

## MOBILE POWERED BY BENDIGO TELCO

Bendigo Telco mobile is a mobile service available on month to month plans. It gives you access to the Optus 3G & 4G network, a mobile phone number, let's you make and receive calls, send and receive messages and access mobile data. Please refer to **WHAT'S INCLUDED** below for plan inclusions.

PLAN	XS	S	M	L	XL	XXL
<b>Minimum Monthly Charge</b>	\$15 /month	\$20 /month	\$30 /month	\$40 /month	\$50 /month	\$60 /month
<b>Monthly Data Allowance</b>	1GB	5GB	20GB	40GB	60GB	80GB
<b>Monthly Call Allowance<sup>1,3</sup></b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>SMS / MMS</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>International Call Allowance<sup>2</sup></b>	\$0	\$0	\$50	\$300	\$500	\$500
<b>Early Termination Charge</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Minimum Term</b>	1 month	1 month	1 month	1 month	1 month	1 month

<sup>1</sup>Monthly call allowance and SMS / MMS are to standard Australian numbers.

<sup>2</sup>International call allowance to eligible countries only, refer to international rate card via the website listed at the bottom of this document for full details.

<sup>3</sup>VoLTE/VoWiFi calling. These plans are eligible for Voice over LTE (VoLTE) and WiFi calling in certain areas and with compatible devices.

### BUNDLING

This offer is not conditional on any bundling arrangements.

### HARDWARE & EQUIPMENT

Customers who sign up will receive a SIM card only and no other hardware. You will need an unlocked mobile phone handset that can access the Optus 4G network. If your SIM card is lost or damaged, we may charge a replacement fee of \$15 including postage.

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.

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

### MINIMUM TERM

The Mobile powered by Bendigo Telco plans are only available on a month to month basis.

### MONTHLY ACCESS FEE

The minimum monthly access fees for the Mobile powered by Bendigo Telco plans can be found in the plan table above.

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.

### 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 M, L, XL and XXL 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 XS and S plans do not include any international call allowance.

### EARLY TERMINATION CHARGE

There are no early termination charges applicable on the Mobile powered by Bendigo Telco plans.

## Critical Information Summary

This summary does not reflect any discounts or promotions which may apply from time to time. All prices contained in this document are **inclusive** of GST, unless otherwise stated.



## ADDITIONAL PRICING INFORMATION

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 1800 numbers, to mobiles (within Australia), national calls, call diversion, voicemail retrievals, and calls to 13/1300 are free of charge. SMS and MMS to Australian numbers are unlimited. Acceptable use policy applies. Refer to our SFOA for further details.

International SMS is charged at \$0.35 per message. International MMS is charged at \$0.75 per message. 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 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.

The cost of using 1GB of data within Australia on month to month plans are XS - \$15.00, S - \$4.00, M - \$1.50, L - \$1.00, XL - \$0.83 and XXL - \$0.75

## 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.

## CHANGING YOUR PLAN

You can complete one change to a higher value plan at any time throughout the current monthly billing period. Subsequent requests to increase your plan within the same monthly billing period will not be completed until the commencement of the next billing cycle. Requests to change an existing service to a lower plan are only actioned at the commencement of the next monthly billing period to avoid potential excess usage charges from pro-rata changes.

## 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

International roaming is disabled by default. If you require 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 charges 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 <https://www.bendigotelco.com.au/products/mobile/mobile-sim-plans>.

## 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.

## PAPER INVOICE CHARGE

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

## WE'RE HERE TO HELP FOR MORE INFORMATION

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 call our Australian based Customer Experience team on 1300 228 123 or follow our dispute resolution process via <https://www.bendigotelco.com.au/legal/privacy-policy>

### 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).