CRITICAL INFORMATION SUMMARY

INFORMATION ABOUT THE SERVICE

NBN Plus Voice plans are bundled plans which include both an NBN data connection and a VoIP connection. The VoIP service allows you to make and receive phone calls but instead of being delivered using a standard copper telephone line they will be delivered using your internet connection. This plan comes with all included data and included calls each month.

More information about the service:
This offer is a bundled service and includes an NBN data service and a VoIP service.

To be eligible for a bundled service you must have an active voice and data service at the same address and on the same account.

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

You will require a standard analogue handset to use your NBN Plus Voice service.

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>Speed</th>
<th>Min total cost over 24 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBN 12 + Voice</td>
<td>12/1Mbps</td>
<td>$1918.80</td>
</tr>
<tr>
<td>NBN 25 + Voice</td>
<td>25/5Mbps</td>
<td>$2398.80</td>
</tr>
</tbody>
</table>

What’s Included:
Our NBN Plus Voice product includes both an NBN data service and a VoIP service:
- NBN Plus Voice plans include a $0 connection, a $0 upfront NBN capable modem and a $0 ATA.
- The data service is delivered via the UNI-D port on the NBN Network Termination Device and features included data each month.
- Your all included data allowance can be used to access the internet and to send and receive emails.
- Your data service is supplied with dynamic IP addressing.
- Your voice service includes your monthly access and calls to local, national, Australian mobile numbers, 13/1300 and 1800 numbers.
- Your voice service includes a range of features such as Caller ID, Call Waiting and Call Forwarding.

For further information speak to a sales or customer service representative.

What’s Excluded:
Services cannot be supplied with a static IP address.

If you use any of the following services additional charges will apply; calls to satellite services, value added services (such as wake up and reminder calls), operator assisted/directory assistance, Sensis® calls and international calls.

INFORMATION ABOUT PRICING

Monthly Access Fee:
Your maximum monthly charge is:

<table>
<thead>
<tr>
<th>Plan name</th>
<th>Speed</th>
<th>Monthly access fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBN 12 + Voice</td>
<td>12/1Mbps</td>
<td>$79.95</td>
</tr>
<tr>
<td>NBN 25 + Voice</td>
<td>25/5Mbps</td>
<td>$99.95</td>
</tr>
</tbody>
</table>

This includes your monthly access fee, your included data and calls to local, standard national, 13/1300/1800, Australian mobile numbers. You will be charged for all other calls you make each month.

Additional services could result in an increase in your monthly bill.

Early Termination;
If at any stage you disconnect your NBN Plus Voice plan before your minimum term has ended, you will be required to pay an early termination charge. Your maximum early termination charge is $260.

If at anytime you disconnect your Voice service your remaining Data service will be moved to our relevant stand alone Data plan.

If at anytime you disconnect your Data service your remaining Voice service will be moved to our ‘IP Voice Basic’ plan. Early termination charges will apply and you will be required to start a new contract.

1. The Early termination charge for disconnection both your VoIP and Data service is $260.
2. The Early termination charge for disconnecting your VoIP service is $40.
3. The Early termination charge for disconnecting your NBN Data service is $220.

IP Voice Basic requires an active data service to operate. It is your responsibility to ensure you have an active data service which can be used to operate your IP Voice Basic service.

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:
- A 2 minute standard national call will have no charge.
- A 2 minute standard national mobile call will have no charge.

For details of international call rates please see our website www.bendigobanktelco.com.au or contact our customer centre.

Service Availability and Pricing:
Service availability is dependent on geographic location.

NBN Plus Voice is only available in areas where the NBN is available, and is delivered using NBN Fixed Wireless technology.

NBN access technology is determined by the NBN Co roll out strategy. To determine the access technology at your location please refer to our website at www.bendigobanktelco.com.au for further information.

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.

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.

If you have existing phone sockets at your property and want to be able to use them for the NBN Plus Voice service, you will need to have an Austel approved technician connect your existing sockets up to the network termination device at your cost.

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

Customer Service Guarantee Waiver (CSG):
A condition of providing customers with a VoIP service is that you acknowledge that you waive your protection and rights under the Customer Service Guarantee.

A copy of the (CSG) is accessible from www.bendigobanktelco.com.au.

OTHER INFORMATION
Usage Information;
We recommend that you use our MyServiceCentre 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 September 2015. 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.