

INTERNATIONAL ROAMING

with Bendigo Telco's DataMax Mobile Plan

Customer Acknowledgement

Signature

Date

What is 'international roaming'?

The term international roaming is used to describe your use of a mobile network during your travel overseas. While you are in another country, the charges incurred for using your mobile service will be decided by the operator of the network that you use whilst overseas. The international network operator will provide the charges incurred to your existing mobile service provider; who will charge these to you.

Your mobile number stays the same while you're roaming, however charges are incurred and charged at external third party carrier rates (the overseas suppliers) and passed through to your existing service provider, who will in turn bill you for the calls made.

Will I need to do anything prior to going overseas?

Before you depart Australia you will need to:

- ▶ **Check** that the mobile handset you plan to use overseas is supported in the country you plan to travel to.
- ▶ **Contact us to activate** international roaming access on your mobile handset. It is important that you contact us before you leave Australia. Please contact us at least 2 business days before your departure so we have sufficient time to process your request.
- ▶ **Contact us to deactivate** any International Call Barring settings on your mobile.
- ▶ **Turn off** any diversions you have on your mobile handset such as voice messaging or paging services. If you fail to do this any diverted calls you miss whilst overseas will result in you incurring charges for the initial international leg of the call as well as the diverted leg back to Australia.
- ▶ **Before you travel overseas** you should investigate the mobile operators available to you and the charges you are likely to incur from each operator.

How much will 'international roaming' cost?

There is no cost for activating international roaming on your handset; however once you arrive at your destination country you will be charged for:

▶ Calls that you make whilst roaming

You will be charged at the international mobile call rate of your Australian mobile phone company for the international leg of the call, and at the standard mobile call rate of the international mobile phone company for the leg carried on that network.

▶ Calls you receive while roaming

When you receive a call from Australia or any other country, the person who calls you will be charged for a standard mobile call to your number as if you were in Australia. You will be charged for the call to be re-directed from Australia to the country you are in. In some countries, you may also be charged airtime rates for incoming calls by the overseas network you are roaming on. This differs from receiving calls while not roaming, where the caller pays for the call.

▶ Data you use and text/SMS messages you send whilst overseas

These will be charged at the rate of the overseas network operator you're using, plus any surcharges that apply.

▶ Calls you make or data you use whilst on a capped or included value plan

International and international roaming charges are not part of the included call or data value of any of our capped or included value plans. Charges will be incurred at standard rates.

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How will 'international roaming charges' display on my Bendigo Telco invoice?

All international roaming charges will appear under 'Other Provider Purchase' on your standard Bendigo Telco invoice. If international roaming charges have been incurred your invoice will also contain a 'Provider Legend' (on the last page of your invoice) that references the international carrier that has charged you.

Remember, the time it takes the overseas networks to provide us with billing information will affect when charges appear on your account. This may be up to three months after you return from overseas.

IMPORTANTLY: There is no GST on international roaming calls made and/or received overseas.

How to avoid unexpectedly high bills

It's easy to run up a very big bill, very quickly, without realising you are doing it. Costs can increase at a rapid rate because you are being charged for both making and receiving calls. Before you travel overseas you should investigate the mobile operators available to you and the charges you are likely to incur from each operator.

Alternatives to international roaming

Think carefully about who you want to accept calls from whilst overseas. Consider using alternatives such as email or a pre-paid international calling card to make local and international calls whilst overseas. Using SMS may be cheaper than making voice calls.

Remember, data will also be charged at higher rates when you travel overseas. To remove any chance of incurring considerable data charges you may like to consider having this functionality turned off.

If you can't pay your bill due to high international roaming charges, your phone service may be restricted. You may also have a default recorded with credit rating agencies, which makes it harder for you to obtain credit in the future.

Remember - if you are having problems paying your account you should contact us immediately to discuss options available to you.

Concerns about international roaming charges

If you have any concerns about International Roaming or costs you have incurred, please contact our Customer Centre on 1300 228 123.

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How much does International Roaming cost?

ZONES	CALLS MADE & RECEIVED PER MINUTE
Countries in Zone 1	\$1.65
Countries in Zone 2	\$2.25
Countries in Zone 3	\$2.82
Countries in Zone 4	\$3.39
Countries in Zone 5	\$3.95
Countries in Zone 6	\$4.51
Countries in Zone 7	\$5.21
Countries in Zone 8	\$5.64

MESSAGING & DATA	
Send SMS	\$0.85
Retrieve SMS	FREE
Send MMS	\$0.85 plus Std Data Charges
Data Roaming charges (per MB)	\$3.39 Charged per Kilobyte

All rates listed in \$AUD. Voice & Video Calls rates are shown per minute and charged with an initial increment of 60 seconds and per 30 seconds thereafter. GST does not apply to roaming charges (with the exception of the standard SMS, MMS, international SMS and international MMS rates).

International Roaming Zones

INTERNATIONAL CALL RATES							
Destination	Zone	Destination	Zone	Destination	Zone	Destination	Zone
Afghanistan	Zone 4	Argentina	Zone 8	Bermuda	Zone 8	Burundi	Zone 3
Airline Services	Zone 8	Armenia	Zone 7	Bhutan	Zone 6	Cambodia	Zone 4
Albania	Zone 8	Austria	Zone 4	Bolivia	Zone 5	Canada	Zone 4
Algeria	Zone 8	Azerbaijan	Zone 7	Bosnia and Herzegovina	Zone 3	Cayman Islands	Zone 8
American Samoa	Zone 8	Bahrain	Zone 2	Botswana	Zone 5	Chad	Zone 8
Andorra	Zone 4	Bangladesh	Zone 8	Brazil	Zone 5	Chile	Zone 6
Angola	Zone 6	Barbados	Zone 8	British Virgin Islands	Zone 8	China	Zone 5
Anguilla	Zone 8	Belarus	Zone 7	Brunei Darussalam	Zone 3	Colombia	Zone 8
Antigua and Barbuda	Zone 8	Belgium	Zone 6	Bulgaria	Zone 5	Cook Islands	Zone 4

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International Roaming Zones

INTERNATIONAL CALL RATES					
Destination	Zone	Destination	Zone	Destination	Zone
Costa Rica	Zone 3	Guinea	Zone 8	Macedonia	Zone 4
Cote D'Ivoire (Ivory Coast)	Zone 8	Guyana	Zone 7	Madagascar	Zone 8
Croatia	Zone 7	Haiti	Zone 8	Malawi	Zone 7
Cruise Ship Services	Zone 8	Honduras	Zone 5	Malaysia	Zone 2
Curacao	Zone 8	Hong Kong	Zone 3	Maldives	Zone 8
Cyprus	Zone 1	Hungary	Zone 4	Mali	Zone 8
Czech Republic	Zone 7	Iceland	Zone 8	Malta	Zone 8
Denmark	Zone 2	India	Zone 5	Martinique	Zone 8
Dominica, Commonwealth of	Zone 8	Indonesia	Zone 6	Mauritania	Zone 8
Dominican Republic	Zone 8	Iran	Zone 5	Mauritius	Zone 5
Ecuador	Zone 8	Iraq	Zone 6	Mexico	Zone 7
Egypt	Zone 7	Ireland	Zone 3	Micronesia Federated States of	Zone 8
El Salvador	Zone 5	Isle of Man	Zone 2	Moldova	Zone 5
Estonia	Zone 5	Israel	Zone 6	Monaco	Zone 3
Ethiopia	Zone 7	Italy	Zone 2	Mongolia	Zone 8
Falkland Islands Malvinas	Zone 7	Jamaica	Zone 8	Montserrat	Zone 8
Fiji	Zone 3	Japan	Zone 4	Morocco	Zone 8
Finland	Zone 1	Jersey	Zone 2	Mozambique	Zone 4
France	Zone 3	Jordan	Zone 4	Namibia	Zone 4
French Polynesia	Zone 4	Kazakhstan	Zone 7	Nauru	Zone 3
French West Indies	Zone 8	Kenya	Zone 7	Nepal	Zone 4
Gabon	Zone 8	Korea Republic Of	Zone 3	Netherlands	Zone 3
Gambia	Zone 6	Kuwait	Zone 8	New Caledonia	Zone 2
Georgia	Zone 5	Kyrgyzstan	Zone 2	New Zealand	Zone 1
Germany	Zone 2	Laos	Zone 3	Nicaragua	Zone 5
Ghana	Zone 1	Latvia	Zone 6	Niger	Zone 8
Gibraltar	Zone 1	Lebanon	Zone 1	Nigeria	Zone 3
Greece	Zone 2	Lesotho	Zone 1	Norfolk Island	Zone 2
Greenland	Zone 2	Liberia	Zone 2	Norway	Zone 2
Grenada	Zone 8	Libya	Zone 5	Oman	Zone 8
Guadeloupe	Zone 8	Liechtenstein	Zone 4	Pakistan	Zone 1
Guam	Zone 3	Lithuania	Zone 7	Palestine	Zone 8
Guatemala	Zone 5	Luxembourg	Zone 2	Panama	Zone 7
Guernsey	Zone 2	Macau	Zone 2	Papua New Guinea	Zone 5
				Paraguay	Zone 6
				Peru	Zone 7
				Philippines	Zone 4
				Poland	Zone 6
				Portugal	Zone 2
				Puerto Rico	Zone 8
				Qatar	Zone 7
				Reunion	Zone 4
				Romania	Zone 6
				Russian Federation	Zone 8
				Rwanda	Zone 2
				Saint Kitts And Nevis	Zone 8
				Saint Lucia	Zone 8
				Saint Vincent And The Grenadines	Zone 8
				Samoa	Zone 5
				Satellite	Zone 8
				Saudi Arabia	Zone 8
				Senegal	Zone 8
				Serbia and Montenegro	Zone 8
				Seychelles	Zone 5
				Sierra Leone	Zone 3
				Singapore	Zone 1
				Slovakia	Zone 4
				Slovenia	Zone 5
				Solomon Islands	Zone 2
				South Africa	Zone 1
				South Sudan	Zone 4
				Spain	Zone 5
				Sri Lanka	Zone 7
				Sudan	Zone 5
				Suriname	Zone 6
				Swaziland	Zone 2
				Sweden	Zone 3
				Switzerland	Zone 4

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International Roaming Zones

INTERNATIONAL CALL RATES							
Destination	Zone	Destination	Zone	Destination	Zone	Destination	Zone
Syrian Arab Republic	Zone 8	Tonga	Zone 2	Ukraine	Zone 8	Venezuela	Zone 4
Taiwan	Zone 2	Trinidad and Tobago	Zone 8	United Arab Emirates	Zone 5	Vietnam	Zone 2
Tajikistan	Zone 8	Tunisia	Zone 8	United Kingdom	Zone 2	Virgin Islands British	Zone 8
Tanzania	Zone 8	Turkey	Zone 6	USA	Zone 4	Yemen	Zone 3
Thailand	Zone 3	Turkmenistan	Zone 8	Uruguay	Zone 3	Zambia	Zone 8
The Democratic Republic Of The Congo	Zone 6	Turks and Caicos Islands	Zone 8	Uzbekistan	Zone 8	Zimbabwe	Zone 8
Timor Leste	Zone 3	Uganda	Zone 3	Vanuatu	Zone 2		

Please check your device specifications with your device supplier for compatibility. Some handsets may not be supported by all networks.

3G Roaming requires compatible mobiles/devices to use GPRS and 3G data. To make and receive video calls, both calling and receiving parties require a 3G mobile and must be located in a 3G coverage area on a network that supports video calling.