

CRITICAL INFORMATION SUMMARY

Velocity \$19.95 Mobile Plan

INFORMATION ABOUT THE SERVICE

Our Velocity \$19.95 Mobile plan includes 200 minutes of calls to standard numbers, 1,000 SMS/MMS and 200MB of data each month.



More Information about the service;

This offer is unbundled.

Hardware and Equipment;

Customers who sign up to the plan will receive a SIM card only and no other hardware.

This plan is compatible with our Monthly Device Payments (MDP's). A MDP will allow you to purchase hardware using standard monthly repayments. A MDP is a separate product that is contracted for 24 months. Early termination charges apply.

Minimum Term;

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

What's Included;

All allowances are for usage within Australia.

Your included minutes can be used to make calls to mobiles and fixed line numbers, call 13/1300 numbers, call diversions and to check your voicemail. Calls to 1800 numbers are not charged.

Your included SMS/MMS allowance can be used to send SMS and MMS messages.

Your included data allowance can be used to access the internet and to send and receive emails from your mobile handset. Data usage will be counted in kilobytes, where 1000KB=1MB and will include uploads and downloads.

Unused allowances do not carry over to the following month.

What's Excluded;

All monthly allowances exclude usage charges while you are overseas.

If you use any of the following services additional charges will apply: Calls to satellite services, value added services, operator assisted/directory assistance or Sensis® calls, Video calling, premium content calls (e.g. to 19 numbers) premium SMS/MMS, international or international roaming calls and paging services.

INFORMATION ABOUT PRICING

Monthly Access Fee;

Your monthly access fee is \$19.95 – if you use your mobile to make calls or access services that do not form part of your included value, make more calls, send more SMS/MMS or you use more data than your monthly allowance provides, you will have to pay more than \$19.95 a month.

Early Termination;

No early termination fees apply.

Fees & Charges;

Standard rates apply if you exceed your included allowances. All timed calls are charged in 60 second blocks.

- Calls to mobiles (within Australia), national calls, call diversion and calls to 13/1300 numbers will be charged at \$1.10 per 60 seconds. Calls to 1800 numbers are not charged.
- SMS messages will be charged at \$0.25 per message.
- MMS messages will be charged at \$0.50 per message.
- Retrieval of voicemail will be charged at \$1.10c per 60 sec.
- Excess usage will be charged at \$0.03 per MB or part thereof.

On this plan:

- Excess usage charges will apply once you use your included minutes. Once you have used your included minutes a 2 min standard national mobile call will cost \$2.20.
- Excess usage charges will apply once you use your included SMS/MMS allowance. Once you have used your included SMS/MMS allowance a standard national mobile SMS will cost \$0.25c.
- Excess usage charges will apply once you use your included data allowance. Excess usage will be charged at \$0.03 per MB or part thereof.

An example of how your included value works:

On this plan, if you restricted your use solely to standard national mobile calls, each 2 minutes in duration, you could make 100 calls per month as part of your included value.

For details of international call rates or the charges that apply for using value added services please contact our customer centre.

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/NetworkCoverage.aspx>. Outside 4G coverage areas compatible handsets will switch to the Optus 3G network. Importantly if you have a compatible handset 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 our MyServiceCentre application 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 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.

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

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.

Things to remember:

- All rates specified within your product terms and conditions refer to usage within Australia. Calls made, data used and SMS/MMS messages sent outside Australia will be charged at a rate levied by the overseas carrier.
- International roaming charges are not part of your plans included value.
- For more information on international roaming go to our website.

If you have a MyServiceCentre account you can receive an alert once you start to incur international roaming charges against your account. Please refer to usage information above for more information on MyServiceCentre.

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.

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 December 2014

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