CRITICAL INFORMATION SUMMARY

NBN Basics
(50 & 100)

INFORMATION ABOUT THE SERVICE
The NBN 50 Basics and NBN 100 Basics plan comes with 1TB of included data each month.

More information about the service;
This offer is unbundled.

Hardware & Equipment;
Customers signing up to this plan will receive a $0 upfront NBN capable modem. The modem included with your plan is as specified within your order and must be obtained at the time of sign-up or it is forfeited.

Minimum Term;
This plan is only available on a 24 month contract. The minimum total cost is:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Access Technology</th>
<th>Speed</th>
<th>Min cost over 24 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBN 50 Basics</td>
<td>Fibre Only</td>
<td>50/20Mbps</td>
<td>$2158.80</td>
</tr>
<tr>
<td>NBN 100 Basics</td>
<td>Fibre Only</td>
<td>100/40Mbps</td>
<td>$2398.80</td>
</tr>
</tbody>
</table>

What’s Included;
Our NBN Basics product is a data product delivered via the UNI-D port on the NBN Network Termination Device.

This plan comes with 1TB of included data each month, $0 connection and a $0 NBN capable modem.

Data will be counted in kilobytes, where 1000,000,000kB=1TB. If your monthly data download exceeds 1TB the speed of your service will be reduced to 512/128k for the duration of the current billing period. Importantly this means you will not incur excess usage charges.

Your included data allowance can be used to access the internet and to send and receive emails.

All services are supplied with dynamic IP addressing.

What’s Excluded;
Unused monthly data allowances will not carry over to the following month.

Services cannot be supplied with a static IP address.

INFORMATION ABOUT PRICING

Monthly Access Fee;
Your maximum monthly charge is:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Access Technology</th>
<th>Speed</th>
<th>Monthly access fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBN 50 Basics</td>
<td>Fibre Only</td>
<td>50/20Mbps</td>
<td>$89.95</td>
</tr>
<tr>
<td>NBN 100 Basics</td>
<td>Fibre Only</td>
<td>100/40Mbps</td>
<td>$99.95</td>
</tr>
</tbody>
</table>

Early Termination;
The maximum early termination charge (ETC) for this plan is $220. If you disconnect your service you will have to pay a $220 early termination charge.

Fees & Charges;
If you withdraw your request for service after it has been accepted and prior to service completion you will be charged a $137.50 order withdrawal fee.

An incorrect call-out fee will be charged if you lodge a fault and a technician visits your premises and no fault is found. The fee will be charged at $220 per instance.

All requests for relocation of service will be processed as a cancellation and a new connection. Each request will attract a disconnection fee and where applicable a new connection fee.

All speed modification requests will incur a $55 modification fee per instance.

On this plan:
The cost of 1MB of data is:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Speed</th>
<th>Cost of 1MB of data</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBN 50 Basics</td>
<td>50/20Mbps</td>
<td>$0.00005</td>
</tr>
<tr>
<td>NBN 100 Basics</td>
<td>100/40Mbps</td>
<td>$0.00006</td>
</tr>
</tbody>
</table>

Service Availability and Pricing;
Service availability is dependent on geographic location.
NBN Speeds:
Bendigo Bank Telco offers NBN plans delivered to the customer site via the NBN Co fibre access service or a fixed wireless service. The actual speed of your service will vary according to the nature and quality of the connection at the customer site, network utilisation and the number of end users accessing the network at any one time, the end user's hardware or software and the web sites the end user is visiting.

Installation:
Where you request a new connection we will endeavour to connect the service on the date requested.

An installation charge of $300 applies to customers connecting an NBN service where there is no existing NBN infrastructure.

Non-standard installations may incur additional charges. NBN Co will advise you of any such charges prior to installation. Your approval and acceptance of these charges will be sought prior to work commencing.

You must obtain the consent of the property owner to have the NBN installation performed. If you are not the property owner, you will need to obtain the property owner's written consent (dated and signed), and be able to provide that to Bendigo Bank Telco upon request.

The cabling that is required in your premises beyond the network termination device is your cost and responsibility, as is the provision of a suitable 240V AC power outlet.

For further information regarding the installation of an NBN service please refer to our website www.bendigobanktelco.com.au.

OTHER INFORMATION
Usage Information:
We recommend that you use our MyServiceCenter application to track your usage. It is available on our website: www.bendigobanktelco.com.au.

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.

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.

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 November 2016. 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