Terms and conditions for all Choice Offers
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 1 February 2012.  
4. All prices include GST.  
5. For full terms and conditions please refer to 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 our services.

Terms and conditions for Choice Mobile Broadband plans and Tablet Choice Mobile Broadband Plans (SIM Only)
1. Services are only available to customers who connect to a new Choice Mobile Broadband service.  
2. Customers who sign up to a Choice Mobile Broadband Plan will receive a Mobile Broadband modem. It must be obtained from Bendigo Bank Telco at the time of sign-up or it is forfeited. Colour and style of mobile modem may vary from images used in this brochure. Customers who sign up to a Tablet Choice Mobile Broadband Plans (SIM Only) will receive a SIM Card only and no other hardware.  
3. Orders are accepted subject to stock availability. Please allow 3-5 business days for delivery of your mobile modem and/or SIM Card.  
4. Choice Mobile Broadband Plans that include a Mobile Broadband USB modem are only available on a 24 month contract. Fees apply for early termination of a fixed term contact. Applicable early termination fees are detailed in the Bendigo Bank Telco Offer Schedule of Charges, available at www.bendigobanktelco.com.au. Tablet Choice Mobile Broadband Plans (SIM Only) are not contracted.  
5. Standard early termination charges apply when changing a contracted service to a service of a lesser monthly charge.  
6. Your pricing plan sets out the amount of included data that you can download and upload in a billing month. Data usage will be counted in kilobytes, where 1000KB = 1MB and includes both uploads and downloads.  
7. If you exceed your plan’s included monthly data allowance, excess usage will be charged at $0.06 per MB. At the end of each billing month any unused included data will be forfeited.  
8. Rates specified refer to data usage within Australia. Data used outside Australia will be charged at a rate levied by the overseas carrier. Data used will not count towards your included data allowance. You will need to have international roaming activated on your service prior to leaving Australia to be able to activate this capability.  
9. Customers can expect average download speeds between 512kbps and 3Mbps. Actual speed achieved will vary depending on how far you are from the mobile tower, configuration and quality of your connection, the number and type of services being used in the connection area, your computer’s hardware and software setup, and the configuration of any computer you are trying to access remotely.  
10. The service as described is only available within our selected GSM or 3G/HSUPA coverage area and is subject to network availability. Please refer to www.optus.com.au/coverage for full coverage details.  
11. You can also use the service to connect to the internet outside the 3G/HSUPA areas, within our selected GSM network areas. Where only GSM coverage is available you will not experience broadband speeds.  
12. The service is only available for use with a Bendigo Bank Telco supplied SIM card and approved Mobile Broadband modem.  
13. These Choice Mobile Broadband plans may only be used to access data services. You cannot use the supplied SIM card to access other services such as voice calls, or send and receive SMS.  
14. If the supplied SIM card is used in an alternate device it will count towards your plan’s data allowance.  
15. If you require a replacement SIM card, a fee of $20 per SIM card will apply.  
16. To ensure you are maximising the best speeds available from our network it is important to check the system requirements on your personal device are compliant with our network. For full details of the applicable system requirements please call our Customer Centre on the contact phone number below.

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. Please refer to our Acceptable Use Policy for full terms and conditions at www.bendigobanktelco.com.au.

Contact us on 1300 737 881  or visit www.bendigobanktelco.com.au
Our new Choice Mobile Broadband plans for Bendigo Bank customers

Bendigo Bank Telco’s Choice Mobile Broadband gives you the ability to access the internet on the go. With a Choice of plans starting from $29.95 per month with 5GB of data included, or no contract for Tablet Choice (SIM only), you’ll be able to do your banking, shopping, and everything to make your internet experience easy. Choice Mobile Broadband gives you the freedom to take your lap top or tablet and have access to the internet with you at home, in your favourite café and anywhere else you want to go. Don’t forget when you take up this offer from Bendigo Bank Telco you’ll also be benefiting your community.

<table>
<thead>
<tr>
<th>Select your Choice Mobile Broadband plan based on your needs</th>
<th>5GB</th>
<th>9GB</th>
<th>12GB</th>
<th>18GB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly access fee</td>
<td>$29.95</td>
<td>$39.95</td>
<td>$59.95</td>
<td>$79.95</td>
</tr>
<tr>
<td>Included data¹</td>
<td>5GB</td>
<td>9GB</td>
<td>12GB</td>
<td>18GB</td>
</tr>
<tr>
<td>Excess data (per Mb)</td>
<td>$0.06c</td>
<td>$0.06c</td>
<td>$0.06c</td>
<td>$0.06c</td>
</tr>
<tr>
<td>Included equipment ²</td>
<td>SIM Only</td>
<td>Modem</td>
<td>SIM Only</td>
<td>Modem</td>
</tr>
<tr>
<td>Minimum cost over 24 months</td>
<td>$0</td>
<td>$718.80</td>
<td>$0</td>
<td>$958.80</td>
</tr>
</tbody>
</table>

1 At the end of each billing month any unused data will not be carried over to the following month. Included data allowances are not transferable or refundable. All allowances and charges are for usage within Australia.

2 Plans are only available on a 24 month contract and include a $0 upfront mobile broadband modem. For SIM only no contract period.

What you’ll need to connect:

- Tablet or Computer with a spare USB port
- Choice Mobile Broadband modem
- Appropriately configured SIM card
- Proximity to a mobile base station

Choice Mobile Broadband Modem

Key features:

- 3G coverage
- Micro SD Card Slot
- Plug and play
- EDGE/GPRS/GSM 850/900/1800/1900MHz

Selecting your SIM card

**Standard SIM:**
Currently normal sized SIM cards are used in all mobile service products which are not produced by Apple.

**Micro SIM:**
Micro SIM cards are currently used in Apple iPad products.