

ASX Announcement



Bendigo and Adelaide Bank announces redemption of subordinated notes

Tuesday 20 November 2018: Bendigo and Adelaide Bank ("**BEN**") today announced that it will redeem all of its A\$300m Subordinated notes (ISIN: AU3FN0021952, Series: BE3085) on their first optional redemption date of 29 January 2019 in accordance with the Pricing Supplement dated 21 January 2014.

On 29 January 2019 each note holder will be paid the face value of \$10,000 and a final interest payment of \$118.84 per note held with payments subject to Terms and Conditions of the Notes. These payments will be made in the same manner that interest payments have previously been paid.

The record date for final payments will be **21 January 2019** and payments will be made via Austraclear on **29 January 2019**.

This ASX announcement constitutes notice of the redemption to all holders. A redemption notice will also be sent to all holders.

Further details

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