## **NSX Announcement**

## EIC - Heidelberg District Community Enterprise Limited

## Change to earnings for 2013 financial year

Bendigo and Adelaide Bank Limited (the Bank) has notified Heidelberg District Community Enterprise Limited that the Bank will be varying the amount of commission payable on certain products with effect from 1 April 2013.

Heidelberg District Community Enterprise Limited has assessed the impact of these changes, and, based on a similar previous change in 2011, estimates that this will result in a negative change to commission earnings of approximately \$30,000 in the year to June 30 2013.