



ADELAIDE CASH MANAGEMENT ACCOUNT RATE SHEET

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4.00%_{p.a.*}

*Rate correct as at 05 May 2010.

This rate sheet forms should be read together with the booklet entitled 'Adelaide Cash Management Account Product Guide' when making a decision on whether to invest.

Adelaide CMA	
Minimum initial investment	\$1,000 per account
Interest rate	4.00% p.a. of your account balance

Note: distribution returns are calculated daily and paid monthly.

BENEFITS OF AN ADELAIDE CMA

As a Deposit with Bendigo and Adelaide Bank the Adelaide CMA attracts the Australian Federal Government Guarantee on deposits. The account has the other following benefits:

At Call Access to your Funds
Full Online banking Functionality
Ability to settle trades easily with your Adviser
Optional - Cheque Book
Optional – Cash Card

**For more information speak to your Adviser.
Alternatively call 1800 224 124 or visit adelaidebank.com.au**

This information has been prepared without taking account of any person's objectives, financial situation or needs. Before acting on this information, you should consider the appropriateness of the information having regard to your own objectives, financial situation and needs and read the Product Guide. Information that is not materially adverse is subject to change from time to time and may be updated by us. Updated information may be accessed by contacting us or referring to our website adelaidebank.com.au. A paper copy of the updated information will also be available free of charge on request by telephoning 1800 224 124.