

## MyBroadband (standalone) – Terms and conditions

1. Service availability is dependent on geographic location.
2. All plans include a \$0 upfront modem.
3. Relocation fee: \$99.
4. 24 month minimum contract term applies. A pro rated early termination fee applies. If you terminate your contract before the end of the minimum term, the early termination fee will be pro rated according to the months remaining in your contract term. Applicable early termination fees are detailed in the Bendigo Bank Telco Offer Schedule of Charges, available at [www.communitytelco.com.au](http://www.communitytelco.com.au). Minimum cost of MyBroadband 512 10 over 24 months is \$1,438.80; minimum cost of MyBroadband 1500 20 over 24 months is \$1,798.80; minimum cost of MyBroadband 5 over 24 months is \$1,198.80; minimum cost of MyBroadband 10 over 24 months is \$1,438.80.
5. If you change between any of our broadband plans while you are on a term contract a pro rated early termination fee will apply and you will be required to sign up to a new 24 month contract.
6. This plan is only available for residential use and must not be used for commercial purposes or on-sold. If, based on your off-peak period usage we suspect that your use of the service is not strictly for residential use, you may be required to demonstrate to our reasonable satisfaction that your usage is for residential purposes. If you are unwilling or unable to demonstrate to our reasonable satisfaction that your usage is only residential use, Community Telco may terminate your service without further notice to you and may charge you an early termination fee.
7. You must pass our credit assessment to be eligible for this offer.
8. This offer is only available to customers who pay via Direct Debit
9. Bendigo Bank Telco Offer - Standard Form of Agreement and Acceptable Use Policy apply, available at [www.communitytelco.com.au](http://www.communitytelco.com.au).
10. Telecommunications and internet products are provided by Community Telco Australia Pty Ltd (CTA) ABN 93 094 908 326. CTA is not an authorised deposit-taking institution (or bank) and the acquiring or purchasing of telecommunications and internet 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.

This price list is effective 1 February 2010. All prices include GST.

**Contact us on 1300 098 889**  
or visit [www.communitytelco.com.au](http://www.communitytelco.com.au)

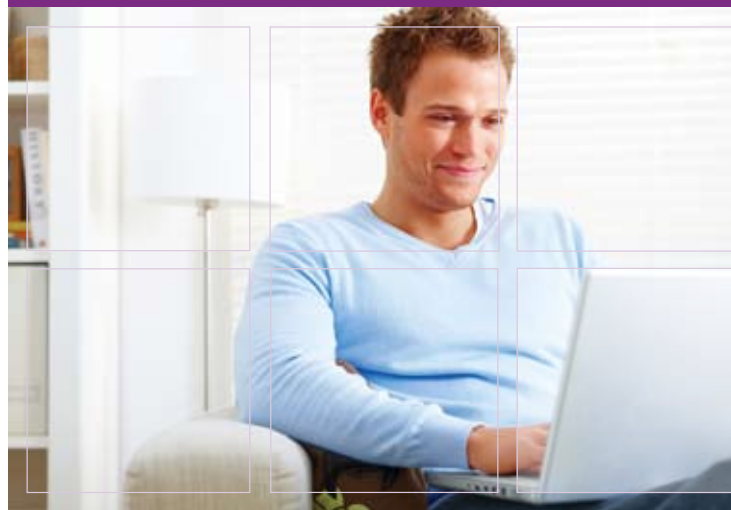


**Bank**

telco

## MyBroadband

Internet and special offers  
at the speed of life



## MyBroadband for Bendigo Bank customers

### - fast broadband to keep you connected

With Community Telco's fast broadband you can stay connected with a great range of plans to suit your budget. We know you want more downloads at fast speeds so we've put together the perfect broadband plan for you.

#### Broadband ADSL rate card

	MyBroadband 512 10G	MyBroadband 1500 20G
Broadband off-peak period*	8pm - 8am	8pm - 8am
Included monthly 'peak period' data allowance <sup>#</sup>	10GB <sup>1</sup>	20GB <sup>1</sup>
Minimum monthly commitment	\$59.95	\$74.95

#### Broadband ADSL2+ rate card

	MyBroadband 5G	MyBroadband 10G
Broadband off-peak period*	8pm - 8am	8pm - 8am
Included monthly 'peak period' data allowance <sup>#</sup>	5GB <sup>1</sup>	10GB <sup>1</sup>
Minimum monthly commitment	\$49.95	\$59.95

\* Peak and off-peak periods: Your designated off peak period is defined in your product rate card above. All times outside this window are considered 'peak'. Times stated are AEST, 7 days a week.

<sup>#</sup> Speed (for both peak and off-peak periods) will be reduced to 64kbps after your monthly peak period download allowance is used in the billing month. Download data transfers count towards your monthly download allowance.

<sup>1</sup> Unused monthly data allowances do not carry over to the next billing period.

## Broadband ADSL plans

All our fast broadband plans allow you to enjoy these great benefits:

- \$0 upfront modem included
- No excess usage fees.
- Maximum six included email addresses.

## Broadband speeds explained

There are eight key factors that can impact the speed of your internet service. We do not guarantee that you will always receive speeds close to the maximum stated speed. The actual speed might be affected by:

- The length of the copper wire from the telephone exchange to your premises
- The number and type of other services being used over the copper wires
- The line quality of the copper wire between the telephone exchange and your premises
- Electrical interference from outside sources
- Copper wiring within your premises
- The programs you use on your computer
- Your hardware or software
- The speed of the websites you visit

Bendigo Bank believes successful customers and successful communities create a successful bank – in that order. We see that working every day in our Community Banks, which have now ploughed nearly \$40 million in profits back into their towns and suburbs.

Now we can do the same with telecommunications. Through our service arrangement with Community Telco, we can now help you access great landline and broadband services at competitive rates – and know that up to 30 per cent of the profits go back to community. Has a nice ring to it, doesn't it?