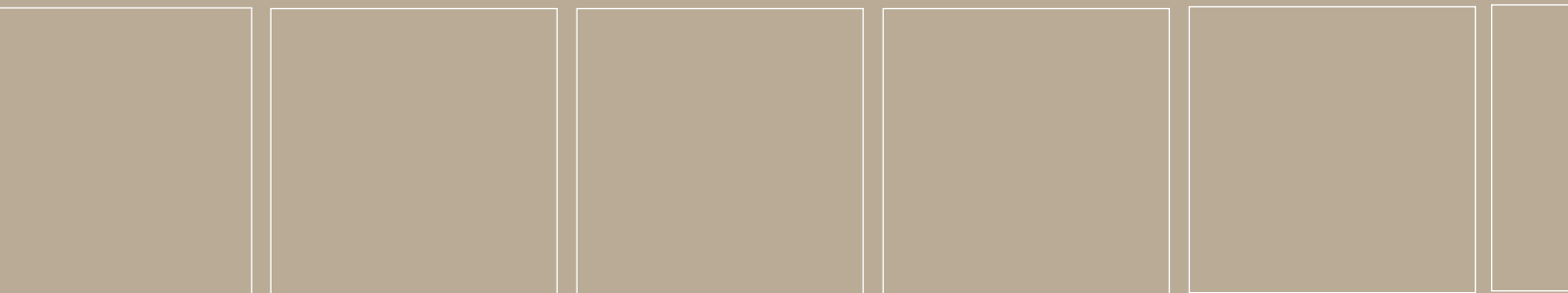


Privacy Information

This document contains important information
about your personal details



About this document

This document sets out how the Bendigo and Adelaide Bank Group safeguards your privacy. In this document, the Bendigo and Adelaide Bank Group (“we”) includes:

- Bendigo and Adelaide Bank Limited;
- Bendigo and Adelaide Bank Limited subsidiary companies
- Bendigo Bank agencies; and
- Bendigo Bank franchises (including **Community Bank**[®] branches).

This document has been developed to follow a ‘layered’ format which means that it offers layers of detail. You can therefore read as much or as little as you like and can find what you need quicker.

Privacy Policy

The Bendigo and Adelaide Bank Group recognises the importance of protecting your privacy. We are committed to ensuring the continued integrity and security of the personal information you entrust to us.

We appreciate that the success of our business is largely dependent upon a relationship of trust being established and maintained with past, current and prospective customers, shareholders and other individuals with whom we conduct business. We will therefore continue to collect and manage your personal information with a high degree of diligence and care.

Our aim is to comply at all times with the privacy laws (incorporating the National Privacy Principles) that apply to us. If you have a comment, query or complaint regarding a privacy matter, we encourage you to discuss it with us.

Collection

We usually collect personal information directly from you. Sometimes we collect or confirm this information from a third party such as a credit reporting agency. We will have used reasonable efforts to obtain your consent to do this.

We collect personal information that includes details such as your:

- name;
- address;
- date of birth;
- contact details (such as phone and fax numbers, e-mail addresses); and

- financial information about you such as information about your use of financial products and services which you acquire from or through us.

In some cases, we may need to collect sensitive information from you (such as health related information). In these circumstances we will ask for your consent to collect that information if the National Privacy Principles require that we do so.

As part of our business operations we also collect personal information from other individuals such as shareholders and non-corporate suppliers. Where you are not a customer of ours you may still seek confirmation as to whether we hold information in relation to you. For the purposes of complying with our obligations under anti-money laundering laws, we are required to collect your personal information to confirm your identity and we may also collect personal information about you from commercially available third party databases.

When you visit our websites, either we or our service provider will record information (such as your computer’s IP address and top level domain name, the type of browser you are using, the date, time and pages accessed) in relation to your visit for statistical purposes. This information is collected as aggregated data and the user remains anonymous. We do not attempt to identify users of our websites except where we specifically ask for your personal information, which includes online banking and online services provided to our business partners.

Use and disclosure

We use your personal information in order to:

- provide you with financial products and services (including situations where we are an agent for another product issuer);
- assist you with your queries or concerns;
- comply with any legal or regulatory obligations imposed on us
- perform our regular and necessary business functions (such as internal audit investigations, performance reporting, research, product development and planning.)

To do this, we may disclose your personal information to organisations that carry out functions on the Group’s behalf. This may include for example, mailing and printing houses, cheque and electronic transaction processors, information technology service providers, professional advisers, account holders and operators, valuers, introducers, guarantors, debt collection

agencies, regulators and government authorities. Our agreements with these entities ensure this information is only used to carry out functions on our behalf.

Depending upon the type of product you have requested, we may also disclose your personal information to credit reporting agencies, the trustee or manager of a superannuation fund and insurance companies.

In the case of shareholders, personal information is disclosed to our share registry service provider.

Your personal information may also be shared within the Bendigo and Adelaide Bank Group and our joint venture partners so that you can be told about other financial products and services we think you may be interested in. This may include products and services offered or distributed by us or the companies we are associated with. You can opt out of receiving this information (see below – ‘Opting out of product promotions’). We do not sell your personal information to outside companies.

We provide services to a number of business partners and their customers. In order to provide these services, personal information may be used and exchanged. The information of these customers is given the same level of protection and treated in the same way as for customers of the Bendigo and Adelaide Bank Group.

Where we have collected your personal information on behalf of another party (for example, where we are an agent for another product issuer) the use of your personal information by that party is governed by their privacy policy. You should contact them to understand how they might use your personal information.

Overseas transactions

In some cases, your personal information may be transferred overseas. For example, when you instruct us to carry out a transaction such as a telegraphic transfer to or from an overseas country. We will only transfer your personal information overseas with your consent or in a way which is otherwise consistent with our obligations under the Privacy Act.

Access and correction

In most cases you will be able to gain access to personal information about you held by us.

We will also take reasonable steps to amend or correct your personal information to keep it accurate and up-to-date. Please contact us if you would like to access or request a correction of your personal information (see ‘Contacting us’ below).

Opting out of product promotions

You can opt out of receiving marketing material from us at any time.

If you do opt out, we will continue to provide information in relation to your existing accounts or facilities only (including new features or products related to these accounts/facilities).

Storage and security of your personal information

We will take reasonable steps to keep the personal information that we hold about you secure to ensure that it is protected from loss, unauthorised access, use, modification or disclosure.

Your personal information is stored within secure systems that are protected in controlled facilities. Our employees and authorised agents are obliged to respect the confidentiality of any personal information held by us.

Our websites and the use of cookies

We use our best efforts to ensure that information received via our websites remains secured within our systems. We are regularly reviewing developments in online security, however users should be aware that there are inherent risks in transmitting information across the internet. Information transmitted via our websites is protected by a 128-bit encryption technology.

We use Cookies on our websites. Cookies can make using our websites easier by storing information about your preferences and enabling you to take full advantage of our services. Cookies are very small text files that a website can transfer to your computer's hard drive for record keeping.

We may also use Cookies so that we can determine which parts of our websites are visited most often, or whether you visited our site from a banner advertisement for one of our products and services on another party's website.

Sometimes Cookies are used by a third party service provider who we have an agreement with to monitor the success of our marketing campaigns. The third party service provider uses the Cookies to collect information such as when you visited our site, your browser type and the server that your computer is logged in to.

The information is used in an aggregate form and generally no personal information is collected by the third party service provider. Our agreements with these third parties ensure this information is only used to carry out functions on our behalf, and if any personal information is collected the confidentiality of that information is maintained.

Most internet web browsers are pre-set to accept Cookies to enable full use of websites that employ them. However, if you do not wish to receive any Cookies you may configure your browser to reject them or receive a warning when Cookies are being used. In some instances, this may mean that you will not be able to use some or all of the services provided on our websites. However you may still be able to access information only pages.

Changes to this document

From time to time, it may be necessary for us to review our Privacy Policy and the information contained in this document. We reserve the right to amend our Privacy Policy and the information contained in this document at any time and to notify you by posting an updated version on our website(s).

Privacy concerns or complaints

If you have concerns or wish to make a complaint regarding the treatment of your personal information by us, please contact us.

Contacting us

If you have any questions about our Privacy Policy, what personal information we may hold in relation to you, or about the way we manage your personal information you can contact us as follows:

Bendigo Bank Customer Help Centre

PO Box 480

Bendigo Vic 3552

Tel: 1300 361 911

Email:

CustomerHelpCentreMailbox@bendigobank.com.au

Adelaide Bank Customer Relations Department

PO Box 1048

Adelaide SA 5000

Tel: 13 22 20 or 1300 652 220

(outside South Australia)

Email: ablsite@adelaidebank.com.au

Adelaide Managed Funds Customer Relations Department

Reply Paid 1048

Adelaide SA 5001

Tel: 1800 224 124

Fax: (08) 8300 6661,

Email: enquiries@adelaidemanagedfunds.com.au

Leveraged Equities

GPO Box 5388

Sydney NSW 2001.

Tel: 1300 307 807

Fax: (02) 8282 8383

If you would like to contact an entity in the Bendigo and Adelaide Bank Group which is not listed above, please contact the Bendigo Bank Customer Help Centre.

Further information about privacy

You can find more information about privacy (including information about specific issues, answers to frequently asked questions and links to the 10 National Privacy Principles) on the Office of the Privacy Commissioner's website at www.privacy.gov.au

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