

International Roaming Rates

The term international roaming describes your use of an Australian mobile service whilst traveling overseas. Your mobile number remains the same whilst you're roaming, however charges are incurred and charged at external third party carrier rates (the overseas suppliers) and passed through to Bendigo Bank Telco who in turn bill you for your usage.

Rates that apply for SMS/MMS messages and data

International Roaming	Charge
SMS to an Australian number (per 160 characters)	\$0.55 roaming fee + standard SMS rate
SMS to a non-Australian number (per 160 characters)	\$0.55 roaming fee + standard International SMS rate
To receive SMS	\$0.00
MMS to an Australian number (per message)	\$0.55 roaming fee + standard MMS rate + \$0.20 per 10KB
MMS to a non-Australian number (per message)	\$0.55 roaming fee + standard International MMS rate + \$0.20 per 10KB
To receive MMS (per message)	\$0.20 per 10KB
GPRS / 3G Data	\$0.20 per 10KB

Data is charged in 10KB increments.

- To send or receive an email may use about 20 KB; this can cost about \$0.40.
- A Facebook page is about 30 KB; this can cost around \$0.60.
- One minute of streaming video may use about 1MB; this can cost around \$20.60.
- These figures are based on an average mobile internet page or email and will depend on the handset type.

Voice and Video call rates

Call rates vary depending upon the zone that you are calling from.

International Roaming	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
National Voice Calls within the same country (per minute)	\$0.65	\$1.30	\$1.65	\$1.90	\$2.10
International Voice Calls outside the country you are in (per minute)	\$1.40	\$2.35	\$3.50	\$5.80	\$6.60
To receive Voice Calls (per minute)	\$0.95	\$1.10	\$1.45	\$1.65	\$1.80
National Video Calls within the same country (per minute)	\$1.25	\$2.00	\$2.50	\$3.00	\$3.50
International Video Calls outside the country you are in (per minute)	\$2.75	\$3.30	\$4.75	\$5.95	\$6.75
To receive Video Calls (per minute)	\$1.00	\$1.25	\$1.50	\$1.75	\$2.00
Connection Charge (per outgoing Voice and Video call)	\$0.40	\$0.40	\$0.40	\$0.40	\$0.40

- All rates are listed in \$AUD. Voice & Video Calls rates are shown per minute and charged with an initial increment of 60 seconds and per 30 seconds thereafter.
- GST does not apply to roaming charges (with the exception of the standard SMS, MMS, international SMS and international MMS rates).

PO Box 480, Bendigo, VIC 3552 Phone 1300 737 881 Community Telco Australia Pty Ltd ABN 93 094 908 326 trading as Bendigo Bank Telco

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Please refer to the Standard Form of Agreement and our Acceptable Use Policy for full terms and conditions at www.bendigobanktelco.com.au

International Roaming Zones

Zone 1	Zone 2	Zone 3	Zone 4	Zone 5
Bangladesh Cyprus Isle of Man Macau Norway	Botswana Curacao & Bonaire East Timor Finland Georgia Ghana Greece Malaysia Oman Pakistan Singapore South Africa Taiwan Thailand Vietnam	 Algeria Austria Bahrain Brunei Costa Rica§ Denmark El Salvador† Faroe Islands Fiji France Gibraltar Guam & the Northern Marianas^ Hong Kong Iceland Iran Japan‡ Jersey Jordan Korea (South)‡ Laos Lebanon Liberia Liechtenstein Luxembourg Mauritania* Monaco Nauru Netherlands New Caledonia New Zealand Nigeria Norfolk Island Puerto Rico^ Seychelles Slovak Republic Sudan Switzerland Tonga UK Uganda Uruguay USA^§ US Virgin Is.^ Vanuatu Yeme 	 Anguilla Antigua & Barbuda^ Aruba Barbados Belgium Bermuda^ Bolivia^ Bosnia Herzegovina Brazil Bulgaria Cambodia Canada^ § Cayman Is. Colombia^ Congo Congo (RDC) Cook Islands Germany Grenada Guernsey Guinea Bissau Guyana Haiti Hungary Indonesia Iraq Ireland Italy Jamaica Kyrgyzstan Macedonia Malawi Maritime Mauritius Mozambique Namibia Nepal Papua New Guinea Palestine Paraguay^ Philippines Poland Samoa San Marino Senegal Slovenia Solomon Islands Spain St. Lucia St Kitts & Nevis St. Vincent Sweden Syria 	Afghanistan Albania Argentina^ Argentina^ Argentina^ Belarus Belize^ Bhutan Cameroon Chile^ China Croatia Czech Republic Dominican Republic^ Egypt Estonia Ethiopia* French Guiana Guinea India International Airspace - AeroMobile Israel Ivory Coast Kazakhstan Kenya Kuwait Latvia Lithuania Madagascar Maldives Malta Mexico^ Mongolia Montenegro Morocco Panama† Peru^ Portugal Qatar Reunion Romania Russia Saudi Arabia Serbia Sri Lanka Tajikistan Tanzania Turkey Utzbekistan Tinzania

	Tahiti	
	 Trinidad 	
	 Tunisia 	
	 Turks & Caicos 	
	 United Arab Emirates 	
	 Vatican City 	
	 Venezuela^ 	
	 Zambia 	
	 Venezuela^ 	

Other considerations:

- Countries marked with a ^ require a GSM 1900MHz compatible (tri-band) handset.
- Countries marked with a † require a GSM 850MHz compatible (quad-band) handset.
- Countries marked with a ‡ require a 3G 2100MHz compatible handset.
- Where this symbol is indicated * SMS services are not currently available.
- Countries marked with a § require a 3G 850/1900 handset for 3G roaming.
- Please check your device specifications with your device supplier for compatibility. Some handsets may not be supported by all networks.
- 3G Roaming requires compatible mobiles/devices to use GPRS and 3G data.
- To make and receive video calls, both calling and receiving parties require a 3G mobile and must be located in a 3G coverage area on a network that supports video calling.

For further information

If you have any concerns about International Roaming, the charges you may incur or your invoice talk to our customer service staff.

Phone: 1300 737 881

Email: service@bendigobanktelco.com.au