

CRITICAL INFORMATION SUMMARY

Flexi Mobile Plans

Available month to month or on a 12 month contract with BONUS inclusions

Plan	XS \$15	S \$20	M \$30	L \$40	XL \$60
Minimum Monthly Charge	\$15 /month	\$20 /month	\$30 /month	\$40 /month	\$60 /month
Monthly Call Allowance	\$220	\$330 Unlimited*	Unlimited	Unlimited	Unlimited
International Call Allowance ¹	\$0	\$0	\$50	\$300	\$500
SMS / MMS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Monthly Data Allowance	1GB	1.5GB 2GB*	2GB 5GB*	5GB 10GB*	10GB 15GB*
Early Termination Fee	N/A	\$60*	\$60*	\$85*	\$120*
Total Minimum Cost	\$15	\$20 \$240*	\$30 \$360*	\$40 \$480*	\$60 \$720*

XS plan only available month to month. S, M, L and XL plans available month to month or on a 12 month contract with bonus inclusions.

Monthly call allowance and SMS / MMS are to standard Australian numbers.

¹ International call allowance to eligible countries only, refer to international rate card via the relevant website listed at the bottom of this document for full details.

*Only applies to services on a 12 month contract.

INFORMATION ABOUT THE SERVICE

Your Flexi Mobile Plans are available month to month or on a 12 month contract. It gives you access to the Optus 4G network, a mobile phone number, let's you make and receive calls, send and receive messages and access mobile data.

More Information About the Service;

This offer is unbundled.

Hardware & 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. Direct debit is a compulsory requirement of MDP. Early termination charges apply.

For any faults, issue or support in relation to hardware, please refer to the manufactures website.

Minimum Term;

All Flexi plans are available on a month by month non-contract option and the Flexi S, M, L and XL plans are also available on a 12 month contracted option.

What's Included;

All allowances are for usage within Australia. Your included value can be used to make calls to mobiles and fixed line numbers, call 13/1300 call diversions and to check your voicemail.

Calls to 1800 numbers are free of charge. Your included SMS/MMS allowance can be used to send SMS and MMS messages. The Flexi M, L and XL plans include an allowance for International calls.

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 1GB = 1000MB. 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 roaming calls and paging services. The Flexi XS and S plan do not include any international calls.

INFORMATION ABOUT PRICING

Monthly Access Fee;

The minimum monthly access fees for the Flexi Mobile plans are as follows:

- Our Flexi XS plan is \$15 per month.
- Our Flexi S plan is \$20 per month.
- Our Flexi M plan is \$30 per month.
- Our Flexi L plan is \$40 per month.
- Our Flexi XL plan is \$60 per month.

If you use your mobile to make calls or access services that do not form part of your included value, or you use more data than your monthly allowance provides, you will have to pay more than the relevant monthly access fee per month.

Early Termination;

On the 12 month contract option, the following Early Termination

- Flexi S & Flexi M plans: \$60.
- Flexi L plan: \$85.
- Flexi XL plan: \$120.

Fees & Charges;

- Standard rates apply if you exceed your included allowances.
- All timed calls are charged in 60 second blocks with the exception of Voicemail retrieval which is charged in 30 seconds blocks.
- Calls to mobiles (within Australia), national calls, call diversion and calls to 13/1300 will be charged at \$1.10 per 60 seconds.
- Calls to 1800 numbers are free of charge.
- SMS and MMS are unlimited on all Flexi plans.
- Retrieval of voicemail will be charged at \$1.10c per 30 sec.
- For international call rates, please visit our website or contact our Customer Help Team.
- Once you have reached your included data limit on your plan, you will be automatically be charged an additional \$10 for an extra 1GB of data. After that, each time you exceed the 1GB block of extra data within the current billing period, an additional 1GB block of extra data will be added at a charge of \$10. The cost of using one megabyte of data within Australia is \$0.01.
- If you restrict your usage solely to standard national and mobile calls within Australia, each of which is 2 minutes in duration, you could make 100 calls on the Flexi XS \$15 plan and 150 calls on the Flexi S \$20 plan.

On these plans

- A 2 minute standard national mobile call is \$2.20 for XS and S month to month mobile plans.
- The cost of using 1MB of data within Australia on month to month plans are; XS - \$0.015, S - \$0.01333, M - \$0.015, L - \$0.008 and XL - \$0.006.
- The cost of using 1MB of data within Australia on plans on a 12 month contract are; S - \$0.001, M - \$0.006, L - \$0.004 and XL - \$0.004.

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 the mobile plans page on our website. 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.

Usage Information;

We recommend that you use our SmartCentre application to track your usage. It is available on the 'Sign in Centre' page on the relevant website listed at the bottom of this document. Once you have a SmartCentre account, you'll automatically receive alerts when you

reach 50%, 85% and 100% of your included monthly allowance(s). Information in the SmartCentre Application and in the Usage Alerts may be up to 48 hours old.

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 expensive charge's 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 visit the relevant website listed at the bottom of this document.

Billing;

When you first start a plan or change your plan part way through a billing period, your first bill will have additional charges. It will include your minimum monthly charge in advance, plus a proportion of your minimum monthly charge based on the number of days left in the billing period. You'll still receive a full month's call and data allowance.

Paper Invoice Charge;

Paper invoices incur a fee of \$2.20 (including GST). Receiving your invoice via email does not incur a charge.

WE ARE HERE TO HELP

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 Help Team on the relevant number listed at the bottom of this document or visit the privacy and policy page on the relevant website also listed at the bottom of this document.

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 1st August 2017. For full terms and conditions please refer to the product terms and conditions, copies are available at the relevant website listed at the bottom of this document.

All services are supplied in accordance with our Standard Form of Agreement and Acceptable Use Policy, copies are available at the relevant website listed at the bottom of this document. You must adhere to these terms when using this service.

Bendigo Telco Ltd and it's wholly owned subsidiaries trading as Bendigo Telco Group ABN 88 089 782 203.

Bendigo Telco Group comprises of



1300 228 123
bendigotelco.com.au



1300 228 128
cctelco.com.au



1300 735 868
gvtelco.com.au



1300 228 126
seqtelco.com.au



1300 228 127
tastel.com.au



1300 835 261
vicwesttelco.com.au

CRITICAL INFORMATION SUMMARY

Business Group Mobile Plans

Month to month plans with shared data on a Business account with 2 or more services.

Plan	S \$29	M \$49	L \$69
Minimum Monthly Charge	\$29 /month	\$49 /month	\$69 /month
Monthly Call Allowance	Unlimited	Unlimited	Unlimited
SMS / MMS	3,000	Unlimited	Unlimited
Monthly Data Allowance	500MB	1GB	5GB
Early Termination Fee	N/A	N/A	N/A
Total Minimum Cost	\$29	\$49	\$69

S, M and L plans are available month to month. Month to month plans are not contracted. Monthly call allowance and SMS / MMS are to standard Australian numbers. Data each month is shared with other Business Group mobiles on the same account.

INFORMATION ABOUT THE SERVICE

Your Business Group Mobile Plans are available month to month. Giving you access to the Optus 4G network, a mobile phone number, let's you make and receive calls, send and receive messages and access shared mobile data with other services on the same group of plans on the same business account.

More information about the service;

This offer is unbundled.

Hardware & 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. Direct debit is a compulsory requirement of MDP. Early termination charges apply.

For any faults, issue or support in relation to hardware, please refer to the manufactures website.

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 value can be used to make calls to mobiles and fixed line numbers, call 13/1300 call diversions and to check your voicemail.

Calls to 1800 numbers are free of charge. Your included SMS/MMS allowance can be used to send SMS and MMS messages.

When two or more mobiles on the same account are placed on a Business Group mobile plan, the data on those plans is shared between those mobiles. 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;

The Monthly Access fees for the Business Group Mobile plans are as follows:

- Our Business Group Mobile Small plan is \$29 per month.
- Our Business Group Mobile Medium plan is \$ 49 per month.
- Our Business Group Mobile Large plan is \$69 per month.

If you use your mobile to make calls or access services that do not form part of your included value, or you use more data than your monthly allowance provides, you will have to pay more than the relevant monthly access fee per month.

Early Termination;

No early termination fees apply.

Fees & Charges;

- Standard rates apply if you exceed your included allowances.
- Calls to 1800 numbers are free of charge.
- SMS messages will be charged at \$0.25 per message.
- MMS messages will be charged at \$0.55 per message.
- Retrieval of voicemail will be charged at \$1.10c per 30 sec.

On these plans

- SMS/MMS allowance. Once you have used your included SMS/MMS allowance, a standard national mobile SMS will cost \$0.25c.
- A standard national mobile MMS will cost \$0.55c.
- Once you have reached your included data limit on the shared group mobile pool, you will be automatically charged an additional \$30 for an extra 1GB of data. After that, each time you exceed the 1GB block of extra data within the current billing period, an additional 1GB block of extra data will be added at a charge of \$30.

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 the mobile plans page on our website. 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.

Usage Information;

We recommend that you use our SmartCentre application to track your usage. It is available on the 'Sign in Centre' page on the relevant website listed at the bottom of this document. Once you have a SmartCentre account, you'll automatically receive alerts when you reach 50%, 85% and 100% of your included monthly allowance(s). Information in the SmartCentre Application and in the Usage Alerts may be up to 48 hours old.

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 expensive charge's 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 visit the relevant website listed at the bottom of this document.

Billing;

When you first start a plan or change your plan part way through a billing period, your first bill will have additional charges. It will include your minimum monthly charge in advance, plus a proportion of your minimum monthly charge based on the number of days left in the billing period. You'll still receive a full month's call and data allowance.

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