CRITICAL INFORMATION SUMMARY

INFORMATION ABOUT THE SERVICE
Our Data SIM plans are Mobile Broadband plans.

Data SIM Mobile Broadband Plans

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 no other hardware.

To ensure you are obtaining the best speeds available from our network it is important to check the system requirements on your personal device are compatible with our network.

For full details of applicable system requirements please contact our Customer Centre.

Minimum term
This plan is only available month-to-month. Month-to-month plans are not contracted.

What’s included
Your included data allowance can be used to access the internet and to send and receive emails within Australia.

Data usage will be counted in kilobytes, where 1000KB=1MB and will include both uploads and downloads.

Unused allowances do not carry over to the following month.

What’s excluded
Your monthly data allowance excludes usage charges while you are overseas.

You cannot use the supplied SIM card to access voice calls.

INFORMATION ABOUT PRICING

Monthly access fee
Your monthly access fee is listed below – if you use more data than your monthly allowance provides, use your device to send SMS messages or use the service whilst overseas you will have to pay more than your monthly access fee.

<table>
<thead>
<tr>
<th>Data SIM Plan</th>
<th>Included Data</th>
<th>Monthly Access Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extra Lite</td>
<td>5GB</td>
<td>$18</td>
</tr>
<tr>
<td>Lite</td>
<td>8GB</td>
<td>$30</td>
</tr>
<tr>
<td>Medium</td>
<td>15GB</td>
<td>$45</td>
</tr>
<tr>
<td>Large</td>
<td>50GB</td>
<td>$60</td>
</tr>
<tr>
<td>Extra Large</td>
<td>70GB</td>
<td>$80</td>
</tr>
</tbody>
</table>

Early termination
No early termination fees apply.

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.

The cost of downloading 1MB of data within Australia is:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost of downloading 1MB of data within Australia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data SIM Extra Lite - 5GB</td>
<td>$0.0036</td>
</tr>
<tr>
<td>Data SIM Lite - 8GB</td>
<td>$0.0038</td>
</tr>
<tr>
<td>Data SIM Medium - 15GB</td>
<td>$0.0030</td>
</tr>
<tr>
<td>Data SIM Large - 50GB</td>
<td>$0.0030</td>
</tr>
<tr>
<td>Data SIM Extra Large - 70GB</td>
<td>$0.0027</td>
</tr>
</tbody>
</table>

You can use this service to send SMS messages. SMS messages sent within Australia will be charged at a rate of $0.25 per message.

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 https://www.bendigobanktelco.com.au/coverage-map. Outside 4G coverage areas compatible device will switch to the Optus 3G network.

Importantly if you have a compatible device 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.

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:**
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, it's 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 May 2017. 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