

Bendigo and Adelaide Bank announces redemption of subordinated notes

14 October 2021

Bendigo and Adelaide Bank Limited (ASX:BEN) today announces that it will redeem all of its A\$125m Subordinated notes (ISIN: AU3FN0033668, Series: BE4009) on their first optional Early Redemption Date of 9 December 2021, in accordance with the Pricing Supplement dated 1 December 2016.

On 9 December 2021, each note holder will be paid the face value of \$10,000 and a final interest payment of \$70.07 per note held with payments, subject to the 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 1 December 2021 and payments will be made via Austraclear on 9 December 2021.

A redemption notice will also be published in *The Australian* newspaper.

Approved for release by: Travis Crouch, Chief Financial Officer

Important Information: This notice does not constitute an offer to sell, or the solicitation of an offer to buy, any securities in the US or to a US person (or to anyone acting for the account or benefit of a US person).

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About Bendigo and Adelaide Bank Limited

Bendigo and Adelaide Bank is Australia's better big bank, with more than 7,000 staff helping our over 2 million customers to achieve their financial goals. Bendigo and Adelaide Bank's vision is to be Australia's bank of choice, by feeding into the prosperity of customers and their communities.