

Guarantee your cash with the Adelaide Cash Management Account.

The new Adelaide Cash Management Account is an at call bank deposit investment, giving you the opportunity to benefit directly from the security of the government guarantee.*

Benefits of the Adelaide Cash Management Account

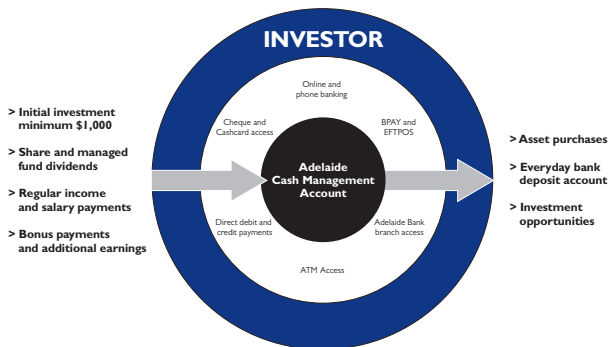
- The security of a Federal Government guaranteed bank deposit*
- Attractive interest rates for an at call investment account
- Easy access to your money through Adelaide Bank branches, all ATMs, EFTPOS, phone and Online Banking and BPAY®
- Interest calculated daily and paid to your account monthly
- Professional customer service team assistance

From 1 December 2008, we can guarantee your cash.

Call us on 1800 224 124 or speak to your financial adviser about the Adelaide Cash Management Account.

Secure investing. Flexible access. Simple to use. Guaranteed.

Security, flexibility, simplicity. Guaranteed.



The Adelaide Cash Management Account may suit investors who

- Want to benefit from the security of a government guaranteed deposit*
- Want to earn an attractive rate on their at call cash account
- Want easy and flexible access to their funds
- Want their account information to be made available to their advisers
- Do not want to “lock in” to a fixed investment term

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*Up to \$1 million in total on deposit with Adelaide Bank Limited and Bendigo and Adelaide Bank Limited.

Issued by Bendigo and Adelaide Bank Limited (ABN 11 068 049 178). For further details on the government guarantee visit www.treasury.gov.au This material has been prepared to provide you with general information only. In preparing this information we did not take into account your financial objectives, situation or particular needs. Before making an investment decision, you should consider and read the Product Guide for the Cash Management Account. Information correct as at 25 November 2008 and is subject to change.

Cash Management Account
Protecting your investment

