

---

## CRITICAL INFORMATION SUMMARY

---

### INFORMATION ABOUT THE SERVICE

Our Medium + 2GB mobile plan provides you with included minutes to standard numbers, unlimited SMS/MMS made from Australia, \$300 of calls to international numbers and 3GB + Bonus 2GB of data each month.

## Medium + 2GB + iPhone 6S

### More information about the service

This offer is unbundled.

### Hardware and equipment

Customers who sign up to the plan will receive a SIM card and a mobile handset.

The mobile handset included with your plan is the iPhone 6s and must be obtained at the time of sign-up or it is forfeited.

### Minimum term

This plan is only available on a 24 month contract.  
The minimum total cost is \$2008.80 over 24 months.

### What's included

All allowances are for usage within Australia.

Your included minutes can be used to make calls to mobiles and fixed line numbers, call 13/1300 numbers, call diversions and to check your voicemail. Calls to 1800 numbers are not charged.

Your included SMS/MMS allowance can be used to send SMS and MMS messages.

Your \$300 on included international calls can be used to call all numbers outside of Australia.

Your included data allowance can be used to access the internet and to send and receive emails from your mobile handset.

Data usage will be counted in kilobytes, where 1,000,000kB=1GB and will include uploads and downloads.

Unused allowances do not carry over to the following month.

### What's excluded

All monthly allowances exclude usage charges while you are overseas.

If you use any of the following services additional charges will apply: Calls to satellite services, value added services, operator assisted/ directory assistance or Sensis® calls,

Video calling, premium content calls (e.g. to 19 numbers) premium SMS/MMS, international roaming calls and paging services.

### INFORMATION ABOUT PRICING

#### Monthly access fee

Your monthly access fee is \$84.95 except for the first 6 months where your monthly access fee will be discounted by \$5 to \$79.95 - if you use your mobile to make calls or access services that do not form part of your included value or you use more data than your monthly allowance provides, you will have to pay more than your monthly access fee.

This \$5 Discount will be applied to your account from the date on which Bendigo Bank Telco activates your service and will apply for 6 months from the time of connection. After 6 months your \$5 discount will automatically be removed.

#### Early termination

The maximum early termination charge for this plan is \$1080. This is calculated by multiplying the plans ETC base rate by 24 (the number of months in the contract). The ETC base rate that applies to this plan is \$45.

Example: If you cancel your plan 14 months into your 24 month contract, your early termination fee would be \$45 (ETC base rate) x 10 (months remaining) = \$450.

If you cancel your plan, move to another contracted plan with a lower monthly access fee or move to a month to month plan before your contract term has ended, you will have to pay an early termination charge.

#### Fees and charges

Excess rates apply if you exceed your included allowance.  
-If you exceed your monthly data allowance, a 1GB block of extra data will be automatically applied to your plan, and you will be charged \$10. After that, each time you exceed the 1GB block of extra data within the current billing period, an additional 1GB block of extra data will be added at a charge of \$10.

#### On this Plan

-A 2 min standard national mobile call has no charge.  
-A standard national mobile SMS has no charge.  
-Excess usage charges will apply once you use your included data allowance. Excess usage will be charged at \$10 per GB or part thereof.

An example of how your included value works:  
On this plan, if you restricted your use solely to standard national mobile calls, each 2 minutes in duration, you could make unlimited calls per month as part of your included value.

-For details of international call rates or the charges that apply for using value added services please contact our customer centre.

#### IMPORTANT INFORMATION REGARDING YOUR FIRST INVOICE:

Monthly access fees are invoiced in advance. When you first start a plan or transfer services to us, your monthly invoice will generally be higher than normal. This is because it includes a portion of your monthly access fee for the current month as well as the subsequent month in advance.

#### OTHER INFORMATION

##### Coverage;

This plan enables you to access 4G (when using a 4G compatible handset). The Optus 4G Network is available in selected areas. To check coverage go to [www.bendigobanktelco.com.au/coverage-map](http://www.bendigobanktelco.com.au/coverage-map). Outside 4G coverage areas compatible handsets will switch to the Optus 3G network.

Importantly if you have a compatible handset and you are in a 4G coverage area you will download data at significantly faster rates.

This could see you using more data than you realised. Take advantage of MyServiceCentre to help you monitor your data usage and limit over expenditure. Please refer to usage information below for more information on MyServiceCentre.

##### Usage Information;

We recommend that you use MyServiceCentre to track your usage. It is available on our website: [www.bendigobanktelco.com.au](http://www.bendigobanktelco.com.au).

You will automatically receive alerts when you reach 50%, 85% and 100% of your included monthly allowance.

You will receive an alert each time you have a 1GB block of extra data added to your plan and further alerts when you have used 85% and 100% of each 1GB block of extra data.

##### International Roaming;

You will need to have international roaming activated on your service prior to leaving Australia to be able to access this capability. Once you have access to international roaming it is easy to run up a large charge very quickly.

##### Pro Rata Billing;

Monthly access fees are invoiced in advance. When you first start a plan or transfer services to us, your monthly invoice will generally be higher than normal. This is because it includes a portion of your monthly access fee for the current month as well as the subsequent month in advance. This is called Pro-rata billing.

The total cost of your plan is made up of a service component and a hardware component.

Pro-rata billing does not apply to the hardware component. You will be charged the full amount of the hardware component for your first month.

##### For more information or questions;

We are committed to creating a culture where your feedback is encouraged, recognised and consistently captured. If you would like to provide us with feedback, ask for more information or make a complaint please phone our Customer Centre on 1300 737 881.

##### TIO;

If you have raised a complaint with us and you are unsatisfied with our decision or the outcome, you are entitled to contact the Telecommunications Industry Ombudsmen (TIO). The TIO can be contacted on 1800 062 058 or log onto the website: [www.tio.com.au](http://www.tio.com.au)

---

This is a summary only, details are correct at 20th July 2016. For full terms and conditions please refer to the product terms and conditions a copy of which is available at [www.bendigobanktelco.com.au](http://www.bendigobanktelco.com.au).

All services are supplied in accordance with our Standard Form of Agreement and Acceptable Use Policy, copies of which are available at our website: [www.bendigobanktelco.com.au](http://www.bendigobanktelco.com.au). You must adhere to these terms when using this service.

Telecommunications and internet products are provided by Community Telco Australia Pty Ltd ABN 93 094 908 326 trading as Bendigo Bank Telco ('CTA'). CTA is not an authorised deposit-taking institution (or bank) and the acquiring or purchasing of telecommunications and internet products does not represent a deposit with, obligation or liability of Bendigo and Adelaide Bank limited.

**Call 1300 737 881 or visit [www.bendigobanktelco.com.au](http://www.bendigobanktelco.com.au)**