

# Bendigo Bank Telco Monthly Device Payment

Bendigo Bank Telco's Monthly Device Payments provide you with greater choice when purchasing eligible hardware such as a mobile handset or tablet. When you connect to an eligible plan, you now have the ability to choose from a wide selection of hardware without the worry of having an upfront cost.

## How do Monthly Device Payments work?

These payments allow you to select a device and pay it off in affordable monthly repayments. The Monthly Device Payment is a separate product overlaid across your service plan. Like many of our plans, it is contracted for a 24 month period, and early termination charges apply.

## Who is eligible and what options are available?

If you have an active service on an eligible plan, you can use the Monthly Device Payment to pay off your hardware purchase. Bendigo Bank Telco currently has 6 payment plans available ranging from \$5 to \$50 per month.

### Follow these simple steps

1

#### Choose your hardware

Speak to our friendly sales staff about the range of hardware currently available on a Monthly Device Payment.

2

#### Select an eligible plan

Select one of our eligible plans that meet your communication needs.

3

#### Time to determine your Monthly Device Payment.

Now it's time to do the maths. Our friendly sales staff have access to tools that can quickly calculate the Monthly Device Payment that suits you.

### An example of a Bendigo Bank Telco Monthly Device Payment Plan

Hardware	Mobile Plan	Monthly Device Payment Plan	Minimum Total Monthly Cost
Samsung Galaxy SIII	\$59 Choice Mobile, \$59 per month minimum cost is \$1416 over 24 months	\$5 Monthly Device Payment minimum cost is \$120 over 24 months	$\$59 + \$5 = \$64$ per month Minimum cost of plan and Monthly Device Payment over 24 months is \$1536

The above is an example only. Details are correct at the time of publication.

## MONTHLY DEVICE PAYMENT - TERMS AND CONDITIONS

Eligibility	All customers must pass our credit assessment to be eligible for these offers.
Available Plans	Monthly Device Payments are available to customers with an active service connected to an eligible service plan. For details of eligible plans please speak to our sales or customer service representatives.
Contract Period	Monthly Device Payments are only available on a 24 month contract.
Conditions	There is a limit of 1 Monthly Device Payment per eligible service and they can only be used to purchase eligible hardware such as a mobile handset or tablet.
Early Termination Fees	Fees apply for the early termination of a Monthly Device Payment fixed term contract. The early termination fee is calculated by multiplying the monthly device payment fee by the amount of months remaining on the contract. For example, if you are on a \$5 Monthly Device Payment and you leave 6 months into the contract, it will be \$5 x18 months remaining = \$90.
Cancelling your Mobile Service	To be eligible for a Monthly Device Payment the associated service must be billed on the same account. If you cancel the service attached to your Monthly Device Payment, you will be charged an early termination fee for the Monthly Device Payment plus any early termination fee due for the service plan.
Changing your Monthly Device Payment	You can not upgrade or downgrade your Monthly Device Payment contract. If you wish to alter your existing Monthly Device Payment this will be treated as a contract termination and you will be required to sign-up for a new Monthly Device Payment on a new 24 month contract.
Minimum Cost	Minimum cost over 24 months for the \$5 Monthly Device Payment is \$120, the \$10 Monthly Device Payment is \$240, the \$15 Monthly Device Payment is \$360, the \$20 Monthly Device Payment is \$480, the \$25 Monthly Device Payment is \$600, the \$30 Monthly Device Payment is \$720, the \$35 Monthly Device Payment is \$840, the \$40 Monthly Device Payment is \$960, the \$45 Monthly Device Payment is \$1,080, and the \$50 Monthly Device Payment is \$1,200.
Termination	You will be invoiced monthly for your Monthly Device Payment amount. In the event full payment is not received, Bendigo Bank Telco may suspend or cancel the associated service. Bendigo Bank Telco will give you prior notice if this is to occur.

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This price list is effective 1st June 2012. All prices include GST.

Monthly Device Payments are provided under the above terms and conditions, the terms and conditions applicable to your selected mobile plan and Bendigo Bank Telco's Standard Form of Agreement and Acceptable Use Policy. You must adhere to these terms when using your service and accessing the Monthly Device Payment capability.