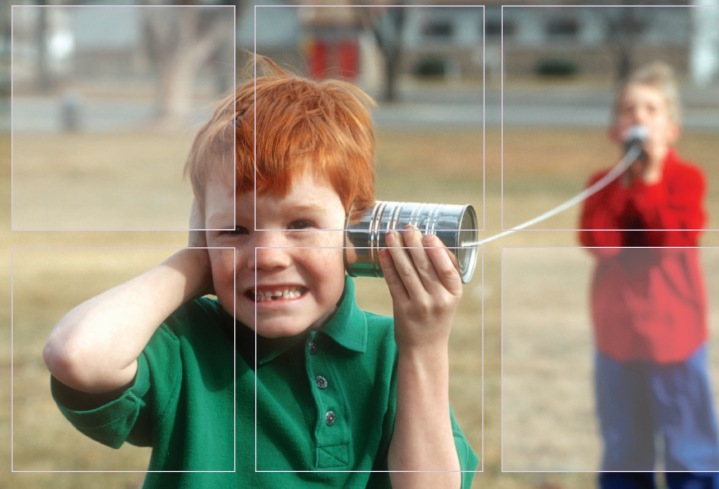


Terms and conditions for the Inspire \$79 Mobile Plan

1. All customers must pass our credit assessment to be eligible for these offers.
2. Offers are only available to residential customers who pay via direct debit and receive emailed invoices.
3. This price list is effective from 17 December 2012.
4. All prices include GST.
5. For full terms and conditions please refer to our SFOA and Acceptable Use Policy, copies of which are available at our website www.bendigobanktelco.com.au. You must adhere to these terms when using our services.
6. All timed calls are charged in 60 second blocks.
7. Standard rates apply if you exceed your included value of or data allowance.
 - a. Calls to mobiles (within Australia), national calls and calls to 13/1300 numbers will be charged at \$0.90 per 60 seconds with a \$0.35 flag fall.
 - b. MMS messages will be charged at \$0.50 per message.
 - c. Excess data usage will be charged at \$0.30 per MB or part thereof.
 - d. Retrieval of voicemail will be charged at \$0.90c per 60 sec.
8. At the end of each month any unused allowances will be forfeited. If you want to track your usage use our MyServiceCentre application available on our website www.bendigobanktelco.com.au. Once you have a MyServiceCentre account, you'll automatically receive alerts when you reach 50%, 80% and 100% of your monthly allowance.
9. 'Calls to Our 3G Network' refer to calls made to other customers of Bendigo Bank Telco or customers of Community Telco Australia on the Optus Mobile Network. Bendigo Bank Telco mobile services are provided by Community Telco Australia Pty Ltd (ABN 93 094 908 326).
10. Rates specified refer to usage within Australia. International roaming is charged at a rate levied by the overseas carrier.
11. Customers who sign up to the Inspire \$79 Mobile Plan will receive a Sim Card only and no other hardware. This plan is compatible with Community Telco's Monthly Device Payments. Monthly Device Payments are only available on a 24 month contract. Fees apply for early termination. Terms and conditions apply.
12. This plan is only available on a 24 month contract. If you cancel your plan or move to another plan (except a plan with the same or higher spend) before your minimum term has ended, you must pay an early termination charge (ETC). The ETC is calculated by multiplying the ETC base rate by the number of months remaining on your contract. The ETC base rate that applies to the Inspire \$79 Mobile Plan is \$35.36.
13. Plans include unlimited mobile access within Australia to Facebook®, Twitter®, LinkedIn, MySpace, eBay™ and Foursquare. Use of these services is separate and does not count towards your monthly included data allowance.
14. Data downloaded from external sites through Facebook®, eBay™, MySpace, Twitter®, LinkedIn and Foursquare will be treated as a standard data download and as such may incur excess usage charges if you exceed your included data allowance.
15. 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.

Inspire Mobiles

Make the choice and be inspired



Phone plans that inspire.

Combine your Inspire \$79 Mobile plan with a Monthly Device Payment and select from a range of hardware options. A Monthly Device Payment will allow you to choose from a wide selection of hardware without the worry of having an upfront cost. So have a look on our website or contact our sales staff to find out what handsets are available.

Plan Name	Inspire \$79 Mobile Plan
Monthly Access Fee	\$79
Included value ¹	\$850 ²
Calls to Our 3G Network	Unlimited
SMS	Unlimited ²
Data	2GB ²
Hardware	BYO Handset
Contract Term	Min total cost \$1,896 over 24 months

¹ Included value applies to calls to 13/1300 numbers, calls to mobiles, national calls, national MMS, SMS/MMS to international numbers, Video calling and Voicemail. Excludes calls to satellite services, valued added services, operator assisted/directory assistance and Sensis® calls, Premium content calls (e.g. to 19 numbers), Premium SMS/MMS, international or international roaming calls, mobile messaging, paging services, and data usage.

² All charges and allowances are monthly. Unused included values will not be carried over to the following month. All calls and allowances are for usage within Australia (excludes use overseas).



To help you compare our plans

Below is the unit pricing for this plan, these rates are deducted from your included value. You will then be charged these rates once your included value is exceeded.

Excess usage charges apply once your included data value is used.

2 min. Standard national mobile call	Standard national SMS	1MB of data within Australia
\$2.15	No Charge	\$0.30

How your community will benefit.

A percentage of the profit generated from your Bendigo Bank Telco account will be directed to the Bendigo Bank Telco Community Grants Program which is administered by Community Enterprise Foundation™, the charitable arm of Bendigo and Adelaide Bank.

Through the Bendigo Bank Telco Community Grants Program we are able to create a pool of funds to help build stronger Communities through programs for youth, health, education, the environment, the arts and many more.