

## International Call Rates (inc GST) VOIP / SIP Based Services only

The below international rates apply to calls made from a Bendigo Bank Telco VoIP service.

Rates apply to calls originating from Australia

All calls are billed in 60 second increments. International calls are not charged a call connection fee.

Prices affective 01 September 2014. Prices subject to change without notice.

Destination	Rate per minute
Afghanistan	\$0.52
Afghanistan - (mobile)	\$0.46
Albania	\$0.17
Albania - (mobile)	\$0.67
Algeria	\$0.12
Algeria - (mobile)	\$0.79
American Samoa	\$0.07
American Samoa - (mobile)	\$0.07
Andorra	\$0.05
Andorra - (mobile)	\$0.36
Angola	\$0.17
Angola - (mobile)	\$0.16
Anguilla	\$0.58
Antarctica	\$2.04
Antigua & Barbuda	\$0.36
Antigua & Barbuda - (mobile)	\$0.51
Argentina	\$0.04
Argentina City	\$0.04
Argentina - (mobile)	\$0.20
Armenia	\$0.21
Armenia - (mobile)	\$0.34
Aruba	\$0.22
Aruba - (mobile)	\$0.44
Ascension	\$3.71
Austria	\$0.03
Austria City	\$0.03
Austria - (mobile)	\$0.60
Azerbaijan	\$0.49
Azerbaijan - (mobile)	\$0.69
Bahamas	\$0.21
Bahamas - (mobile)	\$0.33
Bahrain	\$0.08
Bahrain - (mobile)	\$0.15
Bangladesh	\$0.06
Bangladesh City	\$0.06
Bangladesh - (mobile)	\$0.08
Barbados	\$0.21
Barbados - (mobile)	\$0.42
Belarus	\$0.55

Destination	Rate per minute
Belarus - (mobile)	\$0.61
Belgium	\$0.02
Belgium City	\$0.02
Belgium - (mobile)	\$0.06
Belize	\$0.46
Belize - (mobile)	\$0.49
Benin	\$0.35
Benin - (mobile)	\$0.45
Bermuda	\$0.10
Bhutan	\$0.17
Bhutan - (mobile)	\$0.22
Bolivia	\$0.23
Bolivia City	\$0.23
Bolivia - (mobile)	\$0.33
Bosnia and Herzegovina	\$0.22
Bosnia and Herzegovina - (mobile)	\$0.65
Botswana	\$0.11
Botswana - (mobile)	\$0.47
Brazil	\$0.04
Brazil City	\$0.04
Brazil - (mobile)	\$0.40
British Indian Ocean Territory	\$1.78
Brunei Darussalam	\$0.05
Brunei Darussalam Mobile	\$0.05
Bulgaria	\$0.04
Bulgaria City	\$0.04
Bulgaria - (mobile)	\$0.26
Burkina Faso	\$0.50
Burkina Faso - (mobile)	\$0.60
Burundi	\$0.85
Burundi - (mobile)	\$0.96
Cambodia	\$0.11
Cambodia City	\$0.11
Cambodia - (mobile)	\$0.11
Cameroon	\$0.26
Cameroon - (mobile)	\$0.46
Canada	\$0.01
Canada - (mobile)	\$0.01

Destination	Rate per minute
Cape Verde	\$0.46
Cape Verde - (mobile)	\$0.71
Cayman Islands	\$0.08
Cayman Islands - (mobile)	\$0.36
Central African Republic	\$0.59
Central African Republic - (mobile)	\$0.75
Chad	\$0.61
Chad - (mobile)	\$0.87
Chile	\$0.05
Chile City	\$0.05
Chile - (mobile)	\$0.10
China	\$0.02
China City	\$0.02
China - (mobile)	\$0.02
Colombia	\$0.06
Colombia City	\$0.06
Colombia - (mobile)	\$0.17
Comoros	\$0.60
Comoros - (mobile)	\$0.90
Congo	\$0.72
Congo - (mobile)	\$0.96
Congo, Democratic Republic of the Congo	\$0.52
Congo, Democratic Republic of the Congo - (mobile)	\$0.68
Cook Islands	\$1.51
Cook Islands - (mobile)	\$1.51
Costa Rica	\$0.02
Costa Rica - (mobile)	\$0.11
Cote D'Ivoire	\$0.48
Cote D'Ivoire - (mobile)	\$0.59
Croatia	\$0.02
Croatia City	\$0.02
Croatia - (mobile)	\$0.33
Cuba	\$2.11
Cuba City	\$2.11
Cuba - (mobile)	\$2.11
Cyprus	\$0.02

Destination	Rate per minute
Cyprus - (mobile)	\$0.07
Czech Republic	\$0.04
Czech Republic City	\$0.04
Czech Republic - (mobile)	\$0.09
Denmark	\$0.02
Denmark City	\$0.02
Denmark - (mobile)	\$0.05
Djibouti	\$0.69
Djibouti - (mobile)	\$0.72
Dominica	\$0.12
Dominica - (mobile)	\$0.49
Dominican Republic	\$0.17
Dominican Republic - (mobile)	\$0.24
Ecuador	\$0.21
Ecuador City	\$0.21
Ecuador - (mobile)	\$0.47
Egypt	\$0.19
Egypt City	\$0.19
Egypt - (mobile)	\$0.18
El Salvador	\$0.38
El Salvador - (mobile)	\$0.34
Equatorial Guinea	\$0.49
Equatorial Guinea - (mobile)	\$0.53
Eritrea	\$0.54
Eritrea City	\$0.54
Eritrea - (mobile)	\$0.51
Estonia	\$0.03
Estonia - (mobile)	\$0.64
Ethiopia	\$0.55
Ethiopia City	\$0.55
Ethiopia - (mobile)	\$0.52
Falkland Islands (Malvinas)	\$3.11
Faroe Islands	\$0.11
Faroe Islands - (mobile)	\$0.44
Fiji	\$0.45
Fiji - (mobile)	\$0.45
Finland	\$0.10
Finland City	\$0.10
Finland - (mobile)	\$0.10
France	\$0.01
France City	\$0.01
France - (mobile)	\$0.23
French Guiana	\$0.17
French Guiana - (mobile)	\$0.70
French Polynesia	\$0.56
Gabon	\$0.25
Gabon - (mobile)	\$0.76
Gambia	\$1.01

Destination	Rate per minute
Gambia - (mobile)	\$1.00
Georgia	\$0.15
Georgia - (mobile)	\$0.35
Germany	\$0.02
Germany City	\$0.02
Germany - (mobile)	\$0.07
Ghana	\$0.44
Ghana City	\$0.44
Ghana - (mobile)	\$0.58
Gibraltar	\$0.06
Gibraltar - (mobile)	\$0.39
Global Mobile Satellite System	\$8.25
Greece	\$0.02
Greece City	\$0.02
Greece - (mobile)	\$0.05
Greenland	\$0.71
Greenland - (mobile)	\$1.06
Grenada	\$0.16
Grenada - (mobile)	\$0.58
Guadeloupe	\$0.04
Guadeloupe - (mobile)	\$0.08
Guam	\$0.04
Guatemala	\$0.34
Guatemala - (mobile)	\$0.27
Guernsey	\$0.40
Guinea	\$0.79
Guinea - (mobile)	\$0.88
Guinea-Bissau	\$0.77
Guyana	\$0.35
Guyana - (mobile)	\$0.53
Haiti	\$0.54
Haiti - (mobile)	\$0.62
Holy See (Vatican City State)	\$0.02
Honduras	\$0.22
Honduras - (mobile)	\$0.32
Hong Kong	\$0.02
Hong Kong - (mobile)	\$0.01
Hungary	\$0.01
Hungary City	\$0.01
Hungary - (mobile)	\$0.09
Iceland	\$0.03
Iceland - (mobile)	\$0.32
India	\$0.04
India City	\$0.04
India - (mobile)	\$0.05
Indonesia	\$0.10
Indonesia City	\$0.10
Indonesia - (mobile)	\$0.15
Inmarsat Atlantic Ocean-East	\$12.32

Destination	Rate per minute
Inmarsat Atlantic Ocean-West	\$12.32
Inmarsat Indian Ocean	\$12.32
Inmarsat Pacific Ocean	\$12.32
Inmarsat Single Number Access	\$12.32
International Networks	\$3.53
Iran	\$0.11
Iran City	\$0.11
Iran - (mobile)	\$0.16
Iraq	\$0.38
Iraq City	\$0.12
Ireland	\$0.01
Ireland City	\$0.01
Ireland - (mobile)	\$0.11
Isle of Man	\$0.01
Isle of Man - (mobile)	\$0.40
Israel	\$0.02
Israel City	\$0.33
Israel - (mobile)	\$0.40
Italy	\$0.02
Italy City	\$0.02
Italy - (mobile)	\$0.79
Jamaica	\$0.19
Jamaica - (mobile)	\$0.55
Japan	\$0.06
Japan City	\$0.06
Japan - (mobile)	\$0.19
Jersey	\$0.01
Jersey - (mobile)	\$0.40
Jordan	\$0.20
Jordan City	\$0.20
Jordan - (mobile)	\$0.23
Kazakhstan	\$0.07
Kazakhstan - (mobile)	\$0.26
Kenya	\$0.17
Kenya City	\$0.17
Kenya - (mobile)	\$0.23
Kiribati	\$1.47
Kiribati - (mobile)	\$1.47
Korea, Democratic People's Republic of	\$1.17
Korea, Republic of Korea	\$0.02
Korea, Republic of City Korea	\$0.02
Korea, Republic of Korea - (mobile)	\$0.04
Kuwait	\$0.08
Kuwait - (mobile)	\$0.11
Kyrgyz Republic	\$0.27
Kyrgyz Republic - (mobile)	\$0.27
Lao People's Democratic Republic	\$0.09

Destination	Rate per minute
Lao People's Democratic Republic - (mobile)	\$0.10
Latvia	\$0.04
Latvia - (mobile)	\$1.26
Lebanon	\$0.19
Lebanon City	\$0.19
Lebanon - (mobile)	\$0.35
Lesotho	\$0.35
Lesotho - (mobile)	\$0.41
Liberia	\$0.69
Liberia - (mobile)	\$0.68
Libyan Arab Jamahiriya	\$0.45
Libyan Arab Jamahiriya - (mobile)	\$0.37
Liechtenstein	\$0.20
Liechtenstein - (mobile)	\$1.59
Lithuania	\$0.04
Lithuania - (mobile)	\$0.06
Luxembourg	\$0.02
Luxembourg - (mobile)	\$0.37
Macau	\$0.11
Macau - (mobile)	\$0.11
Macedonia	\$0.22
Macedonia - (mobile)	\$0.76
Madagascar	\$1.22
Madagascar - (mobile)	\$0.90
Malawi	\$0.15
Malawi - (mobile)	\$0.35
Malaysia	\$0.03
Malaysia City	\$0.03
Malaysia - (mobile)	\$0.05
Maldives	\$1.33
Maldives - (mobile)	\$1.33
Mali	\$0.57
Mali - (mobile)	\$0.61
Malta	\$0.03
Malta - (mobile)	\$0.11
Marshall Islands	\$0.51
Martinique	\$0.06
Martinique - (mobile)	\$0.35
Mauritania	\$0.41
Mauritania - (mobile)	\$0.95
Mauritius	\$0.21
Mauritius - (mobile)	\$0.22
Mayotte	\$0.15
Mayotte - (mobile)	\$0.15
Mexico	\$0.02
Mexico City	\$0.02
Mexico - (mobile)	\$0.08
Micronesia	\$0.43

Destination	Rate per minute
Micronesia - (mobile)	\$0.43
Moldova	\$0.15
Moldova - (mobile)	\$0.71
Monaco	\$0.09
Monaco - (mobile)	\$0.09
Mongolia	\$0.25
Mongolia - (mobile)	\$0.25
Montenegro	\$0.70
Montenegro City	\$0.30
Montenegro - (mobile)	\$0.39
Montserrat	\$0.03
Montserrat - (mobile)	\$0.03
Morocco	\$0.72
Morocco City	\$0.15
Morocco - (mobile)	\$0.15
Mozambique	\$0.47
Mozambique City	\$0.63
Mozambique - (mobile)	\$0.63
Myanmar	\$0.11
Myanmar - (mobile)	\$0.28
Namibia	\$1.87
Namibia - (mobile)	\$1.87
Nauru	\$0.25
Nauru - (mobile)	\$0.25
Nepal	\$0.25
Nepal City	\$0.01
Nepal - (mobile)	\$0.23
Netherlands	\$0.31
Netherlands Antilles	\$0.01
Netherlands Antilles - (mobile)	\$0.10
Netherlands City	\$0.35
Netherlands - (mobile)	\$0.35
New Caledonia	\$0.03
New Caledonia - (mobile)	\$0.03
New Zealand	\$0.14
New Zealand City	\$0.26
New Zealand - (mobile)	\$0.48
Nicaragua	\$0.24
Nicaragua - (mobile)	\$0.52
Niger	\$0.11
Niger - (mobile)	\$0.11
Nigeria	\$0.16
Nigeria City	\$2.29
Nigeria - (mobile)	\$1.99
Niue	\$1.99
Norfolk Island	\$0.05
Norfolk Island - (mobile)	\$0.03
Northern Mariana Islands	\$0.03
Norway	\$0.12

Destination	Rate per minute
Norway City	\$0.24
Norway - (mobile)	\$0.58
Oman	\$0.22
Oman - (mobile)	\$0.22
Pakistan	\$0.22
Pakistan City	\$0.46
Pakistan - (mobile)	\$0.33
Palau	\$0.38
Palestinian Territory, Occupied	\$0.07
Palestinian Territory, Occupied - (mobile)	\$0.07
Panama	\$0.28
Panama City	\$0.88
Panama - (mobile)	\$1.28
Papua New Guinea	\$0.08
Papua New Guinea - (mobile)	\$0.08
Paraguay	\$0.23
Paraguay City	\$0.03
Paraguay - (mobile)	\$0.03
Peru	\$0.21
Peru City	\$0.26
Peru - (mobile)	\$0.26
Philippines	\$0.31
Philippines City	\$0.02
Philippines - (mobile)	\$0.02
Poland	\$0.13
Poland City	\$0.02
Poland - (mobile)	\$0.02
Portugal	\$0.05
Portugal City	\$0.02
Portugal - (mobile)	\$0.31
Puerto Rico	\$0.40
Qatar	\$0.04
Qatar - (mobile)	\$0.21
Reunion	\$0.02
Reunion - (mobile)	\$0.02
Romania	\$0.11
Romania City	\$0.05
Romania - (mobile)	\$0.05
Russian Federation	\$0.37
Russian Federation City	\$0.28
Russian Federation - (mobile)	\$0.64
Rwanda	\$3.07
Rwanda - (mobile)	\$0.62
Saint Helena	\$0.18
Saint Kitts and Nevis	\$0.51
Saint Lucia	\$1.43
Saint Lucia - (mobile)	\$0.29
Saint Pierre and Miquelon	\$0.47

Destination	Rate per minute
Saint Vincent and the Grenadines	\$0.83
Saint Vincent and the Grenadines - (mobile)	\$0.99
Samoa	\$0.06
Samoa - (mobile)	\$0.48
San Marino	\$1.36
San Marino - (mobile)	\$1.59
Sao Tome and Principe	\$0.18
Sao Tome and Principe - (mobile)	\$0.18
Saudi Arabia	\$0.24
Saudi Arabia City	\$0.35
Saudi Arabia - (mobile)	\$0.35
Senegal	\$0.89
Senegal City	\$0.25
Senegal - (mobile)	\$0.25
Serbia	\$0.70
Serbia City	\$0.96
Serbia - (mobile)	\$0.72
Seychelles	\$0.85
Seychelles - (mobile)	\$0.89
Sierra Leone	\$0.04
Sierra Leone - (mobile)	\$0.02
Singapore	\$0.03
Singapore - (mobile)	\$0.30
Slovakia	\$0.10
Slovakia - (mobile)	\$0.86
Slovenia	\$1.66
Slovenia - (mobile)	\$1.88
Solomon Islands	\$1.05
Solomon Islands - (mobile)	\$1.00
Somalia	\$1.20
Somalia City	\$0.05
Somalia - (mobile)	\$0.05
South Africa	\$0.15
South Africa City	\$0.02
South Africa - (mobile)	\$0.02
Spain	\$0.12
Spain City	\$0.25
Spain - (mobile)	\$0.25
Sri Lanka	\$0.26
Sri Lanka City	\$0.47
Sri Lanka - (mobile)	\$0.34

Destination	Rate per minute
Sudan	\$0.25
Sudan - (mobile)	\$0.50
Suriname	\$0.11
Suriname - (mobile)	\$0.35
Swaziland	\$0.01
Swaziland - (mobile)	\$0.01
Sweden	\$0.06
Sweden City	\$0.02
Sweden - (mobile)	\$0.02
Switzerland	\$0.61
Switzerland City	\$0.21
Switzerland - (mobile)	\$0.31
Syria	\$0.02
Syria - (mobile)	\$0.02
Taiwan	\$0.20
Taiwan City	\$0.31
Taiwan - (mobile)	\$0.27
Tajikistan	\$0.56
Tajikistan - (mobile)	\$0.56
Tanzania	\$0.55
Tanzania City	\$0.04
Tanzania - (mobile)	\$0.04
Thailand	\$0.04
Thailand City	\$0.90
Thailand - (mobile)	\$0.93
Timor-Leste	\$0.73
Timor-Leste - (mobile)	\$0.87
Togo	\$2.05
Togo - (mobile)	\$0.71
Tokelau	\$0.71
Tonga	\$0.16
Tonga - (mobile)	\$0.41
Trinidad and Tobago	\$0.66
Trinidad and Tobago - (mobile)	\$0.86
Tunisia	\$0.08
Tunisia - (mobile)	\$0.08
Turkey	\$0.28
Turkey City	\$0.27
Turkey - (mobile)	\$0.27
Turkmenistan	\$0.29
Turkmenistan - (mobile)	\$0.60
Turks and Caicos Islands	\$1.06

Destination	Rate per minute
Turks and Caicos Islands - (mobile)	\$0.43
Tuvalu	\$0.40
Uganda	\$0.19
Uganda - (mobile)	\$0.19
Ukraine	\$0.35
Ukraine City	\$0.28
Ukraine - (mobile)	\$0.28
United Arab Emirates	\$0.32
United Arab Emirates City	\$0.01
United Arab Emirates - (mobile)	\$0.01
United Kingdom	\$0.40
United Kingdom City	\$0.03
United Kingdom - (mobile)	\$1.54
United States	\$0.12
Uruguay	\$0.42
Uruguay City	\$0.12
Uruguay - (mobile)	\$0.15
Uzbekistan	\$0.82
Uzbekistan - (mobile)	\$0.82
Vanuatu	\$0.02
Vanuatu - (mobile)	\$0.02
Venezuela	\$0.09
Venezuela City	\$0.16
Venezuela - (mobile)	\$0.16
Viet Nam	\$0.16
Viet Nam City	\$0.40
Viet Nam - (mobile)	\$0.03
Virgin Islands, British	\$0.75
Virgin Islands, U.S.	\$0.31
Wallis and Futuna Islands	\$0.34
Yemen	\$0.14
Yemen - (mobile)	\$0.26
Zambia	\$0.19
Zambia - (mobile)	\$0.95
Zimbabwe	\$0.19
Zimbabwe - (mobile)	\$0.95

For further information regarding international rates, the charges you incur or your invoice talk to our customer service staff.