

## **June 2023 Statement Notification Summary**

Each June and December a statement is generated for every loan account type, providing a valuable opportunity to communicate with all customers.

The Bank uses these statements to advise of changes to fees, contractual terms and conditions or provide regulatory or marketing information.

June 2023 Notification has commenced and customers will start to receive their statements via online banking or in the post this week.

Please refer to the below summary for all messages that will accompany your customer's statements.

Communication	Description
Annual Regular Payments Advice (sample attached)	This notice contains important information about:  Regular Payments The benefits of making regular payments Your responsibilities and obligations Your right to dispute
Annual Insurance Reminder  (This message will appear on the last page on all customer statements with a security property)	A condition of your mortgage is that insurance is maintained at all times over the property offered as security for the loan. To find out whether your current level of cover is adequate please contact your insurance provider. For information about the risks of being underinsured, please visit ASIC's MoneySmart website: <a href="https://moneysmart.gov.au/home-insurance">https://moneysmart.gov.au/home-insurance</a>
Cessation of Foreign Cheques and International Bank Drafts	Important notice about foreign cheques and international bank drafts.  Due to changes in customer demand, declining global trends for the acceptance of paper cheques, migration to digital payment methods, and few in-person foreign cheque and bank draft payment requests, the Bank is making changes to the services we provide as follows:

From 30 July 2023, this change will apply to all accounts.

Should you have an ongoing need to:

- Receive funds from outside of Australia, you can receive payments through an international money transfer (also known as a telegraphic transfer) directly to your account. The funds will arrive in your account as 'cleared funds' so you will have immediate access, and with e-Banking you can monitor payments from your home or office.
- Send funds outside of Australia, you can send payments by telegraphic transfer through e-Banking or contact us.

Should you have any queries or require further information regarding these changes or messages please contact your Partner Relationship Manager.



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This communication is intended only for use of the addressee and may contain legally privileged and confidential information.

If you are not the addressee or intended recipient, you are notified that any dissemination, copying or use of any of the information is unauthorised.

The legal privilege and confidentiality attached to this e-mail is not waived, lost or destroyed by reason of a mistaken delivery to you.

If you have received this message in error, we would appreciate an immediate notification via e-mail to <a href="mailto:ContactUs@bendigoadelaide.com.au">ContactUs@bendigoadelaide.com.au</a> or by phoning 1300 BENDIGO (1300 236 344), and ask that the e-mail be permanently deleted from your system.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178

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