CRITICAL INFORMATION SUMMARY

NBN Basics
(12 & 25)
Fibre to the Node

INFORMATION ABOUT THE SERVICE
The NBN 12 Basics and NBN 25 Basics plans come with all included data each month so there will never be any excess usage charges.

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 12 Basics</td>
<td>Fibre to the Node/building</td>
<td>12/1Mbps</td>
<td>$1438.80</td>
</tr>
<tr>
<td>NBN 25 Basics</td>
<td>Fibre to the Node/building</td>
<td>25/5Mbps</td>
<td>$1918.80</td>
</tr>
</tbody>
</table>

What’s Included;
Our NBN Basics product is a data product delivered via fibre to the node/building.

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

Your all 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;
Services cannot be supplied with a static IP address

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.

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

Depending on your area, you may have NBN Delivered using fibre optics, fibre to the node, fibre to the building or your area may use 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 fibre to the node/building service. The actual speed of your service will vary according to the length and quality of the copper line between your premise and where it joins the fibre optic cable, 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.

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 12 Basics</td>
<td>Fibre to the Node/building</td>
<td>12/1Mbps</td>
<td>$59.95</td>
</tr>
<tr>
<td>NBN 25 Basics</td>
<td>Fibre to the Node/building</td>
<td>25/5Mbps</td>
<td>$79.95</td>
</tr>
</tbody>
</table>
Installation;
There are no installation charges for new or existing customers where a copper line is already connected to the premise.

An installation charge of $300 applies to customers connecting a Fibre to the Node/Building service where there is no active phone service connected to the premise.

Installation charges will only apply if a technician is required to attend the site and complete connection into the premises. For details on costs speak to a customer service representative.

OTHER INFORMATION
Usage Information;
We recommend that you use our MyServiceCenrte 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 1st Nov 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