

Bendigo Bank Telco Offer - Schedule of Fees and Charges

This is a schedule of administrative fees and charges that may be incurred by a customer in accordance with the applicable clause of the Bendigo Bank Telco Offer - Standard Form of Agreement (**SFOA**).

Description of charge	Amount or method of calculation	Applicable clause of SFOA
Paper bill - if you don't receive your invoice online	\$2.00 per invoice	Clause 12.3
Paper bill reprint summary - if you request a reprint of your monthly invoice	\$1.50 per invoice	Clause 12.4
Paper bill reprint itemised - if you request an itemised version of your monthly invoice	\$5.50 per invoice	Clause 12.4
Reconnection fee (charged upon reconnection, if your service has been suspended due to non payment)	\$15.00 per service	Clause 31.2
Late payment fee - charged if payment is not made by due date	\$15.00 per instance	Clause 14.1
Dishonoured cheques – charged if you pay a bill by a cheque and the cheque is dishonoured	\$11.00 per instance	Clause 14.2
Insufficient funds for direct debit – charged when direct debit can not be processed due to insufficient funds	\$11.00 per instance	Clause 14.2
Charge for issuing cheques under \$5.00	\$5.00 per cheque	
Transfer of legal responsibility – charged when you transfer the legal responsibility for your service to another person	\$59.00 per service	Clause 5.1
Early termination/cancellation fees (ETF)	<p>If you terminate your contract before the end of the minimum term, an early termination fee applies. This will be pro rated according to the months remaining in your contract term.</p> <p>The tables below outline the maximum early termination fees that apply to MyBundle Plans, MyPhone Plans and MyBroadband Plans.</p>	Clause 32.7

Please see overleaf for further details of applicable administrative fees and charges.

Description of charge	Amount or method of calculation	Applicable clause of SFOA
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Early termination/cancellation fees (ETF) continued:

Type of Plan - MyPhone Plan	Maximum early termination fee
MyPhone Starter inc \$50 Calls	\$299.00
MyPhone Family inc \$100 Calls	\$299.00
MyPhone Family Plus inc \$200 Calls	\$299.00

Type of Plan - MyBroadband plans	Maximum early termination fee
MyBroadband 512 10	\$300.00
MyBroadband 1500 20	\$300.00
MyBroadband 1500 10 Unlimited	\$300.00
MyBroadband 5	\$300.00
MyBroadband 10	\$300.00
MyBroadband 20 (12 month contract)	\$150.00
MyBroadband 1500 10G (12 month contract)	\$150.00

Please note: Unless the above matrix indicates otherwise all MyPhone and MyBroadband plans featured are offered over a 24 month contract.

For **MyPhone** and **MyBroadband** plans, 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.

For example:

- If you terminate a MyPhone plan after 12 months, you will be charged \$149.50
- If you terminate a My Broadband plan after 6 months, you will be charged \$75.

Type of Plan - MyBundle Plans	Maximum early termination fee - Home Phone	Maximum early termination fee - fee Broadband
MyBundle (Anytime Live 20)	\$299.00	\$300.00
MyBundle (Anytime Broadband 10)	\$299.00	\$300.00

For **MyBundle Plans**, if you terminate both services within your plan before the end of the 24 month minimum term, you will be charged the early termination fee for each service, pro rated according to the months remaining in your contract term. If you only terminate one service, only the early termination fee for that service will apply and your remaining service will be moved to a new stand alone plan.

For example, if you terminate both services after 12 months, you will be charged \$299.50 (comprising \$149.50 for the Home Phone plus \$150 for the Broadband). If you only terminate the Broadband service, you will be charged \$150 and your remaining phone service will be moved to a new MyPhone stand alone plan.

This schedule is effective 1st March 2010.

All prices include GST. For further details or explanations of applicable fees and charges please speak to your customer service representative on 1300 098 889.

Supply of products

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