



# We're extending BIG Bendigo Benefits to members of the miVoice community.

### What's in it for you?

**BIG Bendigo Benefits** is a special range of products and services designed to benefit members of the miVoice community.

It's just another way that we'd like to say thanks for being a valued miVoice member.

Not only do you go in the draw for some great prizes by regularly participating in our activities, but you can take advantage of the great range of discounted rates, waived fees and bonus cover that saves you money. Just turn the page to find out more.

### But it's bigger than that.

As a valued member of our miVoice community, your opinions help our organisation to be the best it can be.

We really appreciate your partnership, so it's only fair that we give something back to you.

### What's next?

It's simple. Drop into your nearest branch or phone **1300 BENDIGO** for more details on how **BIG Bendigo Benefits** can work for you.



discounted rates | waived fees | bonus cover



# BIG Bendigo *Benefits*

- 1** Connect your home loan with eligible products to receive up to 0.15% off the base Connect Package rate  
You will also benefit from a discounted range of complementary package products and services
- 2** 10% off house and contents or landlords insurance
- 3** 7.5% discount on health insurance
- 4** 20% off travel insurance
- 5** 5% off motor vehicle, boat or caravan insurance
- 6** Up to 0.20% discount and no application fee on Bendigo Secured and Unsecured Personal Loans
- 7** \$49 annual fee on Platinum Rewards Mastercard
- 8** \$69 Annual fee on Qantas Platinum Mastercard
- 9** Extra 0.25% pa interest on a 12 month term deposit with interest paid on maturity. Minimum deposit \$5,000
- 10** Obligation free first interview with a Bendigo Financial Planner
- 11** 50% discount on foreign exchange fees
- 11** \$100 discount on equipment finance
- 12** 0.50%pa discount on the standard variable rate for margin lending
- 13** Piggy Saver Account with no monthly account fee and a great rate receive a free piggy gift when you open your account

Offers only valid to members of the miVoice community. Offers available on all new applications received before 1/12/17. 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 Terms and Conditions available from any Bendigo Bank branch or online at [www.bendigobank.com.au](http://www.bendigobank.com.au) before making any decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879. S56038-11 (366294\_v4) (8/08/2017)

The following conditions apply to the products set out in the points numbered below.

#### Point 2-5

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 acts under its own Australian Financial Services Licence and under an agreement with the insurer CGU Insurance Limited ABN 27 004 478 371 (CGU). You can get a Product Disclosure Statement (PDS) for these products from any branch of Bendigo and Adelaide Bank Limited or CGU. This information has been prepared without taking account of any person's objectives, financial situation or needs. You should consider whether this information is appropriate to you and consider the PDS before deciding whether to buy or hold the product. Neither Bendigo and Adelaide Bank Limited nor any of its subsidiary companies guarantee the benefits payable under the policy or the repayment of any premium. Bendigo and Adelaide Bank Limited will receive a commission from CGU for arranging insurance. The commission is off the annual base premium.

#### Point 7-8

Platinum Rewards insurances are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb). 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 Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL No. 237879. Bendigo Bank doesn't guarantee any of the benefits provided under the insurance cover. Terms and conditions, limits and exclusions apply and are available at [www.bendigobank.com.au](http://www.bendigobank.com.au).

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 – see Bendigo Credit Card Terms and conditions for details. These are available at [www.bendigobank.com.au](http://www.bendigobank.com.au) or by calling 1300 236 344.

Rewards points are earned on eligible transactions - see Bendigo Rewards Terms and Conditions, available at [www.bendigobank.com.au](http://www.bendigobank.com.au) or by calling 1300 236 344. Conditions for protection apply, see [www.mastercard.com/au/personal/en/zeroliability](http://www.mastercard.com/au/personal/en/zeroliability).

#### Point 12

Margin Loans are issued by Leveraged Equities Limited (ABN 26 051 629 282 AFSL 360118), as Lender and as a subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178 AFSL 237879). You should consider your situation and read the relevant Product Disclosure Statement and Product Guide available to download from [www.leveraged.com.au](http://www.leveraged.com.au) before making an investment decision. To find out more contact Leveraged Equities on 1300 363 812.

#### Point 13

ID of parent/guardian required. This material contains general advice only. Please consider your situation and read the T&Cs available in branch before making any decision. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/ Australian Credit Licence 237879.