

**BSX Announcement re EIC**

**Heidelberg District Community Enterprise Limited**

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 2011.

Heidelberg District Community Enterprise Limited has assessed the impact of these changes, and estimates that this will result in a negative change to commission earnings of approximately \$26,000 in the year to 30 June 2011.