

15 July 2016

Change of Share Registry System Provider

Effective Monday 18 July 2016, Bendigo and Adelaide Bank's share registry system provider will be transferred from Computershare to Boardroom Pty Limited for the securities listed below:

- Ordinary Fully Paid Shares (ASX Code: BEN)
- Convertible Preference Shares (ASX Code: BENPD)
- Convertible Preference Shares 2 (ASX Code: BENPE)
- Convertible Preference Shares 3 (ASX Code: BENPF)

Bendigo and Adelaide Bank will continue to manage the share register internally at our registered head office in Bendigo using a computerised registry program provided by Boardroom Pty Limited.

Our Share Registry details are:

Bendigo and Adelaide Bank Limited
Share Registry
The Bendigo Centre
Bendigo VIC 3550

Postal Address: PO Box 480
 BENDIGO VIC 3552
Phone: 1800 646 042 (within Australia)
 +61 3 54856393 (outside Australia)
Facsimile: +61 3 54857655
Email: share.register@bendigoadelaide.com.au
Website: www.bendigoadelaide.com.au

We have set out below some important details that may affect shareholders as a result of this change.

- If you are sponsored by a broker, your existing CHESS Holder Identification Number (HIN) remains the same.
- If you are Issuer Sponsored with a Securityholder Reference Number (SRN), we have changed your SRN by adding the number '4' immediately prior to the first number greater than zero as per the example below. This new number is now your unique SRN to be quoted as of 18 July 2016.

Old Securityholder Reference Number (SRN)	New Securityholder Reference Number (SRN)
I003038****	I0043038****
I0338*****	I04338*****

Shareholders will shortly receive a letter to advise them of the change, copies of which are attached.

Should shareholders have any further questions, please contact the Share Registry using the details provided above.

Will Conlan
 Company Secretary



All correspondence to:

Bendigo and Adelaide Bank Share Registry
PO Box 480 Bendigo VIC 3552
T 1800 646 042 F 03 5485 7655
Email: share.register@bendigoadelaide.com.au
Website: www.bendigoadelaide.com.au

20 July 2016

Dear Securityholder,

RE: CHANGE IN ONLINE SHARE REGISTRY SERVICE PROVIDER

From 18 July 2016, Bendigo and Adelaide Bank Limited has changed its online shareholder registry services provider from Computershare to Boardroom Pty Limited (Boardroom). We have set out below some important details that may affect you as a result of the change.

Can I still use my existing Bendigo SRN or HIN?

- If you are sponsored by a broker, your existing CHESS Holder Identification Number (HIN) remains the same.
- If you are Issuer Sponsored with a Securityholder Reference Number (SRN) we have changed your SRN by adding the number '4' immediately prior to the first number greater than zero as per the example below. This new number is now your new unique SRN to be quoted on any correspondence in the future.

Old Securityholder Reference Number (SRN)	New Securityholder Reference Number (SRN)
1003038****	10043038****
10338*****	104338*****

Who do I contact if I have any questions?

- You still contact our Bendigo and Adelaide Bank Share Registry with any enquiries. The email address and telephone number are shown at the top of this letter.
- You can now also manage your holding via Boardroom's user-friendly and secure web portal InvestorServe. To access InvestorServe go to www.bendigoadelaide.com.au/shareholders and select "Logon to Online Share Registry" in the left hand panel.

Our records show you are a current user of InvestorServe and therefore your shareholding in Bendigo will be available next time you log in.

Please take the time to check that your online details are up to date, including:

- ✓ Email address
- ✓ Dividend payment instructions.
- ✓ TFN, ABN and/or exemption codes
- ✓ Communication preferences for correspondence and updates.

If you hold Shares and/or Floating Rate Notes in Bendigo under separate security holdings, you will receive a separate letter relating to each security holding.

For further information on Bendigo and Adelaide Bank Limited, please visit our website at www.bendigoadelaide.com.au.

Yours faithfully

Will Conlan
Company Secretary
Bendigo and Adelaide Bank Limited



20 July 2016

All correspondence to:

Bendigo and Adelaide Bank Share Registry
PO Box 480 Bendigo VIC 3552
T 1800 646 042 F 03 5485 7655
Email: share.register@bendigoadelaide.com.au
Website: www.bendigoadelaide.com.au

Temporary
InvestorServe
Password

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How can I register to use InvestorServe?

To manage your holding online, you will need to register yourself as a user. There are a few short steps to complete this task, which are required to ensure the security of your information is maintained.

In the first instance (and only on this first occasion) you will need your reference number on hand. This number starts with an 'I' if you are Issuer Sponsored with the new leading prefix '4' as listed above or 'X' if you are sponsored by a broker (CHESS) and is to be found on your previous holding statements or a payment advice.

You will also need the temporary InvestorServe password provided above. Please note this password relates to the name addressed at the top of this letter. If you hold Shares and/or Floating Rate Notes in Bendigo under separate security holdings, you will receive a separate letter relating to each security holding.

Step 1

Visit www.bendigoadelaide.com.au/shareholders and select “**Logon to Online Share Registry**” and then “**Register Now**” in the left hand panel.

Step 2

Please enter the required information to register as follows:

- ✓ **Issuer:** Bendigo and Adelaide Bank Limited.
- ✓ **Holding Type:** Issuer Sponsored or CHESS
- ✓ **Reference Number:** Enter your reference number leaving off any letters and the leading zeros. This can be found on a Holding/Dividend Statement. If you require a new statement to be sent out, please contact Bendigo and Adelaide Bank Share Registry.
- ✓ **Name and Postcode:** Enter the registered name and postcode of your holding or if an overseas holder your country of residence.
Click on “**Register**”

Step 3

On the next screen you will be asked to create a Username then click on ‘**Create Account**’.

Step 4

You will then need to enter your Temporary InvestorServe Password (provided in the top right of the first page of this letter). Please note this is case sensitive.

Step 5

Review and ‘**Accept**’ the Terms and Conditions. On the next screen you will be asked to create a new password to use in future with your username, as well as set up security questions for future validation. Once this screen is completed you will have created your account.

Please take the time to check that your online details are up to date, including:

- ✓ Email address
- ✓ Dividend payment instructions.
- ✓ TFN, ABN and/or exemption codes
- ✓ Communication preferences for correspondence and updates.

For further information on Bendigo and Adelaide Bank Limited, please visit our website at www.bendigoadelaide.com.au.

Yours faithfully



Will Conlan
Company Secretary
Bendigo and Adelaide Bank Limited