

Schedule for Bendigo Foreign Currency Term Deposit Account

Prepared as at 31 March 2008

This document is Part 2 of the Bendigo Foreign Currency Term Deposit Account Product Disclosure Statement (PDS). The other document that makes up the PDS is:

Part 1 - Bendigo Foreign Currency Term Deposit Account

However, we may give you this document on its own (without the other document that makes up the PDS). In this case, this document does not form part of the PDS unless we tell you otherwise.

This Schedule is an important document. It provides you with information about the foreign currencies in which we offer the Bendigo Foreign Currency Term Deposit Account and other relevant details. You should consider the PDS in deciding whether to acquire, or continue to hold, a Bendigo Foreign Currency Term Deposit Account.

The information in this Schedule is subject to change. You can find out our current currencies or obtain the PDS at any time by phoning 1300 366 666 or visiting our website at www.bendigobank.com.au

The issuer of this document is Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo, VIC 3550 ABN 11 068 049 178 AFSL No. 237879

Currency	Day Count Convention	Cut Off Time
Euro - EUR	360	2.00pm
United States Dollars - USD	360	2.00pm
Japanese Yen - JPY	360	10.00am
Singapore Dollars - SGD	360	11.00am
Hong Kong Dollar - HKD	360	11.00am
Swiss Franc - CHF	360	2.00pm
Great British Pounds or Pounds Sterling - GBP	365	2.00pm
New Zealand Dollar - NZD	365	10.30am

For more information contact your International Trade Manager, or phone 7 days a week on 1300 366 666

Subject to terms and conditions. Fees and charges apply. Full details of relevant terms and conditions and fees and charges are set out in Part 1 of the PDS (and are available on request). Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550. ABN 11 068 049 178. AFSL No. 237879.