



TRADIE
Deals

Master Electricians Australia

Tradies keep communities running with blood, sweat and torn Stubbies.

To reward you for your commitment to getting the job done, we offer you our **Tradie Deals**.

We have an extensive range of products and services, many of which have been discounted or enhanced to deliver you the best deal possible.

And you won't just get a great deal, you'll do a great deal too.

Your banking is the catalyst for positive change. It helps fund thousands of vital projects in communities across Australia, including yours.

To see the change your banking can make drop into your local branch by Tuesday 31 December to find out more or call Jason Tomarchio, on 0401100695.

Product and service deals for Master Electricians Australia

Home loan¹

- Receive up to 0.30% p.a. off the connect package rate, combining the best of our banking products in a home loan bundle
- Plus choose what you need, and be rewarded with additional benefits and discounts on a range of complementary package products and services

Everyday banking

- No monthly service fee on an eligible Everyday Account

Credit card⁴

- \$49 annual fee on Platinum Rewards Mastercard® (normally \$89)
- \$69 annual fee on Qantas Platinum Mastercard® (normally \$149)

Foreign currency

- 50% discount on foreign currency conversion fee

Personal loan¹⁰

- Up to 0.50% p.a. discount on Bendigo Secured and Unsecured Personal Loans

Business Banking

- Up to 0.50% p.a. discount on the standard equipment finance rate
- Small Business Bundles – access a variety of discounts and benefits by packaging up the extensive range of business products and services

Investments & Financial Planning

- **Term Deposit** – 0.25% bonus interest on 12 month term⁵
- **Superannuation** – Access to a low cost super product⁶
- \$17.95 brokerage with Bendigo Invest Direct (0.10% brokerage for trades over \$22,000)⁸
- Margin lending discounted variable rate starting from 5.95% p.a.⁹

Merchant Facilities ¹¹

Whether you're a busy retailer or a trade person working at different sites every week, Bendigo Bank has a solution to suit your needs.

Mobile EFTPOS	\$30.00 per month
EFTPOS	\$30.00 per month
Integrated EFTPOS	\$30.00 per month
Credit Card	0.85%
Debit Card	0.15c
Stationery	Free from any Bendigo Bank branch or by post
Exit Fee:	\$150 per facility
Chargeback Fee:	\$20 per chargeback

All pricing GST exclusive

Offers only valid to staff/members of Master Electricians Australia. Offers available on all new applications received between 1/04/19 and 31/12/19. 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. The Bendigo Debit Mastercard® is only available to persons aged 16 years and over and Australian Citizens and permanent residents. Please consider your situation and read the applicable Terms and Conditions or Product Disclosure Statement available from any Bendigo Bank branch or online at www.bendigobank.com.au before making any decision. Bendigo and Adelaide Bank Limited (Bank) ABN 11 068 049 178 Australian Credit Licence/AFSL No. 237879. 1196317 - 1196318 (1302277) (05/19)

1 Discount is off of the Residential Variable Rate and is made up of the applicable lending tier depending on your aggregate lending amount, plus a discount of 0.10% per eligible product, up to a maximum of 0.30% off the tiered rate. A list of eligible products can be found on our website.

4 Platinum Rewards insurances are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687). 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 the Bank. Bendigo Bank doesn't guarantee any of the benefits provided under the insurance cover. 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 - Rewards points are earned on eligible transactions - see Bendigo Rewards Terms and Conditions, available at www.bendigobank.com.au or by calling 1300 236 344. Conditions for protection apply, see www.mastercard.com/au/personal/en/zeroliability.

5 Term deposit interest paid on maturity, minimum \$5,000 deposit, up to \$500k.

6 Super Information in this brochure contains general advice only and is provided by Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL No. 237906) a subsidiary of the Bank. You should consider your situation and read the product disclosure statement available at www.sandhursttrustees.com.au/super before making an investment decision.

8 Bendigo Invest Direct is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851 AFSL No. 246381, a Participant of the ASX Group ("CMC Markets Stockbroking") at the request of the Bank.

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

10 Discount is off of the Bendigo Secured or Bendigo Unsecured personal loan rate. Offer excludes Green and Student personal loans.

11 Full terms and conditions available on application. This offer does not guarantee approval of a merchant facility. Fees subject to change without notice. Approval for key enter transactions is assessed separately and more information may be required on application.

