

COMMUNITY
Deals

Umina Beach Surf Life Savings Club

Selfless and caring, passionate and determined, achieving more together than one could alone.

To reward you for your commitment to the common good, we present to you our **Community Deals**.

We have an extensive range of products and services, many of which have been discounted or enhanced to deliver you the best deal possible.

And you won't just get a great deal, you'll do a great deal too.

Your banking is the catalyst for positive change. It helps fund thousands of vital projects in communities across Australia, including yours.

To see the change your banking can make drop into your local branch by 30 August 2018 to find out more or call Peter Mckeen, on 4344 4206.

Product and service deals for Umina Beach Surf Life Savings Club

Home loan¹

- Receive up to 0.15% p.a. off the connect package rate, combining the best of our banking products in a home loan bundle
- Plus choose what you need, and be rewarded with additional benefits and discounts on a range of complementary package products and services

Insurance²

- 10% off house and contents or landlords insurance
- 20% off travel insurance
- 5% off motor vehicle, boat or caravan insurance

Credit card⁴

- \$49 annual fee on Platinum Rewards Mastercard® (normally \$89)
- \$69 annual fee on Qantas Platinum Mastercard® (normally \$149)

Personal loan¹

- Up to 0.20% p.a. discount on Bendigo Secured and Unsecured Personal loans

Investments & Financial Planning

- 0.10% bonus interest on term deposits⁵
- Access to a low cost super product⁶
- Complimentary first interview with a Bendigo Financial Planner⁷

Business Banking

- Up to 0.50% p.a. discount on the standard equipment finance rate

Offers only valid to club and group members of Umina Beach Surf Life Savings Club. Offers available on all new applications received before 1/09/18. Offers for a limited time only. Terms, conditions, fees and charges apply. Full details available on application. Lending criteria apply. Rates and fees are subject to change. This material contains general advice only. Please consider your situation and read the applicable Terms and Conditions or Product Disclosure Statement available from any Bendigo Bank branch or online at www.bendigobank.com.au before making any decision. Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 Australian Credit Licence/AFSL No. 237879. 1105322-1125477 (389310_v1) (7/03/2018)

- 1 Discount is off of the Residential Variable Rate and is made up of the applicable lending tier depending on your aggregate lending amount, plus a discount of 0.10% per eligible product, up to a maximum of 0.15% off the tiered rate. A list of eligible products can be found on our website. Discount is off of the Bendigo Secured or Bendigo Unsecured personal loan rate. Offer excludes Green and Student personal loans.
- 2 The Bank acts under its own Australian Financial Services Licence and under an agreement with the insurer Insurance Australia Limited ABN 1100 0016 722 trading as CGU Insurance (CGU). A minimum sum insured may be required for a discount to apply. No further discounts are applicable. Eligible products include personal Bendigo Insurance policies underwritten by CGU and not those written through Community Insurance Solutions Pty Ltd ABN 32 151 328 148. The Bank receives a commission based on a proportion of the product's premium. Community Insurance Solutions is a wholly owned subsidiary of the Bank and a corporate authorised representative for National Adviser Services Pty Ltd trading as Community Broker Network (AFSL233750)
- 4 Platinum Rewards insurances are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687). Qantas Platinum and Low Rate Platinum insurances are issued by AWP Australia Pty Ltd ABN 52 097 227 177 AFSL No. 245631 trading as Allianz Global Assistance (under a binder from Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708) to the Bank. Bendigo Bank doesn't guarantee any of the benefits provided under the insurance cover. Qantas Points are earned on eligible transactions at the applicable conversion rate, are transferred monthly to the Frequent Flyer account and are subject to points capping - Rewards points are earned on eligible transactions - see Bendigo Rewards Terms and Conditions, available at www.bendigobank.com.au or by calling 1300 236 344. Conditions for protection apply, see www.mastercard.com/au/personal/en/zeroliability.
- 5 Term deposit interest paid on maturity, minimum \$5,000 deposit, up to \$500k.
- 6 Super Information in this brochure contains general advice only and is provided by Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL No. 237906) a subsidiary of the Bank. You should consider your situation and read the product disclosure statement available at www.sandhursttrustees.com.au/super before making an investment decision.
- 7 Financial planning services are provided by Bendigo Financial Planning Limited, ABN 81 087 585 073 AFSL 237898, a subsidiary of the Bendigo and Adelaide Bank Limited.

