

The issuer of any deposit products that may be provided through our Community Bank branches is Bendigo and Adelaide Bank Limited, ABN 11 068 049 178 AFSL / Australian Credit Licence 237879.

Deposits with Bendigo and Adelaide Bank Ltd are protected under the Australian Government's Financial Claims Scheme.

1. What is the Financial Claims Scheme?

The Financial Claims Scheme (FCS) is an Australian Government scheme that provides protection and quick access to deposits in banks, building societies and credit unions in the unlikely event that one of these financial institutions fails.

Under the FCS, certain deposits are protected up to a limit of \$250,000 for each account holder at any bank, building society, credit union or other authorised deposit-taking institution (ADI) that is incorporated in Australia and authorised by the Australian Prudential Regulation Authority (APRA).

The FCS can only come into effect if it is activated by the Australian Government when an institution fails. Once activated, the FCS will be administered by the Australian Prudential Regulation Authority (APRA).

In an FCS scenario, APRA would aim to pay the majority of customers their protected deposits under the Scheme within seven calendar days.

2. How is the FCS limit applied?

The FCS limit of \$250,000 applies to the sum of an account holder's deposits under the one banking license.

Therefore, all deposits held by an account holder with a single banking institution must be added together towards the \$250,000 FCS limit, and this includes accounts with any other banking businesses that the licensed banking institution may operate under a different trading name.

Bendigo and Adelaide Bank Limited's network of brands and joint ventures provide a wide range of products and services, and those that are covered by the FCS are Bendigo Bank, Adelaide Bank, Community Bank, Alliance Bank, Rural Bank, Up Bank and Delphi Bank. Therefore, the \$250,000 limit will apply to the aggregate balance of any eligible accounts held across these brands and joint ventures.

3. Where can I get further information on the FCS?

Further information on the FCS is available on the [FCS website](#). The [APRA website](#) also contains a list of FAQ's relating to banking.