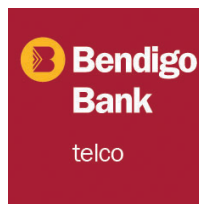


## CRITICAL INFORMATION SUMMARY

### IP VOICE VALUE

#### INFORMATION ABOUT THE SERVICE

A VoIP plan with a monthly access fee. This plan is available to customers who have a fixed line data connection or NBN service with Bendigo Bank Telco. This plan 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.



#### More information about the service;

This offer is unbundled.

A 512 / 128 Kbps connection is recommended and is the minimum connection speed Bendigo Bank Telco will support. The service is not supported on wireless, satellite, dial-up or mobile broadband connections.

#### Hardware & Equipment;

There is no hardware or equipment associated with this offer.

You will require a VoIP-enabled device (along with a handset) to connect your VoIP service.

#### Minimum Term;

This plan is provided on a 12 Month contract. Early Termination fees apply if you cancel your service before the end of the minimum term.

The minimum total cost is \$479.40.

#### What's Included;

This plan includes your monthly service rental and calls to local numbers, standard national numbers, calls to mobiles within Australia and calls to 13/1300 numbers. Calls made between Bendigo Bank IP Voice plans are included.

Your 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;

If you use any of the following services additional charges will apply; 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 PRICING

##### Monthly Access Fee;

Your minimum monthly charge is \$39.95. This includes your monthly access, local calls, calls to 13/1300 numbers, standard national numbers and mobiles within Australia. Calls to other Bendigo Bank customers connected to IP Voice plans are included.

If you make calls to other numbers you will be charged more than \$39.95 a month.

#### Early Termination;

If you cancel your IP Voice Value plan or move to another plan before your minimum term has ended, you must pay an early termination charge. 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 is \$19.98

#### Fees & Charges;

##### On this plan:

- A 2 minute standard national call will have no charge.
- A 2 minute standard national mobile call will have no charge.

For details of international call rates please see our website [www.bendigobanktelco.com.au](http://www.bendigobanktelco.com.au) or contact our Customer Centre.

#### 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.

#### Connection Charges;

No installation charges apply for an IP Voice Value service. Installation charges may apply for data and fixed line services.

#### Connection Time Frames;

Where you request a new connection we will endeavour to connect the service on the date requested.

If you are porting your service to an IP Voice 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 IP 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](http://www.bendigobanktelco.com.au).

## OTHER INFORMATION

### 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](http://www.tio.com.au)

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This is a summary only, details are correct at 1 June 2014.

For full terms and conditions please refer to the product terms and conditions a copy of which is available at [www.bendigobanktelco.com.au](http://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](http://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](http://www.bendigobanktelco.com.au)**