

Product Disclosure Statement updates

This document contains updates to information in the Bendigo Superannuation Contribution Service Product Disclosure Statement (PDS) dated 19 October 2015, where the updated information is not materially adverse.

The updates below should be read in conjunction with the [Bendigo Superannuation Contribution Service Product Disclosure Statement](#).

11 November 2016

Change to the Bendigo Superannuation Contribution Service Product Disclosure Statement

Effective 11 November 2016 the following change is made to the Bendigo Superannuation Contribution Service Product Disclosure Statement dated 19 October 2015.

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Under the heading 'Our liability and indemnity' the fifth bullet point is replaced with the following:

- Any losses caused to you, your employees or agents arising directly or indirectly from you, or your employees or agents incorrectly using or misusing the *Bendigo Superannuation Contribution Service*.