

Referrers

A unique opportunity for your business.

Like you, at Bendigo Bank we see it as our job to provide customers with choices – choices that help them achieve their financial goals.

All Referrers are fully supported by a **company** or **community owned** Bendigo Bank branch and Bendigo Bank's Group Agencies Department.

Deposit Product Remuneration.

Bendigo will pay the Referrer a commission on the average monthly deposit balance, calculated on the average daily balance, held by the Referrer, at the following rates:

\$0 to \$4,999,999.99	Nil
\$5,000,000 and over	0.25% pa

Credit Product Remuneration.

Bendigo will pay the Referrer a once-off upfront payment for referring Home Loans, Personal Loans, Business Loans, Overdrafts and Credit Cards which are drawn down. Remuneration will be calculated as follows:

Home Loans	0.20% of the approved loan amount
Home Equity Loans	0.20% of 50% of the approved credit limit
Personal Loans	0.20% of the approved loan amount
Business Loans	0.20% of the approved loan amount
Business Overdrafts	0.20% of 50% of the approved credit limit
Credit Cards	\$10 flat fee

Bendigo will pay the Referrer a once-off upfront payment for referring Equipment Finance products which are settled. Remuneration will be calculated as follows:

Equipment Loan	0.20% of the settled loan amount
Chattel Mortgage	0.20% of the settled loan amount
Lease	0.20% of the settled loan amount
Asset Purchase	0.20% of the settled loan amount
Novated Lease	0.20% of the settled loan amount

Method of Payment.

All payments will be directly credited to the Referrer's account with Bendigo. All Remuneration will be payable on a monthly basis, in arrears.



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