

## Schedule of Charges Schedule of Charges

The following charges may be incurred by a customer in accordance with the applicable clause of the Standard Form of Agreement (**SFOA**).

Fee	Amount or method of calculation	Applicable clause of SFOA																																																																														
Interest Rate	The Cash Rate published from time-to-time by the Reserve Bank of Australia as at the Due Date and charged daily on any amounts stated in an invoice that remain unpaid after the Due Date, until the date of payment.	Clause 3.8																																																																														
Administration Fee	\$25.00	Clause 3.9																																																																														
Dishonoured Cheque Fee	\$40.00	Clause 3.10																																																																														
Direct Debit Fee (where insufficient funds available)	\$40.00	Clause 3.11																																																																														
Early Termination Fee (if a Fixed Term applies)	<p>The Early Termination Fee is calculated by multiplying the ETF Base Rate for your plan by the months remaining in the contract.</p> <p><b>For P15-P150 and P250-P2000 Mobile Plans</b> the following ETF Base Rates apply:</p> <table border="1"> <thead> <tr> <th>P15-P150 Plans</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> <th>P250-P2000 Plans</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>P15</td> <td>\$15.00</td> <td>\$11.28</td> <td>P250</td> <td>\$250.00</td> <td>\$123.75</td> </tr> <tr> <td>P20</td> <td>\$20.00</td> <td>\$14.58</td> <td>P350</td> <td>\$350.00</td> <td>\$173.25</td> </tr> <tr> <td>P30</td> <td>\$30.00</td> <td>\$21.18</td> <td>P500</td> <td>\$500.00</td> <td>\$247.50</td> </tr> <tr> <td>P40</td> <td>\$40.00</td> <td>\$23.65</td> <td>P650</td> <td>\$650.00</td> <td>\$321.75</td> </tr> <tr> <td>P55</td> <td>\$55.00</td> <td>\$32.18</td> <td>P800</td> <td>\$800.00</td> <td>\$396.00</td> </tr> <tr> <td>P75</td> <td>\$75.00</td> <td>\$41.25</td> <td>P1000</td> <td>\$1000.00</td> <td>\$495.00</td> </tr> <tr> <td>P100</td> <td>\$100.00</td> <td>\$52.25</td> <td>P1250</td> <td>\$1,250.00</td> <td>\$618.75</td> </tr> <tr> <td>P150</td> <td>\$150.00</td> <td>\$74.25</td> <td>P1500</td> <td>\$1,500.00</td> <td>\$742.50</td> </tr> <tr> <td></td> <td></td> <td></td> <td>P2000</td> <td>\$2,000.00</td> <td>\$990.00</td> </tr> </tbody> </table> <p><b>For the FF25-FF100 Mobile Plans</b> the following ETF Base Rates apply:</p> <table border="1"> <thead> <tr> <th>FF25-FF100 Plans</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>FF25</td> <td>\$25.00</td> <td>\$19.25</td> </tr> <tr> <td>FF50</td> <td>\$50.00</td> <td>\$30.25</td> </tr> <tr> <td>FF100</td> <td>\$100.00</td> <td>\$52.25</td> </tr> </tbody> </table> <p><b>For GG20-GG155 Mobile Plans</b> the following ETF Base Rates apply:</p> <table border="1"> <thead> <tr> <th>GG20-GG155 Plans</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>GG20</td> <td>\$20.00</td> <td>\$11.28</td> </tr> </tbody> </table>	P15-P150 Plans	Monthly Fee	ETF Base Rate	P250-P2000 Plans	Monthly Fee	ETF Base Rate	P15	\$15.00	\$11.28	P250	\$250.00	\$123.75	P20	\$20.00	\$14.58	P350	\$350.00	\$173.25	P30	\$30.00	\$21.18	P500	\$500.00	\$247.50	P40	\$40.00	\$23.65	P650	\$650.00	\$321.75	P55	\$55.00	\$32.18	P800	\$800.00	\$396.00	P75	\$75.00	\$41.25	P1000	\$1000.00	\$495.00	P100	\$100.00	\$52.25	P1250	\$1,250.00	\$618.75	P150	\$150.00	\$74.25	P1500	\$1,500.00	\$742.50				P2000	\$2,000.00	\$990.00	FF25-FF100 Plans	Monthly Fee	ETF Base Rate	FF25	\$25.00	\$19.25	FF50	\$50.00	\$30.25	FF100	\$100.00	\$52.25	GG20-GG155 Plans	Monthly Fee	ETF Base Rate	GG20	\$20.00	\$11.28	Clause 3.12
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GG25	\$25.00	\$14.58
GG35	\$35.00	\$21.18
GG45	\$45.00	\$23.65
GG60	\$60.00	\$32.18
GG80	\$80.00	\$41.25
GG105	\$105.00	\$52.25
GG155	\$155.00	\$74.25
For the <b>C19- C179 Mobile Plans</b> the following ETF Base Rates apply:		
C19-C89 Plans	Monthly Fee	ETF Base Rate
C19	\$19.00	\$10.34
C29-200	\$29.00	\$13.94
C49-1000	\$49.00	\$23.65
C54	\$54.00	\$15.94
C79-2000	\$79.00	\$29.78
C89	\$89.00	\$22.71
C109	\$109.00	\$32.15
C129-4000	\$129.00	\$42.07
C139	\$139.00	\$40.49
C54D	\$54.00	\$25.85
C89D	\$89.00	\$36.17
C149D	\$149.00	\$46.39
C179D	\$179.00	\$57.70
For the <b>C54S-C199S Mobile Plans</b> the following ETF Base Rates apply:		
C54S-C89S Plans	Monthly Fee	ETF Base Rate
C54S	\$49.00	\$15.94
C89S	\$79.00	\$22.71
For the <b>Endless 129 Plan</b> the following ETF Base Rate applies:		
Plan	Monthly Fee	ETF Base Rate
Endless 129	\$129.00	\$31.08
For the <b>Wireless Connect Plans</b> the following ETF Base Rates apply:		
WC1000-5000 Plans	Monthly Fee	ETF Base Rate
WC1000	\$34.95	\$16.77
WC1000D	\$24.95	\$15.27
WC2000	\$44.95	\$17.87
WC5000	\$74.95	\$21.17
WB1GC	\$26.95	\$ 11.06
WB3GC	\$39.95	\$ 12.36

WB6GC	\$59.95	\$ 14.36	
WB3GBC	\$39.95	\$ 9.37	
WB6GBC	\$59.95	\$ 11.37	
WB10GBC	\$119.95	\$ 17.37	
For <b>Bundled Plans</b> the following ETF Base Rates apply:			
Bundled Plan Name	Bundled Plans	Monthly Fee	ETF Base Rate
Business Internet Bundle	B901	\$99.95	\$38.70
Small Business Bundle	B902	\$141.90	\$64.50
For <b>Business Broadband Plans</b> the following ETF Base Rates apply:			
Plan Name	Monthly Fee	ETF Base Rate	
256/64 5GB	\$39.95	\$11.28	
256/64 10 GB	\$49.95	\$12.28	
512/128 5 GB	\$49.95	\$12.28	
512/128 10GB	\$59.95	\$13.28	
512/128 25GB	\$69.95	\$14.28	
1500/256 5GB	\$59.95	\$13.28	
1500/256 10GB	\$69.95	\$14.28	
1500/256 25GB	\$79.95	\$15.28	
1500/256 50GB	\$99.95	\$17.28	
1500/256 100GB	\$119.95	\$19.28	
512/512 10GB	\$99.95	\$17.28	
512/512 25GB	\$109.95	\$18.28	
512/512 50GB	\$129.95	\$20.28	
512/512 100GB	\$149.95	\$22.28	
High Speed ADSL 10 GB	\$89.95	\$17.28	
High Speed ADSL 25 GB	\$99.95	\$18.28	
High Speed ADSL 50 GB	\$119.95	\$20.28	
High Speed ADSL 100 GB	\$149.95	\$22.28	
High Speed ADSL 2+ 10GB	\$59.95	\$12.87	
High Speed ADSL 2+ 25GB	\$69.95	\$13.87	
High Speed ADSL 2+ 50GB	\$89.95	\$15.87	
High Speed ADSL 2+ 100GB	\$119.95	\$18.87	
For <b>Business Broadband Plans</b> connected after the 18 <sup>th</sup> of April 2011			
High Speed ADSL 2+ 10GB	\$59.95	\$13.28	
High Speed ADSL 2+ 25GB	\$69.95	\$14.29	
High Speed ADSL 2+ 50GB	\$79.95	\$15.28	

	<p>High Speed ADSL 2+ 100GB      \$99.95      \$17.28</p> <p>High Speed ADSL 2+ 200GB      \$109.95      \$18.28</p> <p>High Speed ADSL 2+ 300GB      \$119.95      \$19.28</p> <p>Example : If you are on a P100 plan and you need to cancel the contract 14 months into the 24 month term, the early termination fee is: \$52.25 (ETF Base Rate for P100 plan) x 10 (months remaining) = \$522.50</p> <p>For <b>Fixed Line Services</b>, (other than Direct Access Lines) the ETF Base Rate is 80% of your monthly line rental.</p> <p>For <b>Direct Access Lines</b> (PRA 10, PRA 20 and PRA 30) the ETF Base Rate is 100% of your agreed minimum monthly spend.</p> <p>For <b>Business Grade Data Services</b> the ETF Base Rate is 100% of your agreed minimum monthly spend.</p> <p>For <b>Data Services</b>, (other than the WC1000 - 5000 Wireless Connect Plans, the Business Broadband Plans and the Business Grade Data Services referred to above), the ETF Base Rate is 80% of your Minimum Monthly Spend.</p> <p>The early termination fee for <b>Premium Internet Services</b> is 100% of your agreed minimum monthly spend x 24 months + any agreed once off charges.</p>	
Refund and Credit Fee (for processing credits and refunds on expired accounts)	\$15.00 for our cost of reactivating your account for processing the refund or credit to another Service after the 90 day notice period has expired.	Clause 3.15
Equipment Charge	Any unpaid portion of your Equipment Payment Plan to be paid in full. Example: \$29.95 monthly instalment over a 12 month Equipment Payment Plan has a total commitment of \$359.40. If the service is cancelled after 3 months, the remaining 9 months of the Equipment Payment Plan to the value of \$269.55 is to be added to your final invoice.	Clause 10.4
Disconnection/ Reconnection Fee	\$15.00 for disconnection or reconnection of a Service.	Clauses 3.19, 11.4 and 11.6
Service Cancellation Fee	\$15.00 payable for our costs incurred in preparing a Service which you have requested but cancel before we provide the Service.	Clause 11.2
Replacement SIM Card Fee	\$25.00 for supply of a replacement SIM card.	Clause 3.1

*'Telecommunications and internet products are provided by Community Solutions Australia Pty Ltd ACN 106 547 362 trading as Bendigo Bank Telco ('CSA'). CSA is not an authorized deposit-taking institution (or bank) and the acquiring of 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 CSA or any of its products and services. Please refer to the Standard Form of Agreement and our Acceptable Use Policy for full terms and conditions at [www.bendigobank.com.au/telco](http://www.bendigobank.com.au/telco)'*