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## CRITICAL INFORMATION SUMMARY

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### INFORMATION ABOUT THE SERVICE

Our Smart 10GB Mobile plan provides you with included minutes to standard numbers, unlimited SMS/MMS made from Australia, \$300 of calls to international numbers and 10GB of data each month.

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## Smart 10GB

### More information about the service

This offer is unbundled.

### Hardware and equipment

Customers who sign up to the plan will receive a SIM card only and no other hardware.

These plans are not compatible with Bendigo Bank Telco's Mobile Device Payments. Please contact our customer service staff to discuss other options available.

### Minimum term

This plan is contracted for 12 months.

The minimum total cost is \$414 over 12 months.

### What's included

All allowances are for usage within Australia.

Your included minutes can be used to make calls to mobiles and fixed line numbers, call 13/1300 numbers, call diversions and to check your voicemail. Calls to 1800 numbers are not charged.

Your included SMS/MMS allowance can be used to send SMS and MMS messages.

Your \$300 on included international calls can be used to call all numbers outside of Australia.

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 1,000,000kB=1GB 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 roaming calls and paging services.

### INFORMATION ABOUT PRICING

#### Monthly access fee

Your monthly access fee is \$34.50 – 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 \$34.50 a month.

#### Early termination

The maximum early termination charge for this plan is \$80.30

- If you cancel your Smart 10GB plan between 0 and 5 months into your contract the Early Termination fee is \$80.30
- If you cancel your Smart 10GB plan between 6 and 12 months into your contract the Early Termination fee is \$29.70

If you disconnect your service, or downgrade your plan to another plan with a lower monthly access fee before your contract term has ended, you will have to pay an early termination charge.

#### Fees and charges

Excess rates apply if you exceed your included allowance.

- If you exceed your monthly data allowance, a 1GB block of extra data will be automatically applied to your plan, and you will be charged \$10. 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.

#### On this Plan

- A 2 min standard national mobile call has no charge, as there is no limit on the number or duration of standard national mobile calls that can be made on this plan.
- A standard national mobile SMS has no charge, as there is no limit on the number of standard national mobile SMS's that can be sent on this plan
- Excess usage charges will apply once you use your included data allowance. Excess usage will be charged at \$10 per GB or part thereof.

An example of how your included value works:

On this plan you can make an unlimited number of calls to national mobile numbers as part of your included value.

- For details of international call rates or the charges that apply for using value added services please 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.

#### 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 [www.bendigobanktelco.com.au/coverage-map](http://www.bendigobanktelco.com.au/coverage-map). 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.

This could see you using more data than you realised. Take advantage of MyServiceCentre to help you monitor your data usage and limit over expenditure. Please refer to usage information below for more information on MyServiceCentre.

##### Usage Information;

We recommend that you use MyServiceCentre to track your usage. It is available on our website: [www.bendigobanktelco.com.au](http://www.bendigobanktelco.com.au).

You will automatically receive alerts when you reach 50%, 85% and 100% of your included monthly allowance. Service usage can be delayed up to 48 hours.

You will receive an alert each time you have a 1GB block of extra data added to your plan and further alerts when you have used 85% and 100% of each 1GB block of extra data.

##### 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 a Smart 10GB charge very quickly.

##### 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 June 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](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.

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**Call 1300 737 881 or visit [www.bendigobanktelco.com.au](http://www.bendigobanktelco.com.au)**