CRITICAL INFORMATION SUMMARY

NBN Starter & Voice & NBN Active & Voice

More information about the service
This offer is a bundled service and includes an NBN data service and a VoIP service. To be eligible for a bundled service you must have an active voice and data service at the same address and on the same account.

Hardware & Equipment
Customers signing up to this plan will receive a modem at the time of service connection. The modem included with your plan is as specified on your application form.

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

What's Included
Our NBN Plus Voice product includes both an NBN data service and a VoIP service:
- NBN Starter & Voice and NBN Active & Voice plans include an NBN and voice capable modem
- Our NBN Starter and NBN Active product is a data product delivered via the UNI-D port on the NBN Network Termination Device or via the Ethernet port on a VDSL2 modem. Depending on service availability your service will be connected over either fibre optic cable, fixed wireless, Hybrid Fibre Coax, Fibre To The Node or Fibre To The Building infrastructure.
- Your included data allowance can be used to access the internet and to send and receive emails.
- Your data service is supplied with dynamic IP addressing.
- Your voice service includes a range of features such as Caller ID, Call Waiting and Call Forwarding. For further information speak to a sales or customer service representative.

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

If you use any of the following services additional charges will apply; calls to local numbers, mobiles, standard national numbers, 13/1300 numbers, satellite services, value added services (such as wake up and reminder calls), operator assisted/directory assistance and Sensis® calls, premium content calls (e.g. to 19 numbers) and international calls.

INFORMATION ABOUT THE SERVICE
NBN Starter & Voice and NBN Active & Voice plans are bundled plans which include both an NBN data connection and a VoIP connection. The VoIP service allows you to make and receive phone calls but instead of being delivered using a standard copper telephone line they will be delivered using your internet connection. This plan comes with all included data each month so there will be no excess usage charges.

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 Starter &amp; Voice</td>
<td>Fibre/Hybrid Fibre Coax/Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>12/1Mbps</td>
<td>$64.95</td>
</tr>
<tr>
<td>NBN Active &amp; Voice</td>
<td>Fibre/Hybrid Fibre Coax/Fibre to the Node/Building &amp; Fixed Wireless</td>
<td>25/5Mbps</td>
<td>$79.95</td>
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</tbody>
</table>

Early Termination
No early termination fees apply.

Fees & Charges
These plans include a $199 set up fee which includes your connection, modem and delivery.

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.

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.

The following rates will apply to calls made. All timed calls are charged per minute and billed in 60 second increments:
- Local calls will be charged at $0.20 per call.
- Calls to standard national numbers will be charged at $0.15 per minute.
- Calls to mobiles (within Australia) at $0.30 per minute.
- Calls to 1300/13 numbers will be charged at $0.50 per call.

On this plan:
- A 2 minute standard national call will cost $0.30
- A 2 minute standard national mobile call will cost $0.60

For details of international call rates please see our website www.bendigobanktelco.com.au or contact our customer centre.
Service Availability & 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.

NBN Speeds
Currently Bendigo Bank Telco offers NBN plans delivered to the customer site via the NBN Co fibre access service, Hybrid Fibre Coax, 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.

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 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 $300 applies to customers connecting a Fibre to the Node/Building service where there is no active phone service connected to the premise.

An installation charge of $330 applies to customers connecting an NBN service where there is no existing NBN infrastructure.

An installation fee of $330 applies to any second or subsequent NBN installation.

Customer Service Guarantee Waiver
A condition of providing customers with an NBN Started & Voice or an NBN Active & Voice 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.

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 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 August 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