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# Bendigo Bank - Low Rate Mastercard

Loan fact sheet – generated 09 Nov 2026

AMOUNT
**$500 – $50,000**

INTEREST FROM
**11.99%**

RATING
5.0/5

## Apply for Bendigo Bank - Low Rate Mastercard loan

Credit Card up to $50 000

## Key details

| | |
|---|---|
| Minimum amount | $500 |
| Maximum amount | $50,000 |
| Interest from | 11.99% |
| Term | 1 – 12 months |
| Approval time | 24 hours |
| Eligibility | 24 hours |
| Online application | Yes |

## Pros and cons

**Pros:**

- Lower ongoing purchase rate than typical rewards cards
- Simple fee structure
- Backed by an established regional Australian bank
- Worldwide Mastercard acceptance

**Cons:**

- No rewards points program
- Interest still applies on any balance not cleared each period
- Cash advances attract a higher rate and separate fees

## Requirements

- 18 years or older
- Australian resident for tax purposes
- Regular income

- Satisfactory credit check
- No current default or bankruptcy in some cases

## Features

- Credit Card up to $50 000
- Term 1 – 12 months

## Company information

| | |
|---|---|
| Company | Bendigo and Adelaide Bank Limited |
| Address | Bendigo Bank, 12 Bath Ln, Bendigo VIC 3550 |
| Website | https://www.bendigobank.com.au |

Non-contractual information. Data updated 09 Nov 2026. For binding information contact Bendigo Bank - Low Rate Mastercard directly.
Source: https://www.strayaloans.com/loan/bendigo-bank-low-rate-mastercard