CRITICAL INFORMATION SUMMARY

INFORMATION ABOUT THE SERVICE
A broadband plan that includes 500GB of data each month.

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>Choice NBN 500GB</td>
<td>12/1Mbps plan</td>
<td>$89.95</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>25/5Mbps plan</td>
<td>$94.95</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>50/20Mbps plan</td>
<td>$99.95</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>100/40Mbps plan</td>
<td>$104.95</td>
</tr>
</tbody>
</table>

This charge includes 500GB of data each month.

Early Termination;
The maximum early termination charge (ETC) for this plan is $220.
If you disconnect your service, or downgrade your plan to another plan with a lower monthly access fee or your service plan to a plan with a lower speed before your contract term has ended, you will have to pay a $220 disconnection fee.

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>Choice NBN 500GB</td>
<td>12/1Mbps plan</td>
<td>$0.0002</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>25/5Mbps plan</td>
<td>$0.0002</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>50/20Mbps plan</td>
<td>$0.0002</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>100/40Mbps plan</td>
<td>$0.0002</td>
</tr>
</tbody>
</table>

More information about the service;
This offer is unbundled.

Hardware & Equipment;
Customers signing up to this plan will receive a $0 upfront NBN capable router. The router included with your plan is as specified on your application form 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>Speed</th>
<th>Minimum total cost over 24 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice NBN 500GB</td>
<td>12/1Mbps plan</td>
<td>$2,158.80</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>25/5Mbps plan</td>
<td>$2,278.80</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>50/20Mbps plan</td>
<td>$2,398.80</td>
</tr>
<tr>
<td>Choice NBN 500GB</td>
<td>100/40Mbps plan</td>
<td>$2,518.80</td>
</tr>
</tbody>
</table>

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

This plan includes 500GB of data each month, $0 connection and a $0 upfront NBN capable router.

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

Data will be counted in kilobytes, where 1000KB=1MB. If your monthly data download exceeds 500GB 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 service also includes 5 email boxes. Each email box is capable of storing 50MB of data.

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

NBN Speeds:
Currently Bendigo Bank Telco offers NBN plans delivered to the customer site via the NBN Co Fibre Access 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:
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 optical network termination device is your cost and responsibility, as is the provision of a suitable 240V AC power outlet.

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.

You will automatically receive alerts when you reach 50%, 85% and 100% of your included monthly allowance(s).

An extension of our MyService Centre application, Bendigo Bank Telco’s Mobile app lets you monitor your handset, ADSL and mobile broadband usage on the go. Our Mobile app is downloadable from standard marketplaces.

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, this is 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 1 November 2013.
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.wwwbendigobanktelco.com.au. You must adhere to these terms when using this service.

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