

Terms and conditions for all Choice Offers

1. All customers must pass our credit assessment to be eligible for these offers.
2. Offers are only available to residential customers who pay via direct debit and receive emailed invoices.
3. This price list is effective from 1 October 2011.
4. All prices include GST.
5. For full terms and conditions please refer to our Standard Form of Agreement and Acceptable Use Policy, copies of which are available at our website www.bendigobanktelco.com.au. You must adhere to these terms when using our services.

Terms and conditions for mobile plans \$59 Choice and \$39 Choice

1. All timed calls are charged in 30 second blocks.
2. Standard rates apply if you exceed your included monthly call value, SMS/MMS or data allowance.
 - 2a. Standard calls will be charged at \$0.45 per 30 seconds with a \$0.35 flag fall
 - 2b. SMS/MMS messages will be charged at \$0.25 per message
 - 2c. Excess data usage will be charged at \$0.30 per MB or part thereof.
3. At the end of each month any unused monthly calls, SMS/MMS and data allowances will be forfeited.
4. "Calls to our 3G Network" refer to calls made to other customers of Bendigo Bank Telco or customers of Community Telco Australia on the Optus Mobile Network. Bendigo Bank Telco mobile services are provided by Community Telco Australia Pty Ltd (ABN 93 094 908 326).
5. International roaming is charged at a rate levied by the overseas carrier.
6. Customers signing onto the \$59 Choice plan will receive a mobile handset (available in black only) as specified in the pricing table. Orders are accepted subject to stock availability. We will contact you if we are unable to provide you with the featured handset. Please allow 3-5 business days for the delivery of the handset.
7. The \$59 Choice plan is only available on a 24 month contract. Fees apply for early termination of a fixed term contract. Applicable early termination fees are detailed in the Bendigo Bank Telco Offer Schedule of Charges, available at www.bendigobanktelco.com.au. The \$39 Choice plan is not contracted.
8. The minimum cost of the \$59 Choice plan is \$1,416 over 24 months.
9. UNLIMITED access to Facebook®, eBay™, MySpace, Twitter®, LinkedIn and Foursquare accessed from with Australia – Data downloaded from external sites through Facebook®, eBay™, MySpace, Twitter®, LinkedIn and Foursquare will be treated as a standard data download and as such may incur excess usage charges if you exceed your included data allowance.
10. Standard early termination charges apply when changing this service to a service of a lesser monthly charge.
11. Telecommunications and data products are provided by Community Telco Australia Pty Ltd (CTA) ABN 93 094 908 326 trading as (TA) Bendigo Bank Telco. CTA is not an authorised deposit-taking institution (or bank) and the acquiring or purchasing of telecommunications and data products does not represent a deposit with, obligation or liability of Bendigo and Adelaide Bank Limited. Bendigo and Adelaide Bank Limited does not guarantee the performance of CTA or any of its products and services.

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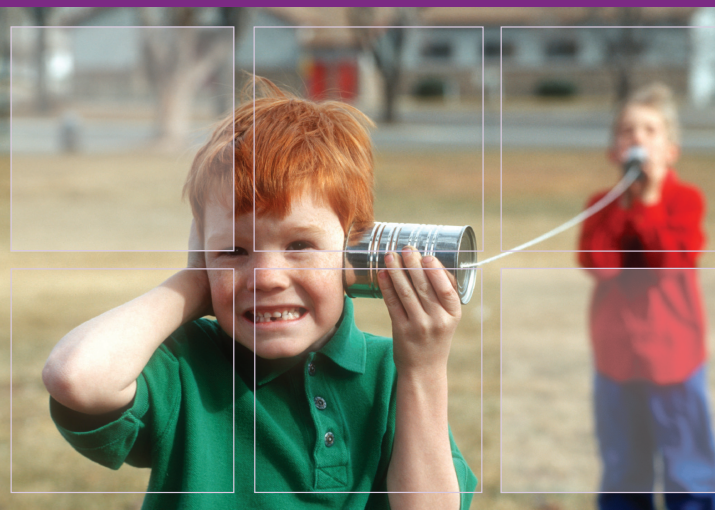
Contact us on 1300 737 881
or visit www.bendigobanktelco.com.au



telco

Choice Mobiles

it's easy to make the call once
you have made the choice



1300 737 881

www.bendigobanktelco.com.au

Our new Choice plans, specially for Bendigo Bank customers.

The new mobile plan from Bendigo Bank Telco offers you a very competitive \$59 Choice plan that comes with a new Samsung Galaxy SII. But at Bendigo Bank Telco we also understand that it's all about Choice. If you like your own phone then why not join Bendigo Bank Telco on a no contract \$39 Choice plan and still benefit your community.

	\$39 Choice (no handset)	\$59 Choice (with handset)
Monthly Access Fee	\$39¹	\$59¹
Included Call Value ⁴	\$600 ¹	\$700 ¹
Calls to Our 3G Network	\$800 ¹	\$900 ¹
SMS / MMS	5000 included ¹ , \$0.25c there after	Unlimited ¹
Data ³	2GB ¹	2GB ¹
Handset	Phone not included	Samsung Galaxy SII
Call Rates (per 30 sec) ⁴	\$0.45c	\$0.45c
Flag Fall	\$0.35c per call	\$0.35c per call
Voicemail (per 30 sec)	Deposit \$0, Retrieval \$0.45c	Deposit \$0, Retrieval \$0.45c
Excess Data Usage (per Mb)	\$0.30c	\$0.30c
Contract Term	No Contract	24 Month Contract ²

- 1 All charges and allowances are monthly. Any unused value for calls, data and SMS/MMS will not be carried over to the following month. All allowances and credits are for usage within Australia only.
- 2 Minimum cost for the \$59 Choice over 24 months is \$1,416.
- 3 Unlimited mobile access within Australia to Facebook®, Twitter®, LinkedIn, MySpace, eBay™ and Foursquare.
- 4 Excludes calls to satellite services, value added services, operator assisted/ directory assistance and Sensis® calls, Premium content calls (e.g. to 19 numbers), Premium SMS/MMS, international or international roaming calls, mobile messaging, paging services, and data usage.



How your community will benefit.

A percentage of the profit generated from your Bendigo Bank Telco account will be directed to the Bendigo Bank Telco Community Grants Program which is administered by Community Enterprise Foundation, the charitable arm of Bendigo and Adelaide Bank.

Through the Bendigo Bank Telco Community Grants Program we are able to create a pool of funds to help build stronger Communities through programs for Youth, Health, Education, the Environment, the Arts and lots more.