2649 Logan Road, Eight Mile Plains QLD 4113
PO Box 120, Banyo QLD 4014
13 1905 racq.com/banking
Assistance Banking Insurance Lifestyle

7 August 2026

168194/A10/000000 D-000
Ms Jane Citizen
2649 Logan Road
Eight Mile Plains QLD 4113

RACQ Bank
Questions about the sale of RACQ Bank to Bendigo Bank: 1800 637 013
Visit: racq.com/bank-transaction

Dear Jane,

Notice of upcoming changes to your products

As previously communicated, RACQ is selling its retail lending and deposit business to Bendigo Bank.

This means, subject to obtaining all regulatory approvals, upon completion of the sale your current RACQ Bank products will move across to Bendigo Bank products. This date is referred to as the transition date.

We are writing now to provide notice of, and detailed information about, the terms and conditions of your new Bendigo Bank products, as well as additional information on what to expect during the transition.

As part of this notification period (July to mid-August 2026), you may receive more than one letter from us, and they may arrive on different days. Each communication forms part of this staged process to keep you informed ahead of Bendigo Bank contacting you directly with details specific of your new account(s).

While this letter outlines important information about the features of Bendigo Bank's products, please be assured, for now, it remains business as usual for RACQ Bank, and all your accounts, access and support remain unchanged.

What you need to do now

Please ensure your contact details are up to date, so you receive future letters. You can update your postal and residential address, email and mobile number by visiting an RACQ store, logging in to internet banking (banking.racqbank.com.au), or calling **1800 637 013**.

Supporting you through the transition

RACQ and Bendigo Bank are working together to make sure you are well supported through this change, with the overall transition designed to provide value for members. We're confident the transition will deliver long-term benefits for you and all RACQ Bank members, including access to Bendigo Bank's national branch network, with more than 70 branches across Queensland.

Importantly, the interest rate applicable to your account immediately prior to transition will be maintained or improved following your transition to Bendigo Bank. Prior to the transition, Bendigo Bank will inform you of the interest rate applicable to your new account.

12345678 - MC0151

Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank

Products changes

To help you understand what will change with your products and account services when the transition is complete, Bendigo Bank has prepared a series of Changes Booklets. These explain what will apply from the transition date, including:

- new terms and conditions,
- and any changes to interest rates, fees and charges
- how you will access your accounts and make payments.

In Annexure A of this letter, we have outlined the main changes to your products that will occur upon their transition to Bendigo Bank. Additional details in relation to these changes, along with other changes to your products and Bendigo Bank's product terms and conditions are set out in the Bendigo Bank Changes Booklets. **We strongly encourage you to read the relevant Bendigo Bank Changes Booklets in full for complete details and to understand how the changes affect you.**

The table in Annexure B lists each RACQ Bank product and the corresponding Bendigo Bank product they will transfer to once the sale is finalised.

All your current RACQ Bank products can be viewed through internet banking (banking.racqbank.com.au).

The products in the table are current as at 26 June 2026. If you open new RACQ Bank accounts or products after that date they will also move to the equivalent Bendigo Bank products upon completion of the transition.

Accessing the detailed documents

The Annexures included with this letter indicate some or all of the related new terms and conditions, as well as the relevant Bendigo Bank Changes Booklets for your product. Printed documents are enclosed for certain products, with all Bendigo Bank Changes Booklets and the relevant new terms and conditions available online by:

- scanning the QR code, or
- visiting: **www.bendigobank.com.au/racq**
- The Schedule of Interest Rates (RACQ Transition) will be published to this same webpage on the transition date.

Important: We will never send a QR code that directs you to enter personal or banking information. The QR code and URL above will take you to a website where you can read or download information only.

The Changes Booklets relevant to your products are deemed to be incorporated into this letter (even though they are separate documents). This letter and the Changes Booklets constitute notice of the changes of the terms and conditions of your RACQ Bank products upon their move to the applicable Bendigo Bank products.

If you would like to receive a printed copy of a Changes Booklet, please call RACQ on **1800 637 013**.

Privacy Policy

The Bendigo Bank Privacy Policy contains important information about how Bendigo Bank manage your personal information.

You can access a copy on their website **www.bendigobank.com.au/privacy-policy/**

What's next

While the transition remains subject to regulatory approvals, we expect to complete the transition in late October 2026. Prior to completion, Bendigo Bank will write to you to advise you of your new account details including customer number, BSB and account number(s) and provide your Bendigo Bank Debit Mastercard® (where applicable).

To help ensure you have a smooth transition to Bendigo Bank, RACQ will be sharing necessary personal details with Bendigo Bank solely for the purpose of enabling your new accounts to be ready for you. Any data sharing will be supported by strict controls and strong security.

Your RACQ membership continues

As part of the transition, you will retain your membership with RACQ for 12 months, giving you continued access to RACQ member benefits, including discounts and offers across a range of products and services.

Need more information?

If you have any questions about this letter or what it may mean for you, please visit us in-store, phone **1800 637 013** or visit **racq.com/bank-transaction**

Please retain a copy of this letter and any documents we have provided for future reference.

Yours sincerely,

Barney Burke
RACQ Chief Executive Banking

Important information about future letters and scams

The next direct communication you receive by post about the transition to Bendigo Bank will be branded Bendigo Bank. If you receive a Bendigo Bank branded letter about the sale, this can be legitimate as part of the process. If you are unsure, do not use any phone number or link provided in the letter. Instead, contact RACQ Bank using the details below or visit the official RACQ website.

Please remain alert to scams during the RACQ Bank and Bendigo Bank transition. RACQ Bank and Bendigo Bank will never ask you to share your PIN, internet banking password, passcodes or one-time passcodes. We will never ask you to transfer money to a "safe account", a "new account", a "holding account" or any unknown account. If you are contacted unexpectedly and asked to disclose your personal or banking information, or to transfer money, treat it as a scam. Stop and contact us immediately on 13 1905 and report the scam to Scamwatch (scamwatch.gov.au).

ANNEXURE A

1. Changes to Access, Payments & Facilities

1.1 Bendigo Bank will issue new account numbers shortly before the transition date.

1.2 The relevant Bendigo Bank Changes Booklet sets out the types of payment methods available to your new Bendigo Bank account and how you may access your account. From the transition date, you will no longer be able to access RACQ Bank internet banking and will instead have access to Bendigo Bank e-banking and the Bendigo Bank app.

1.3 Bendigo Bank does not offer Visa Debit cards. If you have been issued a Visa Debit card, it will be replaced with one or more Bendigo Bank Debit Mastercards®. You will be issued with more than one Bendigo Bank Debit Mastercard if your RACQ Bank Visa Debit card is linked to more than one RACQ Bank account as Bendigo Bank Debit Mastercards may only be linked to one account. If you have multiple cards linked to one account this will be replaced with one Bendigo Bank Debit Mastercard for that account. You will be able to check which card relates to which account in Bendigo Bank e-banking (including in the Bendigo Bank app) or after completion of the transition you can contact Bendigo Bank.

1.4 If you or any extra cardholders use your Visa Debit card for recurring payments, such as insurance or gym memberships, you'll need to give those merchants your new Bendigo Bank Debit Mastercard® details after the transition. There will be no automatic redirection, so payments made with your old RACQ Visa Debit card details after the transition will fail.

1.5 From the transition date, the maximum amount you may withdraw in cash at an ATM or EFTPOS terminal is $1,000 per debit card per day. You may contact Bendigo Bank following the transition to request a different limit.

1.6 Each existing authorised operator who has authority to operate on your account immediately prior to the transition date will be treated as an "authorised signatory" for your account from the transition date (unless you instruct Bendigo Bank otherwise). This may result in your additional cardholders or authorised e-banking users gaining expanded access compared to their current permissions if you do not instruct Bendigo Bank otherwise. Where available, you may also ask Bendigo Bank to authorise someone as an additional cardholder or authorised Bendigo Bank e-banking user to access and operate your Bendigo Bank account with card access or phone banking/e-banking access respectively.

1.7 All statements issued and accessible by RACQ Bank internet banking will be available in Bendigo Bank e-banking after transition.

1.8 RACQ Bank PayIDs will be cancelled on the transition date, and you will need to create new ones for your eligible Bendigo Bank accounts through Bendigo Bank e-banking.

1.9 Bendigo Bank participates in comprehensive credit reporting. Details of how this reporting may affect your Bendigo Bank account are set out in the relevant Bendigo Bank Changes Booklet.

1.10 Bendigo Bank's product terms and conditions included in the Bendigo Bank Changes Booklet contains details about when you will and will not be liable for transactions performed using payment facilities from the transition date. You should read those terms and conditions carefully.

1.11 If you have set up any scheduled payments in RACQ Bank internet banking with frequencies other than weekly, fortnightly, monthly or a one-time future date, you will need to change your scheduled payment frequency to one of the Bendigo Bank e-banking available frequencies before the transition occurs if you want payments to continue after the transition. If you do not update an unsupported payment frequency to a supported payment frequency before the transition the scheduled payment will be cancelled as part of the transition.

2. Direct debits from and direct credits to your accounts

2.1 Bendigo Bank will take reasonable steps (to the extent possible) to arrange for direct debits and direct credits which have been setup for your existing RACQ Bank account details to be redirected to your corresponding Bendigo Bank account details for three months after the transition date.

2.2 Where Bendigo Bank has performed this redirection, 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 set-up 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 set-up to credit funds into your account include your salary from your employer and other regular payments you receive such as Centrelink benefits.

2.3 IMPORTANT NOTE: On and after the transition date you should review all direct debits and direct credits set-up with your RACQ 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. You need to do this within three months after the transition date, before the end of our arrangements discussed above. 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 RACQ Bank account numbers to receive payments to your accounts.

3. Changes to personal transaction and savings accounts

3.1 From the transition date, you will not be required to pay any monthly fee for your account. However, in some circumstances, transaction fees may apply for transactions you make. Please refer to the relevant Changes Booklet for more information.

3.2 The Staff Assisted Fee of $2.50 will be waived if you are transitioning to a Bendigo Everyday Account, or Bendigo Everyday Account as an offset facility, or Bendigo Easy Retirement Account. This excludes the Bendigo EasySaver Account.

3.3 If your account is transitioning to a Bendigo EasySaver Account, from the transition date Bendigo Bank will give you a monthly fee allowance (an Account Rebate) that Bendigo Bank will use to reduce some Transaction Fees you may incur on your account each month.

3.4 Once transitioned to Bendigo Bank, Bank@Post fees will be charged. Please refer to the relevant fees and charges schedule to understand what this may mean.

3.5 The way Bendigo Bank calculates interest (or charges interest on overdrawn amounts) is set out in the relevant Changes Booklet.

3.6 eSave Account holders who transition to a Bendigo EasySaver Account will be able to transact through Bendigo Bank branches from the transition date, however transactions may incur fees. Please refer to the relevant fees and charges schedule within your Changes Booklet.

3.7 Christmas Savings Account holders will be transitioned to a Bendigo Everyday Account. This will ensure ongoing access is available all year around via Bendigo Bank e-banking or Bendigo Bank app, as well as gaining access to transact in Bendigo Bank branches.

3.8 At transition, Advantage Plus Account holders transitioning to the Bendigo Easy Retirement Account will receive the same variable interest rates and tiers they have immediately before the transition occurs. Any changes to the interest rates that apply after this date will be notified in accordance with the terms and conditions that apply to your account.

3.9 At transition, Cash Management Account holders transitioning to the Bendigo Everyday Account will have interest applied in a different manner. At transition, your new Bendigo Everyday Account will have one interest rate applicable, equivalent to the current top tier rate on your Cash Management Account.

3.10 If you are transitioning to a Bendigo Reward Saver account and currently have a Visa Debit card, you will not receive a replacement card for this account and card access will not continue. If you require an account that has card access, please contact RACQ Bank before the transition date. Changes to how interest is calculated, including bonus interest eligibility criteria are provided in your Changes Booklet.

4. Changes to Business & Commercial Accounts

4.1 If your account is transitioning to a Bendigo Business Everyday Account, the fees and charges that apply will be as set out in the Changes Booklet. However, from the transition date, Bendigo Bank **will waive** the applicable monthly service fee of $15.00 unless you make certain changes to your account or as specified in that Changes Booklet.

4.2 At transition, Cash Management Account holders transitioning to the Bendigo Business Everyday Account will have interest applied in a different manner. At transition, your new Bendigo Business Everyday Account will have one interest rate applicable, equivalent to the current top tier rate on your Cash Management Account.

4.3 Once transitioned to Bendigo Bank, Bank@Post fees will be charged. Please refer to the relevant fees and charges schedule within your Changes Booklet to understand what this may mean.

4.4 The way Bendigo Bank calculates interest (or charges interest on overdrawn amounts) is set out in the relevant Changes Booklet.

4.5 From the transition date, your account will not be able to be used or linked to a Loan account as an offset account, and all current offset arrangements will cease.

5. Changes to Term Deposits

5.1 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), at which time the applicable Bendigo Bank fees and charges will apply.

5.2 The way Bendigo Bank calculates interest is set out in the relevant Bendigo Bank Changes Booklet.

5.3 When your investment term ends or you make an early withdrawal, fees and charges will change. Please refer to the relevant terms and conditions as directed in the Changes Booklet. If you reinvest your term deposit after the transition and then make an early withdrawal you may receive less interest for the reinvested term.

5.4 RACQ Bank Term Deposit holders have a grace period of 10 days following expiry of their Term Deposit to change the details of their investment. From the transition date, the grace period will be 7 days following expiry of the Term Deposit.

6. Changes to Home Loans

6.1 Please refer to the Bendigo Home Loan Changes Booklet unless you are transitioning to a Bendigo Complete Home Loan, in which instance you will receive the Complete Home Loan Changes Booklet.

6.2 If your home loan is considered to have a loan to value ratio above 80% and/or you have an Offset facility and/or you have a construction loan you will transition to the Bendigo Flex Home Loan excluding the Rate Tracker Home Loan.

6.3 If your home loan is transitioning to a Bendigo Easy Home Loan, no Monthly Service Fee will be payable by you in relation to your home loan after the transition date.

6.4 If your home loan is transitioning to a Bendigo Flex Home Loan and if you are not currently required to pay a monthly administration fee or other monthly fee for your home loan, from the transition date you will not be required to pay a Monthly Service Fee unless you subsequently request that Bendigo Bank make changes to your home loan.

6.5 Please refer to the relevant Changes Booklet for details of other fees and charges that may apply.

6.6 From the transition date, the amount you can prepay during the fixed rate period without incurring a break cost will change. Please refer to your Changes Booklet to understand how this impacts you.

6.7 From the transition date, if your product is transitioning to a Bendigo Easy Home Loan, Bendigo Flex Home Loan or Bendigo Complete Home Loan you will have access (or will continue to have access) to a redraw facility. If you do not currently have redraw access, you can request it by contacting Bendigo Bank after the transition date. The maximum redraw amount is the total of additional repayments less the amount of your required repayment.

6.8 Members transitioning to the Bendigo Flex Home Loan may establish up to six offset accounts, subject to all borrowers being natural persons and all borrowers being account holders of the offset account. Only Bendigo Everyday Accounts are eligible to be offset accounts. Please refer to your Changes Booklet for offset eligibility criteria.

6.9 If you are transitioning to a Building Loan, there will be no change to the amount of time you have to complete your building works. If Bendigo Bank's terms and conditions impose additional conditions that must be satisfied before it is obliged to advance progress payments and those do not apply under your existing loan, those additional conditions will not apply.

6.10 The way Bendigo Bank calculates interest is set out in the relevant Changes Booklet.

6.11 If your product is transitioning to a variable Bendigo Easy Home Loan, or Bendigo Flex Home Loan, the Annual Percentage Rate will be determined by referring to a reference rate and, in some cases, applying a margin. Bendigo Bank will write to you prior to the transition date to advise you of the applicable reference rate and (if applicable) the margin.

6.12 If your product is transitioning to a fixed Bendigo Easy Home Loan, Bendigo Flex Home Loan, or Complete Home Loan, your existing fixed interest rate will remain unchanged after the transition. This rate will apply until your fixed term expires, at which point your loan will roll to a variable rate (comprising of a reference rate and a margin). Bendigo Bank will write to you prior to the transition date to advise you of the applicable reference rate and the margin.

6.13 Any changes to the interest rates that apply after transition will be notified in accordance with the terms and conditions that apply to your account. If you have a prepaid home loan prior to the transition date, your existing arrangements will remain unchanged.

6.14 From the transition date, any Default Fee incurred on your home loan will be waived for 90 days. After the 90-day period, the Default Fee will be applied as usual. You should read the relevant terms and conditions in the Changes Booklet as the situations in which you may be in default may have changed. In particular, you may be in default because of the actions or circumstances of a guarantor.

6.15 If you have a repayment pause in effect immediately prior to the transition date, this repayment pause will cease on the transition date. You will need to contact Bendigo Bank to discuss further after transition.

7. Changes to Offset Accounts

7.1 Please refer to the section above regarding changes to personal transaction and savings accounts to the extent applicable to your Bendigo Everyday Account.

7.2 From the transition date you may be able to link Bendigo Everyday Accounts as an offset account to a Bendigo Flex Home Loan or a Bendigo Complete Home Loan to offset the interest that accrues on your home loan. Refer to Changes Booklet for more information.

7.3 If your Offset Account is linked to a loan with a non-individual borrower, your offset arrangement will cease at transition.

8. Changes to Personal Loans (Secured & Unsecured)

8.1 From the transition date, any Default Fee incurred on your home loan will be waived for 90 days. After the 90 day period, the Default Fee will be applied as usual. You should read the relevant Terms and Conditions in the Changes Booklet as the situations in which you may be in default may have changed. In particular, you may be in default because of the actions or circumstances of a guarantor.

8.2 Please refer to the relevant Changes Booklet for details of the fees and charges that will apply. However, no monthly service fee will apply to your personal loan account. This includes the following products, Bendigo Unsecured Personal Loan, Bendigo Secured Personal Loan, Bendigo Green Unsecured Personal Loan and Bendigo Green Secured Personal Loan.

8.3 From the transition date, there will be no early termination charge if you repay your Personal Loan facility prior to the contractual end date.

8.4 From the transition date, your account will have a redraw facility, details of which are set out in the Changes Booklet. You can request redraw access by contacting Bendigo Bank after the transition date.

8.5 From the transition date personal loans that are current variable will become fixed at the same rate, loans that are already fixed will continue at the same fixed rate.

8.6 The way Bendigo Bank calculates interest is set out in the relevant Changes Booklet.

8.7 You should read the relevant Terms and Conditions in the Changes Booklet as the situations in which you may be in default may have changed. In particular, you may be in default because of the actions or circumstances of a guarantor.

9. Changes to Overdrafts, Visa Accounts & Home Equity Line of Credits

9.1 Please refer to the relevant Changes Booklet for details of the fees and charges that will apply.

9.2 Changes may be made to your credit limit in accordance with the applicable product terms and conditions.

9.3 No monthly fee is applicable to your facility.

9.4 From the transition date, you are no longer required to make minimum repayments each month. However, you must make such payments as are required to ensure the debit balance of your account does not exceed your credit limit. Bendigo Bank may also, acting reasonably, demand repayment of the entire debit balance of your account at any time.

9.5 If your product is transitioning to a Bendigo Home Equity Loan, the Annual Percentage Rate will be determined by referring to a reference rate and applying a margin. Bendigo Bank will write to you prior to the transition date to advise you of the applicable reference rate and the margin.

9.6 Any changes to the interest rates that apply after transition will be notified in accordance with the terms and conditions that apply to your account.

9.7 The way Bendigo Bank calculates interest is set out in the relevant Changes Booklet.

10. Changes to Business Lending including Business Overdrafts

10.1 Please refer to the relevant Changes Booklet for details of the fees, charges and changes that will apply.

10.2 If you have an RACQ Bank Business Overdraft product without the relevant credit facility (i.e. an Overdraft attached) you will be transitioned to a standard transactional account as per tables attached to this letter.

10.3 From the transition date you will not be required to pay a Monthly Service Fee unless you subsequently request that Bendigo Bank make changes to your loan.

10.4 From the transition date you will not be required to pay a Line Fee unless you subsequently request that Bendigo Bank make changes to your Overdraft.

10.5 From the transition date, your account will have a redraw facility, details of which are set out in the Changes Booklet.

10.6 From the transition date Bendigo Bank may review your Overdraft every 12 months (as they decide), or in response to certain events.

10.7 From the transition date, the Annual Percentage Rate will be determined by referring to a reference rate and applying a margin. Bendigo Bank will write to you prior to the transition date to advise you of the applicable reference rate and the margin.

10.8 Any changes to the interest rates that apply after transition will be notified in accordance with the terms and conditions that apply to your account.

10.9 You should read the relevant Terms and Conditions in the Changes Booklet as the situations in which you may be in default may have changed. In particular, you may be in default because of the actions or circumstances of a guarantor.

10.10 If you are required to take out insurance over any property used as security, from the transition date you will need to have Bendigo Bank's interest noted on the insurance policy.

ANNEXURE B

RACQ Bank Deposit & Transaction Products (Individuals)		
RACQ Bank Product	**Bendigo Bank Product**	**Relevant Changes Booklet**
Current Account	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Everyday Account (without an overdraft facility)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
My Account	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Christmas Savings Account	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Cash Management Account	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Mortgage Offset Account	Bendigo Everyday Account (Offset)	Deposit Changes Booklet Parts A, B & E
Advantage Plus Account (without an overdraft facility)	Bendigo Easy Retirement Account	Deposit Changes Booklet Parts A, B & E
eSave Account	Bendigo EasySaver Account	Deposit Changes Booklet Parts A, B & E
Bonus Saver Account	Bendigo Reward Saver Account	Deposit Changes Booklet Parts A, B & E
Term Deposit Account	Bendigo Standard Term Deposit Account	Deposit Changes Booklet Parts A, D & E
Visa Account (without an overdraft facility)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Business Unsecured Current Account (without an overdraft facility)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Business Secured Current Account (without an overdraft facility)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Business Visa Account (without an overdraft facility)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Commercial Unsecured Current Account (without an overdraft facility)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Commercial Secured Current Account (without an overdraft facility)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E

RACQ Bank Deposit & Transaction Products (non-individuals)		
RACQ Bank Product	**Bendigo Bank Product**	**Relevant Changes Booklet**
Current Account (without an overdraft facility)	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Everyday Account (without an overdraft facility)	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Everyday Account (with an overdraft)	Bendigo Business Overdraft	Business Lending Changes Booklet Parts A, C & D
Cash Management Account	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Advantage Plus Account (without an overdraft facility)	Bendigo Easy Retirement Account	Deposit Changes Booklet Parts A, B & E
eSave Account	Bendigo Business EasySaver Account	Deposit Changes Booklet Parts A, C & E
Bonus Saver Account	Bendigo Business EasySaver Account	Deposit Changes Booklet Parts A, C & E
Term Deposit Account	Bendigo Standard Term Deposit account	Deposit Changes Booklet Parts A, D & E
Business Unsecured Current Account (without an overdraft facility)	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Business Secured Current Account (without an overdraft facility)	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Business Visa Account (without an overdraft facility)	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Commercial Unsecured Current Account (without an overdraft facility)	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Commercial Secured Current Account (without an overdraft facility)	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E
Everyday Mortgage Offset	Bendigo Business Everyday Account	Deposit Changes Booklet Parts A, C & E

RACQ Bank Lending Products		
RACQ Bank Product	**Equivalent Bendigo Bank Product**	**Relevant Changes Booklet**
Rate Tracker Home Loan	Bendigo Complete Home Loan	Home Loan Changes Booklet – Complete Home Loan
Fair Dinkum Home Loan	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Fair Dinkum Investment Loan	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Green Home Loan	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Green Home Loan Investment	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Home Equity Loan	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Home Loan Variable	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Home Loan Investment	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Investment Loan Interest Only	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Investment Loan Variable	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Mortgage Saver Investment	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Mortgage Saver Variable	Bendigo Easy Home Loan*	Home Loan Changes Booklet
Home Loan 1 Year Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Home Loan 2 Years Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Home Loan 3 Years Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Home Loan 5 Years Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Home Loan Invest 1 Yr Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Home Loan Invest 2 Yrs Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Home Loan Invest 3 Yrs Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Home Loan Invest 5 Yrs Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet

Continued overleaf

RACQ Bank Lending Products continued		
RACQ Bank Product	**Equivalent Bendigo Bank Product**	**Relevant Changes Booklet**
Invest Int Only 1 Yr Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Invest Int Only 2 Yrs Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Invest Int Only 3 Yrs Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Invest Int Only 5 Yrs Fixed	Bendigo Flex Home Loan	Home Loan Changes Booklet
Mortgage Breaker Home Loan	Bendigo Flex Home Loan	Home Loan Changes Booklet
Mortgage Breaker Investment	Bendigo Flex Home Loan	Home Loan Changes Booklet

*Unless your home loan is considered to have a loan to value ratio above 80% and/or you have an Offset facility and/or you have a construction loan in which case you will transition to the Bendigo Flex Home Loan.

RACQ Bank Overdraft and Home Loan Overdraft Accounts (individual)		
RACQ Bank Product	**Bendigo Bank Product**	**Relevant Changes Booklet**
Visa Account	Bendigo Everyday Account (with overdraft)	Personal Overdraft and Home Equity Line of Credit Changes Booklet Parts A, B & D
Home Loan Overdraft Account	Bendigo Home Equity Loan	Personal Overdraft and Home Equity Line of Credit Changes Booklet Parts A, C & D
Home Equity Overdraft Account (with limit)	Bendigo Home Equity Loan	Personal Overdraft and Home Equity Line of Credit Changes Booklet Parts A, C & D
Home Equity Overdraft Account (no limit)	Bendigo Everyday Account	Deposit Changes Booklet Parts A, B & E
Everyday Mortgage Offset (with overdraft)	Bendigo Everyday Account (Offset) (with overdraft)	Personal Overdraft and Home Equity Line of Credit Changes Booklet Parts A, B & D
Everyday Account (with overdraft)	Bendigo Everyday Account (with overdraft)	Personal Overdraft and Home Equity Line of Credit Changes Booklet Parts A, B & D
Current Account (with overdraft)	Bendigo Everyday Account (with overdraft)	Personal Overdraft and Home Equity Line of Credit Changes Booklet Parts A, B & D
Advantage Plus Account (with overdraft)	Bendigo Easy Retirement Account (with overdraft)	Personal Overdraft and Home Equity Line of Credit Changes Booklet Parts A, B & D

RACQ Bank Personal Lending Products		
RACQ Bank Product	**Equivalent Bendigo Bank Product**	**Relevant Changes Booklet**
Green Car Loan Fixed	Bendigo Green Secured Personal Loan	Personal Loan Changes Booklet
Green Personal Loan	Bendigo Green Unsecured Personal Loan	Personal Loan Changes Booklet
Car Loan Fixed	Bendigo Secured Personal Loan	Personal Loan Changes Booklet
Debt Consolidation Loan	Bendigo Unsecured Personal Loan	Personal Loan Changes Booklet
Personal Loan	Bendigo Unsecured Personal Loan	Personal Loan Changes Booklet

RACQ Bank Business Lending Products		
RACQ Bank Product	**Bendigo Bank Product**	**Relevant Changes Booklet**
Commercial Loan	Bendigo Business Term Loan	Business Lending Changes Booklet Parts A, B & D
Commercial Unsecured Current Account	Bendigo Business Overdraft	Business Lending Changes Booklet Parts A, C & D
Commercial Secured Current Account	Bendigo Business Overdraft	Business Lending Changes Booklet Parts A, C & D
Business Visa Account	Bendigo Business Overdraft	Business Lending Changes Booklet Parts A, C & D
Business Unsecured Current Account	Bendigo Business Overdraft	Business Lending Changes Booklet Parts A, C & D
Business Secured Current Account	Bendigo Business Overdraft	Business Lending Changes Booklet Parts A, C & D