CRITICAL INFORMATION SUMMARY

ADSL Freedom & ADSL Freedom (Off Net)

INFORMATION ABOUT THE SERVICE
The ADSL Freedom and ADSL Freedom (Off Net) plans come with included data each month, so there will never be any excess usage charges.

More information about the service
This offer is unbundled.

Hardware & Equipment
No hardware is included in this plan.

A modem is required to use this service.

Bendigo Bank Telco offer will provide you with your username and password for you to configure your modem. It is your responsibility to configure your own modem. We cannot support modems not supplied by BBT.

It is your responsibility to ensure your own modem is compatible with this service.

Alternatively, Bendigo Bank Telco can supply and configure a modem. Please call 1300 737881 for pricing. Supplied modems from Bendigo Bank Telco are fully supported.

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

What’s Included
Your plan includes the following:
• Connection
• Included data
• Supplied with dynamic IP Addressing

What’s Excluded
Your service does not include an email account.

INFORMATION ABOUT PRICING
Monthly Access Fee
Your monthly charge is:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Zone</th>
<th>Monthly Access Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADSL Freedom</td>
<td>On-net</td>
<td>$54.90</td>
</tr>
<tr>
<td>ADSL Freedom (Off Net)</td>
<td>Off-net</td>
<td>$74.90</td>
</tr>
</tbody>
</table>

Early Termination
No early termination fees apply.

Fees & Charges
These plans include a $88 set up fee for On net services or a $137.50 set up fee for Off net services which includes your connection.

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.

A call out fee will be charged where a technician is required to attend your site: A fee of $110 per hour or part thereof during Business Hours, $143 per hour or part thereof 5.00pm - 8.00am Monday to Friday, excluding Public Holidays, or $176 per hour or part thereof for all other times.

All requests for relocation of service will be processed as a cancellation and a new connection.

Service Availability & Pricing
Service availability is dependent on geographic location. Services will be connected to either On net or Off net. Broadband zones are based on the industry’s current zoning of Telephone and Broadband exchanges. To confirm which zone applies to your broadband service, please speak to a customer service representative.

Broadband Speeds
We will always connect you to the highest available speed. Where possible this will be an ADSL2+ connection and where ADSL 2+ is not available to you will be provided with an ADSL 1 service. Broadband speeds are impacted by a range of factors including the length and quality of the cooper line between your premises and the exchange, your computer’s set-up, the quality of your broadband modem and line filter. The number and type of services being used in your area as well as the configuration of any computer you are trying to access can also impact the speed.

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.

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 2017. 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