Accredited Broker Code of Conduct

SEPTEMBER 2026

Bendigo Bank Broker

Contents

The Purpose of our Code of Conduct

As a valued partner of Bendigo Bank, you share our commitment to providing exceptional service and outcomes for customers.

This Code of Conduct (**Code**) outlines the minimum standards we require from our accredited brokers and their teams.

Adherence to this Code is a condition of your accreditation and your ability to originate home loans with us.

Professional Standards

Compliance with Laws and Industry Codes:

You must comply with all applicable laws (including the National Consumer Credit Protection Act 2009), regulations, regulatory guides, and industry codes of practice. This includes maintaining your membership with the Mortgage & Finance Association of Australia (MFAA) or the Finance Brokers Association of Australia (FBAA), and with the Australian Financial Complaints Authority (AFCA).

Integrity and Fairness:

You are expected to act with honesty, integrity, and fairness at all times. In all dealings, you will give thoughtful consideration to the unique circumstances of each customer.

Ongoing Education:

You acknowledge the importance of ongoing professional development. You will meet all training and education requirements necessary to operate as a credit representative or an Australian Credit Licence (ACL) holder, in addition to the accreditation training requirements set by us.

Respectful Behaviour and Communication

As an accredited broker, you are a representative of the professional and respectful standards we uphold. All interactions must be conducted with the highest degree of professionalism.

YOU MUST:

Treat Everyone with Dignity and Respect:
Interact with our staff, customers, and all third parties with courtesy and politeness. This standard applies to all forms of communication, including meetings, phone calls, and written correspondence.

Foster a Positive and Safe Environment:
Strive to create a collaborative and harassment-free environment. You will not engage in any form of bullying, intimidation, or aggressive behaviour.

Communicate Constructively:
Use clear, professional, and considerate language. You will refrain from using language that is abusive, offensive, or discriminatory.

Uphold Inclusivity:
Ensure all customers feel valued, heard, and respected. You will not discriminate against any individual based on their background, age, gender, race, religion, sexual orientation, disability, or any other personal attribute.

Manage Conflicts Professionally:
Should a disagreement arise, you are expected to address it calmly and constructively, focusing on a professional resolution without resorting to personal criticism or hostility.

Customer Care

Act in the Customer's Best Interests:

You will always place the customer's interests above your own and communicate honestly and openly, including fully informing them about your remuneration. You will not encourage a customer to borrow more than they need or want.

Complaint Resolution:

If a customer raises a complaint about your conduct, you will:

- take all necessary steps to resolve it in a timely manner;
- advise your aggregator of the complaint and work with them to reach a resolution; and
- cooperate with Bendigo Bank where our involvement is required.

Influence on Commission Payments:

You must not attempt to influence a customer's decision to move funds in or out of their Bendigo Bank accounts in a manner designed to affect a commission payment outcome.

Working with Bendigo Bank

Adherence to Bank Policy:

You will follow all procedures, policies, and guidelines provided by us and will not claim to have any authority that you do not possess.

Responsible Lending:

You will not refer a customer to Bendigo Bank unless you are satisfied they understand the loan they are applying for, it meets their requirements and objectives, and they have the financial capacity to make the loan repayments.

Information Integrity:

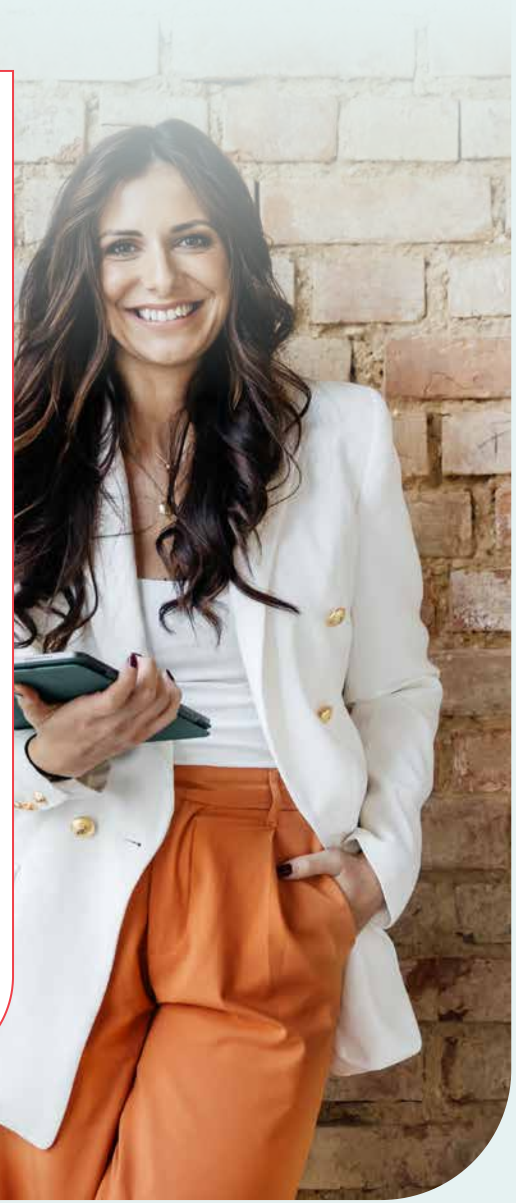
You are responsible for the integrity and accuracy of all information you submit. You must take reasonable steps to verify the authenticity of all information and documentation provided by the customer. You will not submit any information to Bendigo Bank that you know, suspect, or ought to have reasonably suspected to be false, misleading, or non-genuine.

Disclosure of Critical Information:

You must immediately inform Bendigo Bank of any information that could adversely impact our decision to lend to your customer. You will also notify Bendigo Bank of any matter that may negatively impact our brand or business, including any customer complaints, as and when they arise.

Marketing Communications:

As a condition of your accreditation, you agree to receive marketing and other communications from Bendigo Bank regarding our products and services, unless you advise us otherwise.



Consequences for Breach

Any breach of this Code will be taken seriously. Your Aggregator will be notified, and a review of your accreditation may be conducted. Actions that Bendigo Bank may take include, but are not limited to:

- ✘ **Issuing a formal warning**
- ✘ **Requiring additional training**
- ✘ **Imposing conditions on your accreditation**
- ✘ **Suspending or terminating your accreditation**
- ✘ **Reporting the breach to regulatory bodies (such as ASIC) and industry associations (FBAA/MFAA)**
- ✘ **Pursuing legal action where appropriate**

Agreement to the Code

- ☑ By accepting and maintaining your accreditation, you acknowledge and agree to adhere to this Code of Conduct.
- ☑ You understand that any breach of this Code may result in a review of your accreditation and/or other actions as outlined above.

Bendigo Bank
Broker