

# Bendigo Socially Responsible Growth Fund

Reference Guide  
Dated 15 December 2023

This Reference Guide is issued by Sandhurst Trustees Limited (ABN 16 004 030 737, AFSL No. 237906) ('Sandhurst', 'we', 'us' or 'our'). The information in this document forms part of the Product Disclosure Statement (PDS) for the Bendigo Socially Responsible Growth Fund (ARSN 613 933 430, APIR STL0055AU) ('the Fund') dated 15 December 2023. You should read this information together with the PDS before making a decision whether to invest.

Sandhurst is the responsible entity for the Fund.

Sandhurst is a wholly owned subsidiary of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178, AFSL No. 237879) (Bendigo Bank).

An investment in the Fund does not represent a deposit with, or a liability of, Sandhurst, the Bank, or its related entities. Sandhurst is not an authorised deposit-taking institution within the meaning of the Banking Act 1959 (Cth). The Bank does not stand behind or guarantee the performance of Sandhurst or the Fund's performance.

The information in this Reference Guide is of a general nature. The information is not advice or a recommendation to invest in the Fund. This Reference Guide has been prepared without taking into account your individual objectives, financial situation or particular needs. You should assess your own objectives, financial situation and needs before deciding to acquire an interest in the Fund. Before making an investment decision, we recommend that you seek the help of a person or organisation licensed to provide financial advice. The Australian Securities and Investments Commission (ASIC) can help you check if your adviser is licensed. You can contact ASIC on **1300 300 630** or via the website [www.asic.gov.au](http://www.asic.gov.au), or call us to arrange to see a financial planner.

Information in this Reference Guide is subject to change from time to time. Where the changes are not materially adverse, Sandhurst will make updated information available on its website at [bendigobank.com.au/managedfundsforms](http://bendigobank.com.au/managedfundsforms)

If you would like to request a copy of this Reference Guide, the PDS and any updated information free of charge, you can contact your licensed financial adviser, Platform operator, phone Sandhurst on **1800 634 969** or visit [bendigobank.com.au/managedfundsforms](http://bendigobank.com.au/managedfundsforms)

#### Contact details:

Sandhurst Trustees Limited  
Funds Administration  
GPO BOX 4314  
Melbourne VIC 3001

Phone: **1800 634 969**

Monday – Friday 8.30am – 5.00pm (Melbourne time)

Fax: 1800 835 800

Email: [managedfunds@sandhursttrustees.com.au](mailto:managedfunds@sandhursttrustees.com.au)

Website: [bendigobank.com.au/managedfunds](http://bendigobank.com.au/managedfunds)

## 1. Acquisition and disposal of units

The following section provides more detailed information on the acquisition and disposal of units and should be read in conjunction with the PDS for the Fund.

### Initial investments

Sandhurst generally does not accept any Application Forms, including certified Know Your Customer identification requirements, via facsimile or email, for the initial investment into the Fund. Subject to any applicable laws, Sandhurst may accept electronic documentation in exceptional circumstances. Refer to the Application Form for more information located at [bendigobank.com.au/managedfundsforms](http://bendigobank.com.au/managedfundsforms)

### Investment instructions

If you have an existing investment in the Fund and wish to advise Sandhurst of additional applications, withdrawal or switching requests, or notify us of a change in details, you can contact us by using one of the following methods:

**Mail:** Bendigo Socially Responsible Growth Fund  
Funds Administration  
GPO Box 4314  
Melbourne VIC 3001

**Email:** [managedfunds@sandhursttrustees.com.au](mailto:managedfunds@sandhursttrustees.com.au)

**Facsimile:** 1800 835 800

You can request to change certain details including your telephone number, facsimile number or email by telephone on **1800 634 969**. In the event that we are unable to properly confirm your identity over the telephone, we may at our sole discretion, require that you put your request in writing.

### Electronic instructions

Whether or not your application or instruction (instruction) is properly authorised will be determined by us (in our discretion) depending on the nature of the instructions you are giving and the method (for example, there may be different requirements depending on whether you are using email, facsimile, or an online form). If we are not satisfied that you have appropriately authorised the instruction, we may require you to send us a signed hard copy request and/or relevant identification. Sandhurst will not compensate you for any loss relating to electronic instructions (including instances of fraud or incorrectly completed instructions) unless required by law.

### Contributions using BPAY®

Please be aware that even though your BPAY payment may immediately leave your bank account, the funds may take some time to be transferred to Sandhurst from your financial institution. Provided your BPAY request is made before your financial institution's cut-off time (usually 5 p.m. Melbourne time), Sandhurst will typically receive your funds the following business day (usually before 12 noon Melbourne time). Where Sandhurst receives your funds before 12 noon Melbourne time on a business day, the application will be processed using the Fund's application price calculated as at the close of business on that day. Otherwise, the following business day's application price will be used.

In certain circumstances, Sandhurst reserves the right to refuse an additional investment or accept only part of an additional investment (for example, if the Fund is closed to additional investments) or change processing times.

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### Regular savings plan

Our regular savings plan option allows you to build your investment steadily by acquiring additional units over a time frame that suits you. You can start with an initial investment of \$5,000 and add regular monthly payments of \$50 or more. To set up a regular savings plan you can complete this election on your Application Form, or alternatively, you can establish a regular savings plan at any time by completing the Investment Contribution Form located at [bendigobank.com.au/managedfundsforms](http://bendigobank.com.au/managedfundsforms)

Amounts will usually be debited from your nominated account on the 15th day of each month (or the next business day). You can stop or vary your contribution amount or change your nominated account details by completing the Investment Contribution Form located at [bendigobank.com.au/managedfundsforms](http://bendigobank.com.au/managedfundsforms)

Please note that new applications or change requests must be received at least 14 days prior to the deduction date. Each regular investment will be made on the terms of the most up-to-date PDS. If your financial institution is unable to pay the agreed amount, they may charge you a failed transaction fee.

### Transfers

You may dispose of units by transferring units in a Fund to another person, if that person is an existing investor in the Fund or completes an Application Form to become an investor in the Fund. However, we may, at our sole discretion, refuse to register a transfer of units. To discuss what is required for a transfer, please contact us on **1800 634 969**.

Transfer requests received and accepted before 12 noon Melbourne time on a business day will be processed at the close of business on that day. Otherwise, the transfer will be processed at the close of business on the following business day.

Transferring units may give rise to tax consequences and it is recommended that you check the tax implications with your accountant or financial adviser before making a decision.

### Impact of income distributions on unit prices

Where you buy units in a Fund before a distribution date, the application price will include income accumulated in the Fund since the last income distribution was made. This income will subsequently be distributed and will form part of your taxable income. Following a distribution, a Fund's unit price will drop to reflect the distribution that has been paid.

### Use of standard forms

Standard forms are used for all transactions including applications, withdrawals and transfers. These forms, including the online application form, can be found at [bendigobank.com.au/managedfundsforms](http://bendigobank.com.au/managedfundsforms)

## 2. Investment process

The following section provides further information on the investment process and should be read in conjunction with the PDS for the Fund.

Sandhurst is the Fund's investment manager.

Sandhurst manages the Fund consistent with the Fund's investment objective and strategy. Sandhurst determines the asset allocations of the Fund from time to time with reference to the asset allocation ranges set out in the PDS for the Fund. In setting and changing asset allocations of the Fund Sandhurst analyses markets and may use various key principles and models including:

- Asset class risk, return and correlation forecasts – historical data and forecast models can be used to identify arrangements of risk factors and asset classes with higher long-term return per unit of risk
- Absolute valuation – broad asset classes prices will tend to return to fair value over a market cycle
- Relative valuation - not all assets price in macro risks equally and so opportunities may exist between asset classes from time to time
- Momentum - substantial evidence exists that points to asset class momentum persisting over the short to medium term
- Economic conditions analysis - asset class performance varies depending on economic conditions
- Sentiment and flows analysis - capital flows, the changes in liquidity and market participant positioning can impact short term returns
- Scenario analysis – considering future possible scenarios linked to economic narratives assists in managing downside risks
- An expert asset manager's success in implementing an investment strategy is linked to their philosophies, people, processes and risk management – by assessing these areas high quality expert asset managers can be identified

Sandhurst's experienced Investment Team use the above information as well as other news and data to form views and actively manage the asset allocation of the Fund within the limits noted in the PDS.

Sandhurst when managing the Fund will gain exposure to asset classes via various investment options including:

- Investing in deposits
- Investing in securities of listed or unlisted entities
- Investing in derivatives
- Investing in unlisted managed investment schemes
- Investing in exchange traded funds
- Appointing an expert asset manager to manage part of the Fund's assets directly
- Investing in other instruments that gives the Fund appropriate asset class exposure

In making investments in each of these different instruments Sandhurst has different processes to manage the investment and associated risks. Sandhurst has a strong risk management framework and governance to support these investment management processes.

Sandhurst may appoint an expert asset manager who specialises in managing specific asset classes. Where this is the case Sandhurst will 'manage the manager' including by

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assessing and ongoing monitoring the asset manager to ensure they have appropriate skills, processes and expertise to implement the relevant investment strategy. Expert asset managers may use index tracking or active management investment strategies. Sandhurst will seek to maximise returns in managing the Fund to the extent possible as constrained by Investment Policy risk objectives, and as stated in the PDS the Fund's Strategic Asset Allocation and Investment Strategy.

Sandhurst has processes in place to manage the investments of the Fund. Sandhurst will from time to time, and without notice, change these investments based on its analysis and processes.

Sandhurst has a process for managing conflicts of interest and related party transactions (refer under the heading "Related Party Transactions" for more information).

The Fund holds small amounts of cash in operating accounts with Bendigo Bank, a related party to Sandhurst. Fees and charges associated with such bank accounts are charged by the Bendigo Bank to the Fund on commercial terms, and are taken into account in calculating the management costs for the Fund.

### Labour standards, or environmental, social or ethical considerations

Sandhurst takes into account environmental, social, ethical and governance (ESG) considerations, which may also include labour standards, in the selection, retention and realisation of asset managers and favours asset managers who integrate those considerations into their investment analysis for this Fund. Selection of asset managers is determined on a case by case basis. For an investment vehicle of an asset manager to be considered as a potential investment for this Fund, the asset managers may need to demonstrate integration of those considerations within their investment strategies for the investment vehicle.

Sandhurst aims to have a minimum allocation of 75% of the total assets of the Fund being managed by asset managers who incorporate ESG considerations, primarily focusing on shares of listed entities (both Australian and international) and fixed interest. The extent to which these considerations are taken into account is a matter for each asset manager and varies between asset managers.

These standards and considerations may include but are not limited to:

- **Environmental** – aims to select companies' whose strategies and actions look to address specific environmental issues arising from their operations. This includes assessments of how each company manages its environmental impacts with an overall aim to develop and integrate existing production processes with more durable, recyclable or renewable alternatives.
- **Social and Ethical** – may include an evaluation of the social impact of a company's activities including community involvement and engagement, Indigenous relations and may include meeting basic fundamental human rights and labour standards.
- **Governance** – Incorporating the evaluation of a company's governance structure, processes and corporate values and its compliance with relevant legislation and regulatory requirements. This may include board independence and gender diversification, remuneration, bribery and corruption and shareholders' rights.

At a minimum, the Fund screens and monitors asset manager investments with the objective of entirely excluding investments in companies that produce or manufacture:

- Tobacco products. Examples of tobacco products are nicotine alternatives (i.e., electronic cigarettes) and tobacco-based products (e.g., cigarettes, cigars).
- Controversial weapons. Examples of controversial weapons are anti-personnel mines, biological and chemical weapons, cluster weapons, depleted uranium and nuclear weapons.

Sandhurst also conducts involvement screening with an aim to reducing exposure to non-pharmaceutical animal testing and companies with high event controversy.

Further to this, Sandhurst conducts revenue monitoring of companies with the below table outlining the maximum revenue threshold per activity:

Activity	Revenue
Tobacco products (nicotine alternatives and tobacco-based products)	0%
Distribution and/or production of adult entertainment	10%
Production of alcohol	10%
Gambling operations and/or specialised gambling equipment	10%

Sandhurst recognises that taking into account these standards and considerations can have a positive influence on the financial performance of companies, particularly over the long term. By adopting this approach, the Fund aims to be more financially sustainable in the long term and aims to deliver long-term financial performance.

To assist with monitoring the Fund's adherence to these standards, Sandhurst relies on data from an independent ESG research provider. Adherence to the ESG standards is monitored and reported regularly. Sandhurst will monitor this adherence on a quarterly basis and based in part on this research, Sandhurst will, on a case by case basis, review and determine whether or not to retain a particular asset manager. However, as a company's activities may change and information made available to Sandhurst may not be up to date or complete, we cannot guarantee that the Fund will comply with the ESG standards at all times.

The screening criteria applied to the Fund does not consider derivatives or certain underlying assets, including inflation-linked and government bonds, property, and unlisted assets.

### 3. Fees and costs

**The following section provides more detailed information about fees and costs and should be read in conjunction with the PDS for the Fund.**

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Taxes are set out in Section 7 of the PDS and Section 4 of this document.

#### Additional explanation of fees and costs

##### Maximum fees and waiver

Sandhurst does not currently charge an establishment fee, contribution fee, withdrawal fee, investment switching fee or performance fee and does not currently intend to introduce such fees.

However, under the Constitution, Sandhurst is permitted to charge and retain for its own benefit the following maximum fees (plus GST if applicable):

- **Establishment fee or contribution fee**  
Up to 4% of application money.
- **Management fee**  
Up to 1.50% per annum of the net asset value of the Fund.
- **Withdrawal fee**  
Up to 2% of the aggregate withdrawal price of units withdrawn by the relevant investor.
- **Investment switching fee**  
Up to 2% of the aggregate redemption price for the units withdrawn.
- **Performance fee**  
A performance fee of up to 30% per annum of the amount of change in the unit net value plus any distributions and capital paid or payable to unitholders during that period, less the amount of any change in the unit net value which would have occurred if the net asset value had changed in accordance with the average of a leading Multi-Sector Growth Index.

The Constitution also gives us the right to accept lower fees than we are entitled to receive under the Constitution, to defer payment or to waive our entitlement to such fees. The buy/sell spread can change at any time in accordance with the Constitution and without prior notice to you.

The management fees and costs may increase or decrease over time depending on the management fees of Sandhurst, the fees of asset managers, administrative expenses or other expenses and expense recoveries in relation to the Fund.

##### Advice fee

If you agree to pay an advice fee to your financial advisor, this fee will be payable to your financial adviser and not to Sandhurst. You will not be charged an advice fee if you have not invested via a financial adviser. In relation to an upfront fee, you can nominate any dollar amount to be deducted from your initial investment for advice sought about your investment.

You can authorise us to pay an optional advice fee to your financial adviser on your behalf from your investments in the Fund as an upfront fee or an ongoing fee as detailed in the

PDS. Any advice fee you authorise us to pay is additional and separate to the fees we charge you in respect of your investment in the Fund. You may agree with your adviser to pay an optional advice fee direct from your investment and can direct us to pay this fee by completing the relevant section of the Application Form ([bendigobank.com.au/managedfundsforms](http://bendigobank.com.au/managedfundsforms)). This can take the form of an upfront and/or ongoing fee:

- **Upfront fee:** being a fixed dollar amount deducted from your initial investments before they are invested and paid by Sandhurst to your adviser at the end of the month in which you made your initial investment. This payment does not form part of your contribution to the Fund.
- **Ongoing fee:** being a fixed dollar amount paid to your adviser via redemption of interests from your investment on a monthly basis. Buy/sell spreads apply.

If you agree to pay an advice fee to your financial advisor and direct us to pay that fee to your advisor on your behalf, the agreed amount will be deducted and paid to your adviser as follows:

- Deducted from your application monies at the time of application; and/or
- Deducted from your account on an ongoing basis if you provide the required consent form to your adviser.

Sandhurst will continue to deduct the ongoing advice fee and forward payments to your adviser unless we are notified by you or your adviser in writing to cancel this fee or a valid consent renewal notice is not received within 120 days of the anniversary of the commencement date of the fee arrangement. The fee you agree with your adviser is inclusive of GST.

The default value of the advice fee for each investor is nil. Each time you and your adviser agree to a fee that you want to direct us to pay, you need to notify us in writing by completing the relevant section of the Application Form or the Advice Fee Form.

Sandhurst is not liable to refund investor authorised advice fees. If the relevant section of the Application Form or the Advice Fee Form has been incorrectly or fraudulently completed or completed in error, you will need to contact your adviser directly to arrange a refund from your adviser.

Sandhurst does not pay commissions to financial advisers for procuring investments in the Fund.

## Taxes

Unless otherwise stated, all fees quoted in the PDS are quoted inclusive of GST less any applicable reduced input tax credits. Please see section 4 of this document and section 7 of the PDS "How managed investment schemes are taxed".

## Platform investors – additional Platform fees

For investors accessing the Fund through a Platform, additional fees and costs may apply. These fees and costs are stated in the PDS and other documents provided to you by your Platform operator.

## Platform fees

Some wrap Platforms, master trusts or other investment administration services charge Platform fees for having the Fund included on their investment menus. Sandhurst may pay amounts from the management fees we receive to Platforms which make the Fund available on their investment menus.

Platform fees will not be paid to the extent that they are prohibited by law.

As these amounts are paid by Sandhurst out of its own resources, they are not an additional cost to investors.

## Alternative remuneration

Subject to the law, Sandhurst may provide remuneration to financial advisers and Platform providers indirectly by paying them additional amounts and/or non-monetary benefits. If these amounts or benefits are provided, they are payable by Sandhurst out of its own resources and are not an additional cost to you.

## Buy/sell spread

You will be charged when you buy and sell units in the Fund in the form of a buy spread and a sell spread as set out in the 'Fees and costs summary' in the relevant PDS. The buy/sell spread is an additional cost to you and is designed to fairly allocate costs associated with buying and selling Fund assets as a result of investors acquiring or withdrawing units in the Fund; it is retained by the Fund and is not a fee payable to Sandhurst. The buy/sell spread may change from time to time without prior notice. The Fund's application and withdrawal prices are updated regularly and can be found at [bendigobank.com.au/managedfundsprices](http://bendigobank.com.au/managedfundsprices)

## Differential fee arrangements

From time to time Sandhurst may negotiate the charging, rebating or waiving of management fees, as stated above, in circumstances permitted by the Corporations Act or if applicable relief is granted by ASIC, with certain 'wholesale clients' (as defined in the Corporations Act) and operators of Platforms (as defined on page 3 of the relevant PDS). Such negotiations are undertaken on a case-by-case basis and only for wholesale clients who invest significant amounts of money in the Fund. Any such arrangement will be entered into in accordance with the requirements of the Corporations Act. Sandhurst does not negotiate fees with retail investors or individual Platform investors. Requests to negotiate fees must be put in writing to Sandhurst and sent to:

Funds Administration  
GPO Box 4314  
Melbourne VIC 3001

## 4. How managed investment schemes are taxed

**The following section provides additional information about taxation matters relating to the Fund and to registered managed investment schemes and should be read in conjunction with the PDS for the Fund.**

The Australian taxation system is complex and individual investors have different circumstances. You are strongly advised to seek professional tax advice.

### Attribution Managed Investment Trust (AMIT)

Eligible Managed Investment Trusts (MIT) may elect into the Attribution Managed Investment Trust (AMIT) regime for the taxation of MITs. Sandhurst has assessed the eligibility of the Fund to elect into the AMIT regime. The Fund has elected into the AMIT regime.

Where a Fund is eligible to be classified as an AMIT, and the election has been made, the following applies:

- Investors are taxed on the taxable income that is attributed to them. The basis of attribution is determined under the Constitution of the Fund in accordance with the AMIT rules. The attribution calculation is determined based on an assessment and allocation of the total fund income into its various tax components such as assessable income, exempt income, non-exempt income, tax offsets and other appropriate components. These amounts will then be allocated to investors on a fair and reasonable basis.
- After the end of the year investors will be provided with an AMIT Member Annual Statement (AMMA Statement) to assist you with completing your tax return. The AMMA Statement sets out the amount and character of each component of the income of the Fund attributed to investors, which they will generally be subject to tax on. This includes any amounts that may be reinvested.
- It is intended that no income tax will be payable by the Fund as all taxable income is required to be attributed to investors each financial year. It is possible for investors to be attributed taxable income that exceeds or is less than cash distributions. Where this occurs, investors may be required to increase or decrease the tax cost base of their units.

### Deemed capital gains tax election

Eligible MITs may make an election to apply capital gains tax provisions for the taxation of gains and losses on certain eligible assets. The Fund has made the election for deemed capital account treatment.

### Goods and Services Tax (GST)

Fees and costs in respect of acquisitions by the Fund will often be subject to GST. The Fund may not be entitled to claim an input tax credit for the full amount of that GST; however, it may be entitled to reduced input tax credits on any GST paid. The GST included in expenses that cannot be claimed as an input tax credit will be a net cost and can be recouped from the Fund. If the GST rate increases, the Constitution allows Sandhurst to recoup the extra amount from the Fund.

### Capital gains tax when you withdraw from the Fund

Australian residents who invest in the Fund are generally subject to capital gains tax on gains when they deal with their units, including where an investor redeems units, and

withdraws money from the Fund. Where the investor is regarded as a trader, short-term investor or institutional investor, such profits may be regarded as ordinary income.

You will have a capital gain if the capital proceeds exceed the cost base of your units in the Fund, or a capital loss if the reduced cost base of your units exceeds the capital proceeds.

If you have a capital gain and you are an individual, trustee or complying superannuation fund and you have held your interest in the Fund for at least 12 months on capital account, you should be entitled to apply the applicable capital gains tax discount.

### Quotation of Tax File Number (TFN) or Australian Business Number (ABN)

It is not compulsory for you to quote your TFN or ABN. If you do not quote your TFN or ABN, or claim an exemption, we may be required to withhold tax from distributions at the highest marginal tax rate plus applicable levies.

By quoting your TFN or ABN you authorise us to apply it to your investment and disclose it to the Australian Taxation Office. Collection of TFN or ABN information is authorised, and its use and disclosure is strictly regulated, by the tax laws and under privacy legislation.

### Foreign taxes and foreign tax compliance

Australian and foreign taxes may be imposed where the Fund's investments or dealings have some connection with a foreign jurisdiction. Foreign laws are varied and can apply in different ways. If the Fund incurs any amount of Australian or foreign tax, or is required to withhold any amount in respect of Australian or foreign tax, neither Sandhurst nor the Fund will be required to compensate investors for any such tax, and the effects of these amounts will be reflected in the returns of the Fund.

### Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Sandhurst is required to collect information about an investor's tax status to comply with Australian laws and obligations under the FATCA and CRS which are reporting regimes for the exchange of financial account information by Australia to foreign jurisdictions.

The Fund is required to comply with these requirements and report that information to the Australian Taxation Office (ATO). The ATO may then report that information to other revenue authorities. Accordingly, Sandhurst may request that you provide certain information about yourself in order for Sandhurst to comply with these obligations.

### Pension and benefits

Investments in the Fund may affect social security entitlements. You should, therefore, seek professional advice or consult Centrelink to determine the effect of income received in respect of an investment in the Fund on any social security entitlement.

## 5. Other information

**The following section provides additional information about the Fund and should be read in conjunction with the PDS.**

### Keeping you informed

We will provide you with a statement confirming your initial investment, additional investments (with the exception of regular savings plan contributions), withdrawals and any change of details as soon as is reasonably practicable after the transaction occurs.

We will also send you:

- a half-yearly income distribution statement when a distribution is paid;
- a half-yearly transaction statement for the period ending 31 December;
- an annual transaction statement for the period ending 30 June;
- an AMMA Statement to assist with your tax return; and
- any other communications required by the law.

### Related party transactions

The Fund may, without limitation, invest in other funds, products or platforms of which we, or a related entity, are the issuer, operator or responsible entity. Sandhurst, in its capacity of responsible entity, may also use services provided by the Bendigo Bank Group such as distribution, legal, IT and marketing. Any fees paid to a member of the Bendigo Bank Group for these services are paid by Sandhurst from its own resources and not out of the Fund.

Subject to law, Sandhurst may pay out of our own resources a commission of up to 0.25% p.a. (including GST where applicable) to a Bendigo Bank Community Bank branch for introducing their customers to the Fund.

Sandhurst has a process for managing conflicts of interest and related party transactions which ensures that all transactions engaged in by Sandhurst are assessed for any conflicts of interest and to ensure they are reasonable 'arm's length' transactions based on appropriate commercial terms.

### Privacy

We are committed to ensuring your privacy is protected and understand your concerns regarding the confidentiality and security of personal information you provide to us. Our privacy policy and details of how we handle your personal information is available by contacting us on **1800 634 969**. The privacy policy can also be obtained by visiting [bendigobank.com.au](http://bendigobank.com.au)



