

CRITICAL INFORMATION SUMMARY



INFORMATION ABOUT THE SERVICE
Our Inspire \$29 4G ready mobile plan provides you with \$200 of included value and 200MB of data each month.



More information about the service;

This offer is unbundled.

Hardware & Equipment;

This plan includes a hardware allowance. When you sign-up to this plan you can choose from a selection of available handsets. To be eligible for the allowance the handset must be obtained at the time of sign-up.

This plan is compatible with our Monthly Device Payments (MDP's). A MDP will allow you to purchase hardware using standard monthly repayments. A MDP is a separate product that is contracted for 24 months. Early termination charges apply.

Minimum Term;

This plan is only available on a 24 month contract. The minimum total cost is \$696 over 24 months.

What's Included;

All allowances are for usage within Australia.

You can use your included value to make calls to mobiles and fixed line numbers, call 13/1300 numbers, send SMS and MMS messages, to make video calls and to check your voicemail.

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 1000KB=1MB 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, premium content calls (e.g. to 19 numbers) premium SMS/MMS, international or international roaming calls and paging services.

INFORMATION ABOUT PRICING

Monthly Access Fee;

Your monthly access fee is \$29 – if you use your mobile to make calls or access services that do not form part of your included value, or you make more calls or use more data than your monthly allowance provides you will have to pay more than \$29 a month.

Early Termination;

The maximum early termination charge for this plan is \$234.72.

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 \$9.78.

Example: If you cancel your plan 14 months into your 24 month contract, your early termination fee would be \$9.78 (ETC base rate) x 10 (months remaining) = \$97.80

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

Fees & Charges;

Standard rates apply if you exceed your included allowance. All timed calls are charged in 60 second blocks.

- 1300/13 calls, calls to mobiles (within Australia) and national calls will be charged at \$0.90 per 60 seconds with a \$0.35 flag fall.
- SMS messages will be charged at \$0.25 per message.
- MMS messages will be charged at \$0.50 per message.
- Retrieval of voicemail will be charged at \$0.90 per 60 sec.
- Excess usage will be charged at \$0.25 per MB.

On this plan:

- A 2 min standard national mobile call will cost \$2.15.
- A standard national mobile SMS will cost \$0.25.
- Excess usage charges will apply once you use your included data allowance. Excess usage will be charged at \$0.25 per MB 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 93 calls as part of your included value. If your calls go for longer or you use your included value for other services such as sending SMS or MMS messages, you will be able to make fewer calls.

Fees & Charges continued;

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

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. 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 our MyServiceCentre application 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 track your usage by using our MyServiceCentre application. It is available on our website www.bendigobanktelco.com.au. You will automatically receive email or SMS alerts when you reach 50%, 85% and 100% of your monthly allowance.

An extension of our MyServiceCentre application, Bendigo Bank Telco's Mobile app lets you monitor your handset, ADSL and mobile broadband usage on the go. Our Mobile app is downloadable from standard marketplaces.

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 expensive charge's very quickly.

Things to remember:

- All rates specified within your product terms and conditions refer to usage within Australia. Calls made, data used and SMS/MMS messages sent outside Australia will be charged at a rate levied by the overseas carrier.
- International roaming charges are not part of your plan's included value.
- For more information on international roaming go to our website.

If you have a MyServiceCentre account you can receive an alert once you start to incur international roaming charges against your account. Please refer to usage information above for more information on MyServiceCentre.

Pro Rata Billing;

If you connect to this plan partway through a month then your monthly access fee and any allowances will be calculated based on the number of days remaining in that month, this is called Pro Rata Billing.

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

This is a summary only, details are correct at 1 May 2013. For full terms and conditions please refer to the product terms and conditions a copy of which is available at 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. 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