are satisfied that the amount of credit yet to be advanced will be sufficient to cover the cost of completion of the building works being undertaken. You are therefore obliged to commit the whole of your own funds that you are to contribute to the cost of the building works before asking us to advance progress payments.

Before we advance the first progress payment, you will be required to provide us with the following:

- A building permit (Certificate or Authority from local councils or other authorities necessary to conduct the building works);
- A copy of the Builder's All Risk insurance policy noting us as mortgagee (evidence of insurance); and
- A Builder's Guarantee/Warranty (unless the building works are in Tasmania).

Before we advance any progress payment (including the first), you will be required to provide us with the following:

- If we request a progress inspection by our valuer, a recommendation from our valuer that the payment be made and the building works have satisfactorily progressed; and
- A written statement from you that you are satisfied with the building works. You must be in a position to inspect the construction and certify that work has been completed to your satisfaction.

Before we advance the final progress payment, you will be required to provide us with the following:

- A copy of the Certificate of Occupancy; and
- Evidence of a current insurance policy noting us as mortgagee for the full insurable value of each property which is security for your loan.

11. Changes to special conditions for bridging loans

If your loan is currently a bridging loan the following will apply from the transition date.

There will be no change to the bridging term.

During the bridging term you will no longer be required to make repayments. Instead, interest, credit fees and charges and other amounts which are payable by you will capitalise over the bridging period. At the end of the bridging period you will be required to apply the proceeds of sale of the current property against the balance of your loan account, and then make principal and interest repayments in the amount necessary to repay the remaining balance of your loan account (with interest and applicable fees and charges) over the remainder of the loan term. We will contact you before your bridging term ends to advise you of the repayments that you will be required to make beginning at the end of your bridging term, including the amount, frequency, and the date that the first repayment is due.

12. Changes to our security

No changes are being made to any mortgage or other security that currently secures your home loan, home equity loan or personal loan and all mortgages, security and guarantees and indemnities that exist and secure your loan immediately prior to the transition date will continue to apply and secure your loan from the transition date.

If your home loan, home equity loan or personal loan is secured by a security interest over personal property and we have registered the security interest on the Personal Property Securities Register (PPSR), although there will be no change to any mortgage or other security that secures your home loan, home equity loan or personal loan, as part of the transition we may transfer the PPSR registration from its existing PPSR Secured Party Group to another. Where this occurs we will provide you, as grantor, with a copy of the associated PPSR Verification Statement by publishing it on our website at www.NOVAalliancebank.com.au and www.serviceone.com.au/goodtogreat unless you contact us and request a paper copy (in which case a paper copy will be provided to you).

13. Changes to minimum balance requirements

If your loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated) there are no applicable minimum balance requirements. Your account balance may go into a credit balance.

14. Changes to your redraw facility

Bendigo Bank Complete Home Loan

If your loan is transitioning to a Bendigo Bank Complete Home Loan, your loan will have a redraw facility – see clause 7 of the ***Bendigo Bank Home Loan Booklet (9 January 2023)*** that will apply to your loan after the transition date.

The minimum redraw amount is \$1 per redraw and the maximum redraw amount is the amount that you have prepaid less the next required repayment.

You can make a redraw through Bendigo e-banking or by completing a Loan Redraw Request Form. If your loan account is in more than one name (multiple borrowers) we will need the approval of all borrowers to process a redraw.

Bendigo Bank Non-Individual Residential Investment Loan

If your loan is transitioning to a Bendigo Bank Non-Individual Residential Investment Loan, your loan will have a redraw facility – see clause 10 of the ***Bendigo Bank Non-Individual Residential Investment Loan General Terms and Conditions of your Loan(s) (15 September 2022)*** that will apply to your loan after the transition date.

You may redraw any repayments paid in addition to the required repayments to the loan.

You can make a redraw through Bendigo e-banking or by completing a Redraw Request Form. If your loan account is in more than one name (multiple borrowers) we will need the approval of all borrowers to process a redraw.

Bendigo Bank Unregulated Term Loan

If your loan is transitioning to a Bendigo Bank Unregulated Term Loan, your loan will have a redraw facility – see clause 19.3 of the ***Bendigo Bank Unregulated Term Loan Key General Terms & Conditions – Principal & Interest Repayments (15 September 2022)*** or clause 9.31 of the ***Bendigo Bank Unregulated Term Loan Key General Terms & Conditions – Interest Only Repayments (15 September 2022)***, whichever applies to your loan as described above.

You may redraw any repayments paid in addition to the required repayments to the loan. You can make a redraw through Bendigo e-banking or by completing a Redraw Request Form. If your loan account is in more than one name (multiple borrowers) we will need the approval of all borrowers to process a redraw. A fee also applies for making a redraw (see the 'Changes to credit fees and charges' section above).

Bendigo Bank Home Equity Loan (Regulated)

If your loan is transitioning to a Bendigo Bank Home Equity Loan (Regulated) your loan will not have a redraw facility.

Bendigo Bank Personal Loan and Bendigo Bank Student Loan (secured or unsecured)

If your loan is transitioning to a Bendigo Bank Personal Loan or a Bendigo Bank Student Loan, your loan will have a redraw facility – see clause 7 of the ***Bendigo Bank Personal Loan Terms & Conditions (9 January 2023)*** that will apply to your loan after the transition date.

The minimum redraw amount is \$1 per redraw and the maximum redraw amount is the amount that you have prepaid less the next required repayment.

You can make a redraw through Bendigo e-banking or by completing a Loan Redraw Request Form. If your loan account is in more than one name (multiple borrowers) we will need the approval of all borrowers to process a redraw.

15. Changes to your offset facility

From the transition date you will only have access to an Offset Facility if your loan is transitioning to a Bendigo Bank Complete Home Loan, a Bendigo Bank Unregulated Term Loan or a Bendigo Bank Bridging Loan.

If your loan is transitioning to a Bendigo Bank Complete Home Loan your loan account may be linked to up to 6 full Offset Facilities. Each Offset Facility must be in the same name as your loan.

If your loan is transitioning to a Bendigo Bank Unregulated Term Loan with a variable interest rate and your loan is in an individual or joint names, your loan account may be linked to up to 6 full Offset Facilities. Each Offset Facility must be in the same name as your loan. You will be required to pay a monthly fee of \$5 per month from the transition date for each Offset Facility, which will be debited from the Offset Facility.

If your loan is transitioning to a Bendigo Bank Unregulated Term Loan with a fixed interest rate and your loan is in an individual or joint names, your loan account may be linked to up to 6 partial Offset Facilities. Each Offset Facility must be in the same name as your loan.

If your loan is transitioning to a Bendigo Bank Bridging Loan your loan account may be linked to up to 6 full Offset Facilities. Each Offset Facility must be in the same name as your loan. You will be required to pay a monthly fee of \$5 per month from the transition date for each Offset Facility, which will be debited from the Offset Facility.

The terms and conditions that apply to your loan from the transition date contain more information about Offset Facilities.

PART D: Personal overdrafts

As part of transitioning your NOVA Alliance Bank overdraft facility, the terms and conditions that apply to your overdraft facility will change. This part of this booklet gives you information about the changes if your overdraft facility is transitioning to a Bendigo Bank personal overdraft.

What accounts does this Part D: Personal overdrafts relate to?

The changes described in this part of this booklet are relevant to you if the letter we give you with a copy of this booklet tells you that your overdraft facility is transitioning to a Bendigo Bank Personal Overdraft.

When will these changes take effect?

We will separately advise you of the transition date when the changes described in this booklet will take effect.

In some cases the existing terms and conditions that apply to your overdraft facility allow us to make the relevant changes described in this part of this booklet without your express agreement. However, in other cases we will need your agreement to the changes.

The letter we give you with a copy of this booklet will tell you if we need your agreement to the changes and, if so, how you can indicate your agreement, when you need to agree by and what will happen if you do not agree.

What are the changes?

From the transition date the following changes will apply and will prevail to the extent of any inconsistency with the current terms and conditions that apply to your NOVA Alliance Bank overdraft facility (unless we agree otherwise with you or we require your agreement to the changes and you do not agree by the above mentioned date).

It is important that you read this booklet and the terms and conditions documents referred to in this booklet carefully and contact us if you have any questions.

If you have any concerns please contact us to discuss any other options that may be available.

For the purposes of the terms and conditions documents referred to in this booklet, any reference to "Loan Schedule", "Letter of Offer", "Schedule", "Agreement", "Contract" or "Facility Agreement" is to be read so as to mean the current contractual terms and conditions that apply to your personal overdraft facility, as varied and supplemented by this booklet.

1. Change to linked deposit account

The deposit account associated with your personal overdraft facility will change.

'Part B: Deposit accounts' of this booklet contains additional information about the changes that will apply to your associated deposit account from the transition date.

2. Changes to terms and conditions

The terms and conditions set out in the ***Bendigo Bank Personal Overdraft Terms & Conditions (5 October 2021)*** together with the relevant details set out in this booklet will apply to your personal overdraft facility from the transition date, in replacement of the current terms and conditions that apply to your overdraft facility. A copy of these terms and conditions is provided to you with this booklet if they are applicable to you.

3. Changes to credit fees and charges

Monthly and annual fees

From the transition date you will not be required to pay a Monthly Service Fee.

Other fees and charges

No fees or charges are payable by you on the transition of your NOVA Alliance Bank overdraft facility.

From the transition date the fees and charges in the ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** will apply to your overdraft facility and will replace the current fees and charges that apply. The ***Bendigo Bank Schedule of Fees, Charges and Transaction Account Rebates (30 November 2022)*** has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents and copies are also available on request.

Where are fees and charges debited

From the transition date, all fees and charges payable by you in relation to your overdraft facility will be debited to the account your overdraft facility is associated with.

4. Changes to interest and your Annual Percentage Rate

We are changing the way in which the Annual Percentage Rate for your personal overdraft facility is determined. It is important that you understand how your Annual Percentage Rate is determined to understand future changes to your Annual Percentage Rate.

The interest rate (or rates) that applies to your personal overdraft facility from the transition date is the Bendigo Bank Standard Overdraft Rate published in our ***Bendigo Bank Schedule of interest rates for Personal Accounts*** on the transition date. The ***Bendigo Bank Schedule of interest rates for Personal Accounts*** has been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents and printed copies are also available on request by contacting us.

We may change the interest rate applicable to your account from time to time in our discretion (see 'Future changes to terms and conditions' below).

When interest is debited

Interest will be debited to the account your personal overdraft facility is associated with monthly on the last day of the month from the transition date. We may also debit interest to that account if we demand that you repay the balance owing under your personal overdraft facility (see 'Changes to Repayments' below), or if we cancel the overdraft facility.

If your account is overdrawn

You must ensure that the debit balance of the account your personal overdraft facility is associated with does not exceed your approved credit limit. If it does, you will be required to immediately pay us the amount by which the debit balance exceeds the credit limit and pay us interest on that amount at the applicable Annual Percentage Rate and the Account Overlimit Rate. The Account Overlimit Rate that applies to your account from the transition date will be published on the Bendigo Bank website from the transition date.

Overdrawn or overlimit interest you are required to pay us will be debited to your personal overdraft facility account monthly by the second day of the month. If that date would fall on a non-Business Day, that date will be determined in accordance with the terms set out in the 'Where a day is not a Business Day' section below.

5. Changes to Repayments and Minimum Repayments

From the transition date you are no longer required to make minimum repayments each month.

We may require that you pay to us the debit balance of your account at any time – see the terms and conditions that will apply to your personal overdraft facility from the transition date. Until we make such a demand you will only be required to make such repayments as are necessary to keep the debit balance of your account to less than or equal to your approved credit limit.

6. Changes to your Statements

From the transition date we will provide you with a statement of account every 3 months, unless we agree to provide you with statements more frequently (please contact us if you would like to request more frequent statements). In some circumstances we may not give you a statement of account (see the terms and conditions that will apply to your personal overdraft facility from the transition date for the circumstances in which a statement may not be given).

We will give you statements in writing by post, unless you elect to only receive electronic statements from us in Bendigo e-banking (e-statements) on or after the transition date. If you have previously elected to receive e-statements in relation to your NOVA Alliance Bank overdraft facility, you will need to again elect only to receive e-statements in Bendigo e-banking or by contacting us on or after the transition date.

7. Future changes to terms and conditions

Once you transition to the ***Bendigo Bank Personal Overdraft Terms & Conditions (5 October 2021)***, we may make changes to your personal overdraft facility terms and conditions in the following circumstances:

Changes

Acting reasonably, we may change this contract at any time. If any law regulates that change, we may only change to the extent permitted by, and subject to, the requirements of that law. The changes we may make include:

- a) introducing new credit fees and charges;
- b) changing the basis upon which we calculate interest or the time at which it is debited;
- c) changing the way in which repayments are calculated or when they are due;
- d) changing when you owe us an amount; and
- e) changing when we will give you a statement of account.

We will notify you of changes as set out below:

| Type of change | Minimum notice period* | Notification method* |
|---|---|--|
| <i>Introducing or changing fees and charges (including timing)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>Interest rate changes (other than those below) (This does not apply to rates linked to money markets or other external rates (which we do not control for which we cannot notify changes in advance) These changes take effect from the earlier of the date you receive notification, or they are first published.)</i> | <i>No later than the date of the change</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to the:</i> <ul style="list-style-type: none"> • <i>method by which interest is calculated or applied</i> • <i>frequency with which interest is debited or credited</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Introducing or changing any Government charge or tax (Note: We will only notify You if not publicised by the government separately)</i> | <i>30 days in advance</i> | <i>In writing or by newspaper advertisement</i> |
| <i>A change to amount of, frequency or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments</i> | <i>30 days in advance</i> | <i>In writing</i> |
| <i>Changes:</i> <ul style="list-style-type: none"> • <i>of an administrative nature or which We make in order to fix an error, inconsistency or omission</i> • <i>to replace a reference rate or index with a different reference rate or index</i> • <i>to modify Our products or services to improve Our customer service</i> • <i>to make the contract consistent with Our internal processes, including technology improvements</i> • <i>which We consider necessary or desirable to meet best practices in Our industry</i> | <i>30 days in advance, or shorter if the change is not adverse to You</i> | <i>In writing, by newspaper advertisement or on Our website, in any other case</i> |

*We may not give you advance notice if a change reduces your obligations (for example if the interest rate drops) or if you get longer to pay, but we will nevertheless give you notice with your next statement.

**In addition to the methods described in the table, we will always give you notice of each change in the next statement after the change, and we may also notify you by any other method permitted or required by law.

Where we give you notice in writing, we may do so electronically only if you have agreed to us doing so.

***We may give you a shorter notice period, or no notice, of an unfavourable change if:

- it is reasonable for us to manage a material and immediate risk, or
- there is a change to, or introduction of a government charge that you pay directly, or indirectly, as part of your banking service. In that case, we will tell you about the introduction or change reasonably promptly after the government notifies us (however, we do not have to tell you about it if the government publicises the introduction or change).

8. Changes to how we will communicate with you

From the transition date we may communicate with you by sending you a notice or other communication regarding your personal overdraft facility using one of the following methods:

- giving it to you personally or leaving it at:
 - any address specified by you; or
 - (if you are an individual) your residential or business address last known to us; or
 - (if you are a body corporate) your registered office by leaving it with one of your officers; or
- sending it by pre-paid post to any of these places; or
- sending it by facsimile to your residential or business facsimile number last known to us; or
- giving it by any other means permitted by law.

9. Changes to your credit limit

No changes are being made to your approved credit limit on the transition date.

However, we may change your credit limit at any time. We may also cancel your personal overdraft facility at any time and refuse to provide you with any further credit if we reasonably consider it necessary to prevent fraud or other losses to you or us. If we do so, we will notify you as soon as possible.

You can request that we reduce your credit limit at any time by contacting us. From the transition date the minimum credit limit will be \$500.

10. Changes to our security

No changes are being made to any mortgage or other security that currently secures your overdraft facility and all mortgages, security and guarantees and indemnities that exist and secure your overdraft facility immediately prior to the transition date will continue to apply and secure your overdraft facility from the transition date.

If your overdraft facility is secured by a security interest over personal property and we have registered the security interest on the Personal Property Securities Register (PPSR), although there will be no change to any mortgage or other security that secures your overdraft facility, as part of the transition we may transfer the PPSR registration from its existing PPSR Secured Party Group to another. Where this occurs we will provide you, as grantor, with a copy of the associated PPSR Verification Statement by publishing it on our website at www.novaalliancebank.com.au and unless you contact us and request a paper copy (in which case a paper copy will be provided to you).

11. Changes to when we may review your facility

From the transition date we may review your overdraft facility at any time.

If we review your overdraft facility you must provide us with any documents or information we require.

PART E: Credit cards

As part of transitioning your NOVA Alliance Bank Visa Credit Card the terms and conditions that apply to your credit card will change. This part of this booklet gives you information about the changes.

What accounts does this Part E: Credit cards relate to?

The changes described in this part of this booklet are relevant to you if you have a NOVA Alliance Bank Visa Credit Card.

When will these changes take effect?

We will separately advise you of the transition date when the changes described in this booklet will take effect.

In some cases the existing terms and conditions that apply to your credit card allow us to make the relevant changes described in this part of this booklet without your express agreement. However, in other cases we will need your agreement to the changes.

The letter we give you with a copy of this booklet will tell you if we need your agreement to the changes and, if so, how you can indicate your agreement, when you need to agree by and what will happen if you do not agree.

What are the changes?

The letter we give you with a copy of this booklet tells you which type of Bendigo Bank credit card product your NOVA Alliance Bank Visa Credit Card will transition to on the transition date (unless we agree otherwise with you or we require your agreement to the changes and you do not agree by the above mentioned date).

It is important that you read this part of this booklet and the terms and conditions documents referred to in this part of this booklet carefully and contact us if you have any questions.

You can contact us after the transition date to discuss changing to a different type of credit card than what we have selected for you or if you would like to discuss the different options available to you.

1. Changes to terms and conditions

From the transition date, the following terms and conditions and the details set out in this part E will apply to your credit card in replacement of the current terms and conditions that apply to your credit card.

For the purposes of the terms and conditions documents referred to in this booklet, any reference to "Loan Schedule", "Letter of Offer", "Schedule", "Agreement", "Contract" or "Facility Agreement" is to be read so as to mean the current contractual terms and conditions that apply to your credit card, as varied and supplemented by this booklet.

Bendigo Bank Low Rate Credit Card

If your credit card is transitioning to a Bendigo Bank Low Rate Credit Card, the terms and conditions set out in the ***Bendigo Bank Credit Card Terms & Conditions (10 February 2023)*** together with the relevant details set out in this booklet will apply to your credit card from the transition date. A copy of these terms and conditions is provided to you with this booklet if they are applicable to you.

In addition, the terms and conditions set out in the ***Bendigo Bank Personal Payment Facilities Terms & Conditions (9 January 2023)*** apply in relation to a Bendigo Bank Low Rate Credit Card as described in the ***Bendigo Bank Credit Card Terms & Conditions (10 February 2023)***. The ***Bendigo Bank Personal Payment Facilities Terms & Conditions (9 January 2023)*** have been published on our website at www.bendigobank.com.au/disclosure-documents/ and are available on request. Further information about the transition to Bendigo Bank products is available at.

Bendigo Bank Business Credit Card

If your credit card is transitioning to a Bendigo Bank Business Credit Card, the terms and conditions set out in the ***Bendigo Bank Business Standard Terms Terms & Conditions (10 February 2023)*** together with the relevant details set out in this booklet will apply to your credit card from the transition date. The ***Bendigo Bank Business Standard Terms Terms & Conditions (10 February 2023)*** have been published on the Bendigo Bank website at www.bendigobank.com.au/disclosure-documents/ and copies are also available on request by contacting us. Further information about the transition to Bendigo Bank products is available at www.serviceone.com.au/goodtogreat.

2. Changes to credit fees and charges

Monthly and annual fees - Bendigo Bank Low Rate Credit Card

Prior to the transition date we will not charge the annual fee of \$45 which would otherwise have been payable by you in relation to your NOVA Alliance Bank Credit Card on 31 March 2023.

No fees or charges are payable by you on the transition of your credit card.

From the transition date you will be required to pay an annual fee of \$45 per card per year. The first annual fee will be charged on your first statement date after the transition date. We will continue to charge this fee at the same time every year thereafter.

Monthly and annual fees - Bendigo Bank Business Credit Card

Prior to the transition date we will not charge the annual fee of \$45 which would otherwise have been payable by you in relation to your NOVA Alliance Bank Credit Card on 31 March 2023.

No fees or charges are payable by you on the transition of your credit card.

From the transition date you will no longer be required to pay an annual fee. You will instead be required to pay a Monthly Service Fee of \$4 per card per month from the transition date in lieu of the annual fee. The first Monthly Service Fee will be charged on the last day of your second statement period after the transition date. We will continue to charge this fee monthly on the last day of your statement period thereafter.

Other fees and charges – Bendigo Bank Low Rate Credit Card and Bendigo Bank Business Credit Card

No fees or charges are payable by you on the transition of your credit card.

From the transition date, the following other fees and charges will be payable by you in relation to your credit card and will replace the current fees and charges that apply (except in relation to monthly and annual fees which are payable as set out above in this section).

| Ongoing and Miscellaneous Fees – Below are the fees and charges that may be applicable to your credit card depending on events and requests you make of the bank over the life of the credit card. | |
|---|---------|
| Bank@Post withdrawal 1 | \$4.00 |
| Bank@Post deposit 1 | \$4.00 |
| Bank cheque withdrawal | \$10.00 |
| EFT Credit Transfer | \$4.00 |
| Periodical payment by cheque | \$3.75 |
| Periodical payment to other financial institution | \$3.75 |
| Direct Debit Dishonour Fee - Applies when a direct debit from your account is dishonoured due to insufficient available funds. | \$10.00 |
| Late Payment Fee - Each time you fail to pay your Minimum Repayment as stated on a Statement of Account by its due date. | \$15.00 |
| Non-Bendigo Bank International ATM Enquiry 2 - When you make an enquiry internationally at a non-Bendigo Bank ATM using a Bendigo Bank card. | \$1.50 |
| Non-Bendigo Bank International ATM Withdrawal 2 - When you make a withdrawal internationally at a non-Bendigo Bank ATM using a Bendigo Bank card. | \$5.00 |
| Replacement PIN - Issue of a replacement Personal Identification Number (PIN) for a Bendigo Debit or Credit card. | Free |
| Replacement Card Fee - Whenever we issue you a replacement, reissue or redirection card other than by standard post at your request. | \$15.00 |

International Transaction Fee - 3% of the Transaction amount (in AUD) payable for each Transaction which is conducted in a currency other than Australian dollars (AUD) or in Australian dollars (AUD) but with or using a merchant, payment processor, financial institution or other entity (including an online merchant) who is outside of Australia.

Cash Advance Fee - \$3.00 or 3% of the Transaction amount (in AUD), whichever is greater. Payable each time we provide credit in the form of cash or you perform a Transaction we treat as being equivalent to cash. Cash Advances include:

- Cash withdrawals in-branch or through an ATM (including ATMs provided by other providers);
- Cash withdrawals or 'cash out' at electronic funds transfer point of sale (EFTPOS) terminals, if and where available;
- Pay Anyone Payments and Internal Transfers using Bendigo Phone Banking or Bendigo e-banking (including through the Bendigo Bank app);.
- Direct debits you establish using the BSB and Account number for your Account;
- Any other Transaction you perform or authorise using the BSB and Account number for your Account;
- Transactions performed with a merchant or through a payment terminal setup with a merchant category code that relates to gambling or lotteries; and
- Transactions relating to gambling or the purchase of lottery tickets or prepaid cards or money transfers.

¹ This Fee will continue to be charged where the bank is notified that all customers of the account are deceased, as a service will continue to be performed.

² Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

Where are fees and charges debited

From the transition date, fees and charges payable by you will be debited to your credit card account as and when they become payable.

3. Changes to interest and your Annual Percentage Rate

Bendigo Bank Low Rate Credit Card

From the transition date the Annual Percentage Rates that apply to purchases and cash advances will change to the respective rates that apply for the Bendigo Bank Low Rate Credit Card. As at the preparation of this booklet, the Annual Percentage Rate that applies to purchases is 11.99% p.a. and the Annual Percentage Rate that applies cash advances is 13.99% p.a.. We will confirm the Annual Percentage Rates that apply closer to the transition date.

Bendigo Bank Business Credit Card

From the transition date the Annual Percentage Rate that applies to purchases and cash advances will change to the respective rates that apply for the Bendigo Bank Business Credit Card. As at the preparation of this booklet, the Annual Percentage Rate that applies to purchases is 13.99% p.a. and the Annual Percentage Rate that applies to cash advances is also 13.99% p.a.. We will confirm the Annual Percentage Rates that apply closer to the transition date.

Interest free periods

On the transition date, the way interest free periods work in relation to purchases that form part of your account balance for your credit card will change.

If your credit card is transitioning to a Bendigo Bank Low Rate Credit Card, see clause 6.2 of the ***Bendigo Bank Credit Card Terms & Conditions (10 February 2023)*** for details about how interest free periods will apply after the transition date in relation to your credit card.

If your credit card is transitioning to a Bendigo Bank Business Credit Card, see clauses 19.13 and 19.14 of the ***Bendigo Bank Business Standard Terms Terms & Conditions (10 February 2023)*** for details about how interest free periods will apply after the transition date in relation to your credit card,

Any purchases that were first recorded on a statement of account issued before the transition date which are accruing interest immediately before the transition date will continue to accrue interest at all times until repaid in full.

On the transition date, an interest free period will automatically apply to:

- any purchases that were first recorded on a statement of account issued before the transition date which are not accruing interest immediately before the transition date; and
- any purchases that are first recorded on a statement of account on the first statement of account we issue for your account after the transition date.

The interest free period for these purchases will end in accordance with the abovementioned clauses of your relevant terms and conditions documents.

There are no interest free periods for cash advances and interest will accrue on cash advances from the date they are debited to your credit card account until they are repaid.

How interest is calculated

From the transition date interest will be calculated on the relevant daily balance of your credit card account (that is, those parts of your account balance that are subject to interest charging), by applying the daily percentage rate to that relevant daily balance.

When interest is debited

From the transition date, interest will be debited to your credit card account monthly on the statement date. This may be different to the date on which interest is currently being debited to your account.

4. Changes to your Repayments and Minimum Repayments

Minimum repayments

From the transition date, when your credit card account has a debit balance you must make minimum repayment of:

- 3% of the closing balance shown on the statement of account rounded up to the nearest dollar; or
- \$10,

whichever is the greater.

However, if the closing balance on the statement of account is less than \$10 you must pay the closing balance in full.

We may require that you pay to us the debit balance of your credit card account at any time – (If your Credit Card is transitioning to a Bendigo Bank Low Rate Credit Card, see clause 3 of the ***Bendigo Bank Credit Card Terms & Conditions (10 February 2023)*** that will apply to your credit card from the transition date. If your credit card is transitioning to a Bendigo Bank Business Credit Card, see clause 2.6 of the ***Bendigo Bank Business Standard Terms Terms & Conditions (10 February 2023)*** that will apply to your credit card from the transition date). Until we make such a demand you will only be required to make the minimum repayments described above and such other repayments as are necessary to keep the balance of your credit card account to less than or equal to your approved credit limit.

Making repayments and how repayments are applied

From the transition date you will be able to make repayments to your credit card account by making a BPAY payment to your credit card account, an Internal Transfer to your credit card account within Bendigo e-banking by instructing us or another financial institution to make a payment or transfer to your credit card account, or by making a deposit (by cash or cheque) to your credit card account at a SERVICE ONE Community Bank branch or any Bendigo Bank branch.

If your credit card is transitioning to a Bendigo Bank Low Rate Credit Card see clauses 6.4 and 7.2 of the ***Bendigo Bank Credit Card Terms & Conditions (10 February 2023)*** for information about repayments (including how repayments will be applied) and when they are taken as being received.

If your credit card is transitioning to a Bendigo Bank Business Credit Card see clause 19.17 of the ***Bendigo Bank Business Standard Terms Terms & Conditions (10 February 2023)*** for information about repayments (including how repayments will be applied) and when they are taken as being received.

5. Changes to how authorised signatories can access and operate your account

From the transition date you will be able to ask us to authorise one or more people to access and operate your credit card as an additional cardholder.

If your credit card is transitioning to a Bendigo Bank Low Rate Credit Card clause 4 of the **Bendigo Bank Credit Card Terms & Conditions (10 February 2023)** contains details of how you can authorise an additional cardholder and your liability for the actions of additional cardholders.

If your credit card is transitioning to a Bendigo Bank Business Credit Card clause 19.21 of the **Bendigo Bank Business Standard Terms Terms & Conditions (10 February 2023)** contains details of how you can authorise an additional cardholder and your liability for the actions of additional cardholders.

Any existing additional cardholder authorisations you have in place in relation to your NOVA Alliance Bank account immediately prior to the transition date will continue after the transition date in relation to your Bendigo Bank Credit Card and we will issue each additional cardholder with a replacement credit or debit Mastercard shortly before the transition date (unless you instruct us otherwise).

6. Changes to transaction limits

All Bendigo Bank accounts have a daily limit of \$1,000 for cash out transactions, unless we agree to provide you with a higher daily cash out limit.

If you have NOVA Alliance Bank Internet Banking with the ability to send Credit External Payments immediately prior to the transition date and we give you access to Bendigo e-banking with the ability to send Pay Anyone payments (the Bendigo Bank equivalent for Credit External Payments) as part of the transition, your daily limit for such payments will change.

Currently, you have a Credit External Payment daily limit for each of your accounts which applies separately to each account. However, in Bendigo e-banking you will have one daily Pay Anyone limit which will apply across all of your accounts.

Unless we agree otherwise with you, your daily Pay Anyone limit in Bendigo e-banking from the transition date will be determined based on the combined total of all the Credit External Payment daily limits for all your NOVA Alliance Bank accounts immediately prior to the transition date as follows:

| The combined total of the Credit External Payment daily limits for all your accounts | Your new Bendigo e-banking daily Pay Anyone limit (across all accounts) |
|---|--|
| < \$5,000 | \$5,000 |
| \$5000 - \$50,000 | The combined total of the Credit External Payment daily limits for all your accounts |
| > \$50,000 | We will contact you to discuss what daily limit you require |

Important! These changes may increase your liability in the case of unauthorised transactions.

You can request a change to your daily Pay Anyone limit by contacting or visiting your local NOVA or Bendigo Bank branch. You can also view and change your Pay Anyone limit in Bendigo e-banking. To set a daily limit greater than \$50,000, you must visit your local NOVA Alliance Bank or Bendigo Bank branch.

After the transition date we may change the daily and other periodic limits that apply to your accounts and payment facilities from time to time as set out in the terms and conditions that apply to your account.

7. Changes to your liability in relation to transactions

The terms and conditions that apply to your credit card contain details about when you will and will not be liable for transactions performed using the credit card and other payment facilities from the transition date.

You should read these terms and conditions carefully. If your credit card is transitioning to a Bendigo Bank Low Rate Credit Card please read clause 10 of the **Bendigo Bank Credit Card Terms & Conditions (10 February 2023)** carefully.

If your credit card is transitioning to a Bendigo Bank Business Credit Card please read clauses 19.24, 20.8, 20.9, 20.10, and 20.11 of the **Bendigo Bank Business Standard Terms Terms & Conditions (10 February 2023)** carefully.

8. Changes to how you can access your account

Part A of this booklet and the letter we give you with a copy of this booklet provides general information about the changes to how you will be able to access your credit card after the transition date. Any existing payment access methods you have (such as cards, internet banking login details and PINs and passcodes) will be cancelled and replacement access methods issued to you.

From the transition date you will be able to access your credit card account using the following payment facilities:

| Payment Facilities | Bendigo Bank Low Rate Credit Card and Bendigo Bank Business Credit Card |
|-------------------------------------|---|
| Mastercard® | Available |
| In-branch banking | Available |
| Bank@Post™ | Available |
| Phone Banking | Available |
| e-banking | Available |
| BPAY & BPAY View® through e-banking | Available |
| Pay Anyone Service including OSKO® | Available |
| Automatic Payments | Available |
| Telegraphic Transfers | Available |
| Bank cheques | Not available |
| Mobile Payments | Available |

9. Changes to your Statements

If your credit card is transitioning to a Bendigo Bank Low Rate Credit Card from the transition date we will issue you with a statement of account every month on or about the monthly anniversary of your account being established.

If your credit card is transitioning to a Bendigo Bank Business Credit Card from the transition date we will issue you with a statement of account every month on the last day of the month.

We will continue to give you statements in writing by post, unless you elect to receive electronic statements from us in Bendigo e-banking (e-statements). If you elect to only receive electronic statements from us you will not be able to receive statements in writing by post in the future.

10. Future changes to terms and conditions

We may make changes to your credit card and the terms and conditions that apply to your credit card after the transition date as set out in the following clauses:

Bendigo Bank Low Rate Credit Card

If your credit card is transitioning to a Bendigo Bank Low Rate Credit Card then we may make changes to your credit card and the terms and conditions that apply to your credit card after the transition date as set out in the following clause:

Changes

We may change the Annual Percentage Rates, Minimum Repayments, fees and charges and any other term or condition of your Contract at any time.

We will tell you about changes as soon as reasonably possible.

If the following table requires that we give you advance notice of a change, we will give you at least that advance notice of a change.

| # | Type of Change | Advance notice required? |
|---|--|--|
| 1 | Changing the Annual Percentage Rate in a way that does not reduce your obligations | Yes, not later than the day the change takes effect. |
| 2 | Changing fees and charges in a way that does not reduce your obligations or extend time for payment | Yes, 30 days. |
| 3 | Any other change that does not reduce your obligations or extend the time for payment, or that we think is unfavourable to you | Yes, 30 days. |
| 4 | Any change that reduces your obligations or extends time for payment or is not unfavourable to you | No. |

We may give you a shorter notice period, or no notice, of a change if it is reasonable for us to manage a material and immediate risk.

Bendigo Bank Business Credit Card

If your credit card is transitioning to a Bendigo Bank Business Credit Card then we may make changes to your credit card and the terms and conditions that apply to your credit card after the transition date as set out in the following clause:

Changes

We may change any term or condition of the Facility Agreement in accordance with the table below or as otherwise expressly permitted by another clause of the Facility Agreement. This includes changes to fees and charges, interest rates, and terms and conditions. We will not change a Fixed Annual Percentage Rate during a Fixed Rate Period under a Facility. If any law or code (such as the Banking Code of Practice) regulates the change, we will only make the changes to the extent permitted by and subject to the requirements of that law or code.

| Type of change | Minimum notice period* | Notification method** |
|--|---|--|
| Interest rate changes, such as margin changes (other than an interest rate change referred to below) | If the Facility Agreement is a Small Business Contract and we haven't made the same change to other customers' interest rates, 30 days in advance. Otherwise, no later than the date of the change. | In writing, if we are not making an equivalent change to other customers' Facility Agreements By newspaper advertisement or on our website, in any other case |
| A change to an interest rate linked to money markets or other external rates | As soon as reasonably practicable after the change (we cannot give advance notice of these changes) | In writing, by newspaper advertisement or on our website |
| A change to the: <ul style="list-style-type: none"> method by which interest is calculated or applied, or frequency with which interest is debited or credited | 30 days in advance, or shorter if the change is not adverse to you | In writing |
| Introducing or changing fees and charges, or changing the method of calculation, frequency or time of payment of any fee other than those below | 30 days in advance, or shorter if the change is not adverse to you | In writing, by newspaper advertisement or on our website |
| Introducing or changing any government charge or Tax (Note: we will only notify you if not publicised by the government separately) | 30 days in advance, or shorter if the change is not adverse to you | In writing, by newspaper advertisement or on our website |

| | | |
|--|---|--|
| <i>A change to the amount of, frequency, or time for repayments, the period over which they are to be paid, the manner in which they are to be paid or the method of calculation of repayments</i> | <i>30 days in advance, or shorter if the change is not adverse to you</i> | <i>In writing</i> |
| <p><i>Changes:</i></p> <ul style="list-style-type: none"> <i>of an administrative nature or which we make in order to fix an error, inconsistency or omission</i> <i>to replace a base rate or index with a different base rate or index</i> <i>to modify our products or services to improve our customer service</i> <i>to make the Facility Agreement consistent with our internal processes, including technology improvements</i> <i>which we consider necessary or desirable to meet best practices in our industry</i> | <i>30 days in advance, or shorter if the change is not adverse to you</i> | <p><i>In writing, if we are not making an equivalent change to other customers' Facility Agreements</i></p> <p><i>By newspaper advertisement or on our website, in any other case</i></p> |
| <i>Any other change which we reasonably consider will not be adverse to you (for example, because it has the effect of reducing your obligations or giving you further time to comply with a requirement)</i> | <i>No later than the date the change takes effect</i> | <p><i>In writing, if we are not making an equivalent change to other customers' Facility Agreements</i></p> <p><i>By newspaper advertisement or on our website, in any other case.</i></p> |
| <i>Any other change which we reasonably consider will not be adverse to you (for example, because it has the effect of reducing your obligations or giving you further time to comply with a requirement)</i> | <i>No later than the date the change takes effect</i> | <p><i>In writing, if we are not making an equivalent change to other customers' Facility Agreements</i></p> <p><i>By newspaper advertisement or on our website, in any other case.</i></p> |

*We may not give you advance notice if an immediate change is required to restore or maintain the security of our systems or an individual facility/site. This may include changes to prevent criminal activity including fraud.

**In addition to the methods described in the table, we may also notify you by any other method permitted by law. Where we give you notice in writing, we may do so electronically only if you have agreed to us doing so.

11. Changes to how we will communicate with you

From the transition date we may contact you in person, by writing to you at your last known residential or business address or your registered office, through Bendigo e-banking (if you have registered for Bendigo e-banking), through the Bendigo Bank App (if you have downloaded it and logged in), or by any other means permitted by law.

We may also give you notices or other communications by making them available electronically on the Bendigo Bank website and notifying you that they are available there.

12. Changes to your credit limit

No changes are being made to your approved credit limit on the transition date.

However, we may change or cancel your credit limit at any time (e.g. If we reasonably consider it necessary to

prevent fraud or other losses to you or us). If we do so, we will notify you as soon as possible.

You can request that we reduce your credit limit at any time by contacting us. From the transition date the minimum credit limit will be \$500.

13. Changes to minimum balance requirements

From the transition date you cannot maintain a credit balance on your credit card account.

