

Canterbury Surrey Hills **Community Finance** Limited



25 February 2014

Dear Shareholder,

Canterbury Surrey Hills Community Finance Limited Shareholders: please join us!

Since our first Surrey Hills **Community Bank**[®] Branch opened in 2003, we've enjoyed the opportunity to become an increasingly important part of our local communities.

As a shareholder, you have played an important role in helping us introduce locally-owned banking to the Boroondara area and in returning a comprehensive range of financial services to our community. Without commitment from local residents like you, our **Community Bank**[®] Branches would not have been possible.

Of course, our **Community Bank**[®] Branches are more than just financial services. We are encouraging community collaboration, keeping local money and jobs in our community and directing profits to local initiatives and projects.

As a shareholder, you are in an ideal position to fly the flag for our four **Community Bank**[®] Branches. If you have already transferred your banking business to us, you will know what a difference great service and attention to detail can make – and you'll be familiar with at least some of our extensive range of products and services.

If you are yet to find out what makes 'the Bendigo way' different, I encourage you to call into the branch and discover for yourself - in addition, I've enclosed a special offer for you, your family and friends to encourage you to bring your banking across to either Canterbury, Ashburton, Surrey Hills or Balwyn **Community Bank**[®] Branches.

In terms of financial services, we can help you with all your day to day banking, including:

- Home loans, personal loans, credit cards – for you, your family and friends
- Transactional accounts, investments, insurance and superannuation
- Full business banking solutions

The more business we can generate together, the more profitable our branch will become and the greater our ability to support community projects and initiatives.

If you don't mind, a member of our branch staff will be in touch with you in the near future to discuss your banking needs. Alternatively, please feel free to contact me personally on 0438 541 337 or drop into any one of our four local branches listed on the attached special offer flyer.

Yours sincerely,

Nick Coker
Senior Manager

Canterbury, Ashburton, Surrey Hills & Balwyn Community Bank[®] Branches

Good for U and your community

For most of us, our community seems to have nothing to do with banking. But when you choose to be a Bendigo Bank customer, you not only make a decision that benefits you, you also make one that benefits your community.

That's because with every savings or investment account, home loan or personal loan and every product and service we offer, part of our profits go back into our communities to support local clubs, groups and organisations.

0.50%pa discount on standard variable rate home loans up to \$250,000

Take out a Bendigo Bank home loan up to \$250,000 and you'll receive a 0.50% discount on our standard variable rate along with a discounted application fee, no monthly administration fees, a 3% discount on a Bendigo Ready Red credit card and a transaction fee free account.

0.70%pa discount on standard variable rate home loans over \$250,000

Take out a Bendigo Bank home loan up to \$250,000 and you'll receive a 0.70% discount on our standard variable rate along with a discounted application fee, no monthly administration fees, a 3% discount on a Bendigo Ready Red credit card and a transaction fee free account.

No application fee on personal loans

For whatever reason you'd like a personal loan, whether it's for a car or holiday or something special, you pay no application fee on a Bendigo Bank Personal Loan

14 months for the price of 12 on home and contents insurance

You'll save when you take out Home and Contents Insurance through Bendigo Bank. Not only will you receive two months cover for free, you'll get competitive premiums and a real pay-by-the-month option.

7.5% discount On Health Insurance with Bendigo Health Cover

Add up the saving when you take out Private Health Insurance with Bendigo Health Cover by Australian Unity. A 7.5% discount means you'll pay less.

Obligation free first interview with a Bendigo Financial Planner

A Bendigo Financial Planner can help you make your financial goals a reality. Why not take up our offer of an obligation free first interview. It costs nothing.

Good for U

As part of our commitment to support our local community we'd like to extend our Rewards program to Canterbury Surrey Hills Community Finance Limited shareholders.

Our Rewards program is a special range of products and services with benefits that really add up.

It starts with U

So make a difference to your own banking, to your community. Call into your nearest branch:

Canterbury – Shop 2, 143 Maling Road, Phone 9836 9466

Ashburton – 241 High Street Phone 9885 2666

Surrey Hills – 107 Union Road, Phone 9890 7188

Balwyn – 411 Whitehorse Road, Phone 9836 8029

Good for  AND your community

Offer valid from 01/12/2013 - 30/05/2014 for eligible products taken out at Canterbury, Ashburton, Surrey Hills or Balwyn **Community Bank**® branches. Terms conditions, fees, charges and eligibility criteria apply. All loans subject to the bank's normal lending criteria. 0.5% and 0.7% discounts apply to the bank's standard residential variable rate. A complete list of accounts and transaction types eligible for full fee rebates is available in our Schedule of Fees, Charges and Transaction Rebates. Bendigo Home and Contents Insurance is issued by CGU Insurance ABN 27 004 478 371, an IAG Company. Bendigo Health Cover is issued by Australian Unity Health Limited ABN 13 078 722 568. Bendigo Bank receives a commission based on proportion of your insurance premiums. Financial planning services are provided by representatives of Bendigo Financial Planning Limited ABN 81 087 585 073. This brochure contains general advice only. Please consider your situation and read the relevant Terms and Conditions available at www.bendigobank.com.au or at your nearest Bendigo Bank branch. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879. (S46808) (11/13)