CRITICAL INFORMATION SUMMARY


INFORMATION ABOUT THE SERVICE
The NBN 12 Business & VoIP Plus, NBN 25 Business & VoIP Plus and NBN 50 Business & VoIP Plus come with included data each month so there will never be any excess usage charges. These plans will allow you to make and receive phone calls but instead of the calls being delivered using a standard telephone line they will be delivered using your internet connection.

INFORMATION ABOUT PRICING

Monthly Access Fee
Your 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 Business &amp; VoIP Plus</td>
<td>Fibre / Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>12/1Mbps</td>
<td>$89.95</td>
</tr>
<tr>
<td>NBN 25 Business &amp; VoIP Plus</td>
<td>Fibre / Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>25/5Mbps</td>
<td>$99.95</td>
</tr>
<tr>
<td>NBN 50 Business &amp; VoIP Plus</td>
<td>Fibre &amp; Fibre to the Node/Building</td>
<td>50/20Mbps</td>
<td>$124.95</td>
</tr>
</tbody>
</table>

Early Termination
The maximum early termination charge (ETC) for this plan is:

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Access Technology</th>
<th>Speed</th>
<th>Included Calls</th>
<th>Max Early Termination Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBN 12 Business &amp; VoIP Plus</td>
<td>Fibre / Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>12/1Mbps</td>
<td>Local, National &amp; Calls to Australian mobiles</td>
<td>$1583.04</td>
</tr>
<tr>
<td>NBN 25 Business &amp; VoIP Plus</td>
<td>Fibre / Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>25/5Mbps</td>
<td>Local, National &amp; Calls to Australian mobiles</td>
<td>$1775.04</td>
</tr>
<tr>
<td>NBN 50 Business &amp; VoIP Plus</td>
<td>Fibre &amp; Fibre to the Node/Building</td>
<td>50/20Mbps</td>
<td>Local, National &amp; Calls to Australian mobiles</td>
<td>$2255.04</td>
</tr>
</tbody>
</table>

The early termination charge is calculated by multiplying the ETC base rate by the number of months remaining on your contract.

The ETC base rate that applies to NBN 12 Business & VoIP Plus is $65.96
The ETC base rate that applies to NBN 25 Business & VoIP Plus is $73.96
The ETC base rate that applies to NBN 50 Business & VoIP Plus is $93.96

Fees & Charges
If you withdraw your request for service after it has been accepted and prior to service completion you will be charged a $150 order withdrawal fee.

All service modification requests such as speed upgrades, IP address changes or data plan upgrades will incur a $25 modification fee per instance.

More information about the service
This offer bundles together a Business VoIP service with our NBN Business data plan.

Hardware & Equipment
Customers signing up to this plan will receive a $0 upfront VoIP enabled modem. The modem 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>Access Technology</th>
<th>Speed</th>
<th>Min Cost Over 24 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBN 12 Business &amp; VoIP Plus</td>
<td>Fibre / Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>12/1Mbps</td>
<td>$2158.80</td>
</tr>
<tr>
<td>NBN 25 Business &amp; VoIP Plus</td>
<td>Fibre / Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>25/5Mbps</td>
<td>$2398.80</td>
</tr>
<tr>
<td>NBN 50 Business &amp; VoIP Plus</td>
<td>Fibre &amp; Fibre to the Node/Building</td>
<td>50/20Mbps</td>
<td>$2998.80</td>
</tr>
</tbody>
</table>

What’s Included
Your plan includes the following:
• Line rental
• Calls to 1800 numbers are not charged
• Included data
• A modem (Only if you are in a Fibre to the Node area)
• A single Public IP Address with Static Addressing

What’s Excluded
The following are not included in your plan and will incur additional charges:
• Calls to satellite services, value added services, operator assisted/directory assistance or Sensis® calls, 13/1300 calls, premium content calls (e.g. to 19 numbers) or calls to international numbers
• An email account
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. Early termination charges will apply and you will be required to start a new fixed term contract.

The following rates will apply to calls made. All timed calls are charged in 60 second increments with a one minute minimum:
- Calls to 13/1300 numbers will be charged at $0.50 per call

On this plan:
- A 2 minute local call will have no charge
- A 2 minute standard national call will have no charge
- A 2 minute standard national mobile call will have no charge
- A 2 min 13/1300 call will cost $0.50

For details of international call rates please see our website www.bendigobanktelco.com.au or contact our Customer Centre on 1300 251 124.

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.

Service Availability and Pricing
Service availability is dependent on geographic location. Depending on your area, you may have fibre optics installed to deliver the NBN, a combination of Copper and Fibre optic 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 contact our Customer Centre for further information.

Connection Timeframes
Where you request a new connection we will endeavour to connect the service on the date requested. If you are porting your service to a NBN Business VoIP Plan, Number Portability time frames will apply. Time frames will be advised at the time of order submission.

Customer Service Guarantee Waiver (CSG):
A condition of providing customers with an NBN Business VoIP Plus service is that you acknowledge that you waive your protection and rights under the Customer Service Guarantee. A copy of the (CSG) is accessible from www.bendigobanktelco.com.au

NBN Speeds
Currently Bendigo Bank Telco offers NBN plans delivered to the customer site via the NBN Co fibre access service, Fibre To The Node, Fibre To The Building or a fixed wireless service.

Services supplied over Fixed Wireless Technology are limited to speeds of 25/5Mbps. Services supplied over Fibre or Fibre to the Building/Node can have speeds up to 100/40Mbps.

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
These plans include a $0 connection for a standard 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.

An installation charge of $330 applies to the following
a. Customers connecting a Fibre to the Node/Building service where there is no active phone service connected to the premise.
   b. Customer connecting a second or subsequent NBN installation

An installation fee of $300 applies customers connecting an NBN service where there is no existing NBN infrastructure.

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 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.

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 251 124.

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 Ombudsman (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 May 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 251 124. or visit www.bendigobanktelco.com.au