

Change to Record Date for BEN Capital Notes and BEN Capital Notes 2

16 December 2024

Bendigo and Adelaide Bank Limited (ASX:BEN) has determined that the record date for the payment of any future distributions¹ for BEN Capital Notes (ASX Code BENPH) and BEN Capital Notes 2 (ASX Code BENPI) will be changed from 8 calendar days to 8 business days prior to the relevant distribution payment date.

This is to ensure consistency across all distribution cycles where public holidays may be applicable. The changes will take effect from the publication of the next distribution rate set for BENPI (16 December 2024) and BENPH (17 December 2024)

Approved for release by:

Belinda Donaldson, Company Secretary

Bendigo & Adelaide Bank Limited

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About Bendigo and Adelaide Bank Limited

Bendigo and Adelaide Bank is Australia's better big bank, with 7,000 staff helping over 2.5 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.

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL 237879. (1615280-161579) (05/21)

1. A distribution will only be paid if the Directors resolve to pay it and a payment condition (as defined in the relevant terms) does not exist on the distribution payment date.