

## SCHEDULE OF CHARGES

Our summary credit management policy applies to all of the Bendigo Telco Group of companies (Bendigo Telco Group, we, us, our) comprises BCT Shepparton Pty Ltd, Vicwest Community Telco Ltd, Geelong Community Telco Ltd and Ballarat Community Enterprise Ltd, all being wholly owned subsidiaries of Bendigo Telco Ltd. Our Bendigo Telco Group of companies includes all companies trading under the names 'Bendigo Telco', 'VicWest Telco', 'Goulburn Valley Telco', 'South East Qld Telco', 'TasTel', 'Central Coast Telco' or 'BCT Precision Networks'.

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
Paper Invoice Fee	Invoices issued via post / mail will incur a \$2.20 charge per invoice.	Clause 3.4
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
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	For <b>Community Bundle Plans</b> the following withdraw fee applies to the Internet service as part of the bundle: <ul style="list-style-type: none"> <li>\$110 for withdrawal of your order for service after it has been accepted and prior to service completion.</li> </ul> For <b>Broadband Internet Plans</b> the following withdraw fee applies: <ul style="list-style-type: none"> <li>\$110 for withdrawal of your order for service after it has been accepted and prior to service completion.</li> </ul> \$15.00 payable for our costs incurred in preparing all Service(s) not mentioned above which you have requested but cancel before we provide the Service.	Clause 11.2
Replacement SIM Card Fee	\$20.00 for supply of a replacement SIM card.	Clause 3.1

**For further information Contact:**

**Bendigo Telco**  
P: 1300 228 123  
23 McLaren St Bendigo VIC 3550  
[www.bendigotelco.com.au](http://www.bendigotelco.com.au)

**VicWest Telco**  
P: 1300 835 261  
Geelong Office  
Unit 3, 2-6 Rutland St  
Newton VIC 3220

Ballarat Office  
39A Peel St  
Ballarat VIC 3350  
[www.vicwesttelco.com.au](http://www.vicwesttelco.com.au)

**Goulburn Valley Telco**  
P: 1300 735 868  
56 High St  
Shepparton VIC 3630  
[www.gvtelco.com.au](http://www.gvtelco.com.au)

**South East Qld Telco**  
P: 1300 228 126  
Maroochydore Office  
Lv 2, 12 Aerodrome Rd  
Maroochydore BC QLD 4558

Ipswich Office  
Gnd Floor, 114 Brisbane St  
Ipswich QLD 4000  
[www.seqtelco.com.au](http://www.seqtelco.com.au)

**TasTel**  
P: 1300 228 127  
Hobart Office  
Lv 3, 116 Bathurst St  
Hobart TAS 7000

Launceston Office  
38 St John St  
Launceston TAS 7250  
[www.tastel.com.au](http://www.tastel.com.au)

**Central Coast Telco**  
P: 1300 228 128  
[www.cctelco.com.au](http://www.cctelco.com.au)

**BCT Precision Networks**  
P: 1300 876 675  
Lv3, 480 Collins St  
Melbourne VIC 3630  
[www.bctaustalia.com.au](http://www.bctaustalia.com.au)

**Postal Address**  
PO Box 1062  
Bendigo VIC 3552

**Registered Address**  
23 McLaren St  
Bendigo VIC 3550

Fee	Amount or method of calculation	Applicable clause of SFOA																																																																																																													
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>For <b>Community Home Phone Plans</b> the following ETF Base Rates apply:</p> <table border="1" data-bbox="411 421 1279 510"> <thead> <tr> <th>Plan Name</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>\$69.95 Community Home Phone</td> <td>\$69.95</td> <td>\$7.00</td> </tr> <tr> <td>\$99.95 Community Home Phone</td> <td>\$99.95</td> <td>\$10.00</td> </tr> </tbody> </table> <p>For <b>Community Bundle Plans</b> the following ETF Base Rates apply:</p> <table border="1" data-bbox="411 564 1279 819"> <thead> <tr> <th>Plan Name</th> <th>Broadband*</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>\$74.95 Community Bundle</td> <td>\$220.00</td> <td>N/a</td> <td>N/a</td> </tr> <tr> <td>\$94.95 Community Bundle</td> <td>\$220.00</td> <td>N/a</td> <td>N/a</td> </tr> <tr> <td>\$119.95 Community Bundle</td> <td>\$220.00</td> <td>\$69.95</td> <td>\$7.00</td> </tr> <tr> <td>\$164.95 Community Bundle</td> <td>\$220.00</td> <td>\$99.95</td> <td>\$10.00</td> </tr> </tbody> </table> <p>* Broadband \$220 disconnection fee if cancelled from within the 24 month contract</p> <p>For <b>Choice Home Phone Plans</b> the following ETF Base Rates apply:</p> <table border="1" data-bbox="411 927 1279 1016"> <thead> <tr> <th>Plan Name</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>Inspire \$69.95 Choice Home Phone</td> <td>\$69.95</td> <td>\$7.00</td> </tr> <tr> <td>Inspire \$99.95 Choice Home Phone</td> <td>\$99.95</td> <td>\$10.00</td> </tr> </tbody> </table> <p>For <b>Choice Bundle Plans</b> the following ETF Base Rates apply:</p> <table border="1" data-bbox="411 1070 1279 1218"> <thead> <tr> <th>Plan Name</th> <th>Broadband*</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>\$74.95 Choice Bundle</td> <td>\$220.00</td> <td>N/a</td> <td>N/a</td> </tr> <tr> <td>\$94.95 Choice Bundle</td> <td>\$220.00</td> <td>N/a</td> <td>N/a</td> </tr> <tr> <td>\$119.95 Choice Bundle</td> <td>\$220.00</td> <td>\$69.95</td> <td>\$7.00</td> </tr> <tr> <td>\$164.95 Choice Bundle</td> <td>\$220.00</td> <td>\$99.95</td> <td>\$10.00</td> </tr> </tbody> </table> <p>* Broadband \$220 disconnection fee if cancelled from within the 24 month contract.</p> <p>For <b>Business Fixed Line Plans</b> the following ETF Base Rate apply:</p> <table border="1" data-bbox="411 1326 1279 1473"> <thead> <tr> <th>Plan Name</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>Essence Starter Fixed Line Plan</td> <td>\$39.95</td> <td>\$10.00</td> </tr> <tr> <td>Essence Business Fixed Line Plan</td> <td>\$99.95</td> <td>\$20.00</td> </tr> <tr> <td>National Saver (PSTN)</td> <td>\$59.95</td> <td>\$20.00</td> </tr> <tr> <td>National Saver (ISDN2)</td> <td>\$134.95</td> <td>\$40.00</td> </tr> </tbody> </table> <p>For <b>Essence Bundles Plans</b> the following ETF Base Rate apply:</p> <table border="1" data-bbox="411 1527 1279 1644"> <thead> <tr> <th>Plan Name</th> <th>Broadband*</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>Essence Starter Bundle</td> <td>\$220.00</td> <td>\$39.95</td> <td>\$10.00</td> </tr> <tr> <td>Essence Ultimate Bundle</td> <td>\$220.00</td> <td>\$99.95</td> <td>\$20.00</td> </tr> </tbody> </table> <p>* Broadband \$220 disconnection fee if cancelled from within the 24 month contract.</p> <p>For <b>NBN Business Voice Plans</b> the following ETF Base Rate apply:</p> <table border="1" data-bbox="411 1751 1279 1989"> <thead> <tr> <th>Plan Name</th> <th>Monthly Fee</th> <th>ETF Base Rate</th> </tr> </thead> <tbody> <tr> <td>NBN-Voice1</td> <td>\$15.50</td> <td>\$15.50</td> </tr> <tr> <td>NBN-Voice3</td> <td>\$46.50</td> <td>\$46.50</td> </tr> <tr> <td>NBN-Voice5</td> <td>\$77.50</td> <td>\$77.50</td> </tr> <tr> <td>NBN-Voice10</td> <td>\$155.00</td> <td>\$155.00</td> </tr> <tr> <td>Cisco 800 Series Router</td> <td>\$36.50</td> <td>\$36.50</td> </tr> <tr> <td>Cisco 1900 Series Router</td> <td>\$82.50</td> <td>\$82.50</td> </tr> <tr> <td>Cisco 2900 Series Router</td> <td>\$140.00</td> <td>\$140.00</td> </tr> </tbody> </table>	Plan Name	Monthly Fee	ETF Base Rate	\$69.95 Community Home Phone	\$69.95	\$7.00	\$99.95 Community Home Phone	\$99.95	\$10.00	Plan Name	Broadband*	Monthly Fee	ETF Base Rate	\$74.95 Community Bundle	\$220.00	N/a	N/a	\$94.95 Community Bundle	\$220.00	N/a	N/a	\$119.95 Community Bundle	\$220.00	\$69.95	\$7.00	\$164.95 Community Bundle	\$220.00	\$99.95	\$10.00	Plan Name	Monthly Fee	ETF Base Rate	Inspire \$69.95 Choice Home Phone	\$69.95	\$7.00	Inspire \$99.95 Choice Home Phone	\$99.95	\$10.00	Plan Name	Broadband*	Monthly Fee	ETF Base Rate	\$74.95 Choice Bundle	\$220.00	N/a	N/a	\$94.95 Choice Bundle	\$220.00	N/a	N/a	\$119.95 Choice Bundle	\$220.00	\$69.95	\$7.00	\$164.95 Choice Bundle	\$220.00	\$99.95	\$10.00	Plan Name	Monthly Fee	ETF Base Rate	Essence Starter Fixed Line Plan	\$39.95	\$10.00	Essence Business Fixed Line Plan	\$99.95	\$20.00	National Saver (PSTN)	\$59.95	\$20.00	National Saver (ISDN2)	\$134.95	\$40.00	Plan Name	Broadband*	Monthly Fee	ETF Base Rate	Essence Starter Bundle	\$220.00	\$39.95	\$10.00	Essence Ultimate Bundle	\$220.00	\$99.95	\$20.00	Plan Name	Monthly Fee	ETF Base Rate	NBN-Voice1	\$15.50	\$15.50	NBN-Voice3	\$46.50	\$46.50	NBN-Voice5	\$77.50	\$77.50	NBN-Voice10	\$155.00	\$155.00	Cisco 800 Series Router	\$36.50	\$36.50	Cisco 1900 Series Router	\$82.50	\$82.50	Cisco 2900 Series Router	\$140.00	\$140.00	Clause 3.12
Plan Name	Monthly Fee	ETF Base Rate																																																																																																													
\$69.95 Community Home Phone	\$69.95	\$7.00																																																																																																													
\$99.95 Community Home Phone	\$99.95	\$10.00																																																																																																													
Plan Name	Broadband*	Monthly Fee	ETF Base Rate																																																																																																												
\$74.95 Community Bundle	\$220.00	N/a	N/a																																																																																																												
\$94.95 Community Bundle	\$220.00	N/a	N/a																																																																																																												
\$119.95 Community Bundle	\$220.00	\$69.95	\$7.00																																																																																																												
\$164.95 Community Bundle	\$220.00	\$99.95	\$10.00																																																																																																												
Plan Name	Monthly Fee	ETF Base Rate																																																																																																													
Inspire \$69.95 Choice Home Phone	\$69.95	\$7.00																																																																																																													
Inspire \$99.95 Choice Home Phone	\$99.95	\$10.00																																																																																																													
Plan Name	Broadband*	Monthly Fee	ETF Base Rate																																																																																																												
\$74.95 Choice Bundle	\$220.00	N/a	N/a																																																																																																												
\$94.95 Choice Bundle	\$220.00	N/a	N/a																																																																																																												
\$119.95 Choice Bundle	\$220.00	\$69.95	\$7.00																																																																																																												
\$164.95 Choice Bundle	\$220.00	\$99.95	\$10.00																																																																																																												
Plan Name	Monthly Fee	ETF Base Rate																																																																																																													
Essence Starter Fixed Line Plan	\$39.95	\$10.00																																																																																																													
Essence Business Fixed Line Plan	\$99.95	\$20.00																																																																																																													
National Saver (PSTN)	\$59.95	\$20.00																																																																																																													
National Saver (ISDN2)	\$134.95	\$40.00																																																																																																													
Plan Name	Broadband*	Monthly Fee	ETF Base Rate																																																																																																												
Essence Starter Bundle	\$220.00	\$39.95	\$10.00																																																																																																												
Essence Ultimate Bundle	\$220.00	\$99.95	\$20.00																																																																																																												
Plan Name	Monthly Fee	ETF Base Rate																																																																																																													
NBN-Voice1	\$15.50	\$15.50																																																																																																													
NBN-Voice3	\$46.50	\$46.50																																																																																																													
NBN-Voice5	\$77.50	\$77.50																																																																																																													
NBN-Voice10	\$155.00	\$155.00																																																																																																													
Cisco 800 Series Router	\$36.50	\$36.50																																																																																																													
Cisco 1900 Series Router	\$82.50	\$82.50																																																																																																													
Cisco 2900 Series Router	\$140.00	\$140.00																																																																																																													

For **BizExpress Plans** the following EFT Base Rate

Plan Name	Monthly Fee	ETF Base Rate
SoftPhone Plan (Desktop App) 12 month contract 24 month contract	\$24.90	\$24.90 Capped at 6 months Capped at 12 months
Standard Plan (T42G) 12 month contract 24 month contract	\$29.90	\$29.90 Capped at 6 months Capped at 12 months
Cordless Plan (W52P) 12 month contract 24 month contract	\$29.90	\$29.90 Capped at 6 months Capped at 12 months
Premium Plan (T48G) 12 month contract 24 month contract	\$49.90	\$49.90 Capped at 6 months Capped at 12 months
Premium Plus Plan (T48G+EXP40) 12 month contract 24 month contract	\$49.90	\$49.90 Capped at 6 months Capped at 12 months
Conference Plan (CP860) 12 month contract 24 month contract	\$24.90	\$24.90 Capped at 6 months Capped at 12 months
Conference Plan Plus (CP860+CPE80) 12 month contract 24 month contract	\$24.90	\$24.90 Capped at 6 months Capped at 12 months

For **Inspire Mobiles Plans** the following ETF Base Rates apply:

Plan Name	Monthly Fee	ETF Base Rate
Inspire \$29 Mobile Plan 4G ready	\$29.00	\$9.78
Inspire \$49 Mobile Plan 4G ready	\$49.00	\$16.36
Inspire \$59 Mobile Plan 4G ready	\$59.00	\$21.94
Inspire \$79 Mobile Plan 4G ready	\$79.00	\$26.23
Inspire \$99 Mobile Plan 4G ready	\$99.00	\$28.23

Example: If you are on a Inspire \$99.95 Choice Home Phone plan and you need to cancel the contract 15 months into the 24 month term, the early termination fee is:

\$10.00 (ETF Base Rate for Inspire \$99.95 choice Home Phone plan) x 9 (months remaining) = \$90.00

For **NBN Broadband Plans** the following ETF apply:

- \$120 disconnection fee if cancelled from within the 24 month contract.

For **Broadband Internet Plans** the following ETF apply:

- \$220 disconnection fee if cancelled from within the 24 month contract.
- \$59.95 disconnection fee if cancelled within 6 months activation of a non-contracted service.

For **Direct Access Lines** (PRA10, PRA20 and PRA30) the ETF Base Rate is 100% of your agreed minimum monthly spend x the months remaining in the months contract period.

For **Business Grade Data Services** the ETF Base Rate is 100% of your agreed minimum monthly spend x the months remaining in the contract period.

Last updated 29 August 2016