# Bendigo Bank Deepens Relationship with Google Cloud to Accelerate Enterprise Modernization and Improve Customer Experiences

A multi-year agreement will see the Bank adopt Google Cloud's AI, security and skilling solutions

**BENDIGO, Australia - 24 November, 2025** – Bendigo Bank today announced a significant expansion of its relationship with Google Cloud, signing a multi-year agreement that will ensure its employees and customers will benefit from the latest AI capabilities, digital skills, and cybersecurity defenses.

The agreement builds upon the bank's current relationship with Google Cloud, which today provides core digital infrastructure for the financial institution. This foundation now enables Bendigo Bank's team to more effectively use AI, streamline operations, build new team skills, and ultimately deliver improved customer and community outcomes – while maintaining a high standard of trust, safety, and risk management.

### Al first: empowering employees, improving customer outcomes

As part of the agreement, Bendigo Bank will deploy <u>Gemini Enterprise</u> to all employees, the Bank is expected to realize significant productivity gains that will allow staff to spend more time innovating for the benefit of its 2.9 million customers.

The move follows a pilot of Gemini Enterprise that resulted in substantial time savings, efficiencies from reengineered processes and innovative uses of Al across multiple bank divisions, including consumer banking, finance, risk, marketing and technology. The bank will also deploy <u>Gemini Code Assist</u> to help its developers build, test, and deploy robust digital solutions even faster and more consistently than before, accelerating improvements to the customer and employee experience.

So far, the bank's employees have trialled innovations to:

- Process customers' lending and refinancing applications faster with automated lending, title, and document search functions:
- Identify, respond to, and disrupt potential instances of financial crime by using custom AI models to flag high-risk transactions; and
- Use generative AI to analyze and query bank data and identify product-market gaps to better address customers' needs.

"This evolution in our relationship with Google Cloud is all about democratising AI. By putting these tools in the hands of every single one of our people, we're creating a workforce that's as well-equipped for the future as possible," said Bendigo Bank, CEO, Richard Fennell. "The digital ecosystem we've built with Google Cloud will support our people to adopt an AI-first mindset and leverage this capability in the course of their working day, whether that is developing simpler and higher quality code or helping customers make more informed choices."

"We are deeply committed to our long-term relationship with Bendigo Bank. Its dedication to customers and people has always been evident, and the adoption of Gemini Enterprise demonstrates the innovative spirit and commitment to making its workforce resilient and confident for the future," said Paul Migliorini, Vice President, Google Cloud Australia & New Zealand. "Through our ongoing sharing of knowledge and best practices, we are confident that the bank's employees will become Al innovators in their own right, setting new standards for customer experience and performance that may resonate across Australia's entire financial services industry."

#### Secure digital transformation, without the friction

As part of Bendigo Bank's AI powered cybersecurity adoption, the bank will also migrate its operations from its existing cybersecurity platform to Google Security Operations and Google Security Command Center. Google Security Command Center's governance dashboard offers a single, comprehensive view of the bank's AI and data environment, reducing the potential for security risks, while Google Security Operations improves their ability to detect, investigate, and respond to threats with Google speed and scale.

The bank's adoption of security infrastructure from Google Cloud complements the work already underway to modernize its warehousing environments into <a href="BigQuery">BigQuery</a>, ensuring fully-native integration between the Bank's data and its cyber defenses for greater protection of customer data. Bendigo Bank is also migrating its VMware environments onto Google Cloud to deliver a zero-downtime transition and maintain high service continuity.

## **About Bendigo Bank**

Bendigo Bank is Australia's better big bank, with thousands of staff helping our 2.9 million customers to achieve their financial goals. Bendigo Bank's purpose is to feed into the prosperity of its customers and the community.

# **About Google Cloud**

Google Cloud is the new way to the cloud, providing AI, infrastructure, developer, data, security, and collaboration tools built for today and tomorrow. Google Cloud offers a powerful, fully integrated and optimized AI stack with its own planet-scale infrastructure, custom-built chips, generative AI models and development platform, as well as AI-powered applications, to help organizations transform. Customers in more than 200 countries and territories turn to Google Cloud as their trusted technology partner.

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