

INTERNATIONAL ROAMING

with Bendigo Telco Group's Mobile Plan

Customer Acknowledgement

Signature

Date

What is 'international roaming'?

The term international roaming is used to describe your use of a mobile network during your travel overseas. While you are in another country, the charges incurred for using your mobile service will be decided by the operator of the network that you use whilst overseas. The international network operator will provide the charges incurred to your existing mobile service provider; who will charge these to you.

Your mobile number stays the same while you're roaming, however charges are incurred and charged at external third party carrier rates (the overseas suppliers) and passed through to your existing service provider, who will in turn bill you for the calls made.

Will I need to do anything prior to going overseas?

Before you depart Australia you will need to:

- ▶ **Check** that the mobile handset you plan to use overseas is supported in the country you plan to travel to.
- ▶ **Contact us to activate** international roaming access on your mobile handset. It is important that you contact us before you leave Australia. Please contact us at least 2 business days before your departure so we have sufficient time to process your request.
- ▶ **Contact us to deactivate** any International Call Barring settings on your mobile.
- ▶ **Turn off** any diversions you have on your mobile handset such as voice messaging or paging services. If you fail to do this any diverted calls you miss whilst overseas will result in you incurring charges for the initial international leg of the call as well as the diverted leg back to Australia.
- ▶ **Before you travel overseas** you should investigate the mobile operators available to you and the charges you are likely to incur from each operator.

How much will 'international roaming' cost?

There is no cost for activating international roaming on your handset; however once you arrive at your destination country you will be charged for:

▶ Calls that you make whilst roaming

You will be charged at the international mobile call rate of your Australian mobile phone company for the international leg of the call, and at the standard mobile call rate of the international mobile phone company for the leg carried on that network.

▶ Calls you receive while roaming

When you receive a call from Australia or any other country, the person who calls you will be charged for a standard mobile call to your number as if you were in Australia. You will be charged for the call to be re-directed from Australia to the country you are in. In some countries, you may also be charged airtime rates for incoming calls by the overseas network you are roaming on. This differs from receiving calls while not roaming, where the caller pays for the call.

▶ Data you use and text/SMS messages you send whilst overseas

These will be charged at the rate of the overseas network operator you're using, plus any surcharges that apply.

▶ Calls you make or data you use whilst on a capped or included value plan

International and international roaming charges are not part of the included call or data value of any of our capped or included value plans. Charges will be incurred at standard rates.



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How will 'international roaming charges' display on my Bendigo Telco Group invoice?

All international roaming charges will appear under 'Other Provider Purchase' on your standard Bendigo Telco Group invoice. If international roaming charges have been incurred your invoice will also contain a 'Provider Legend' (on the last page of your invoice) that references the international carrier that has charged you.

Remember, the time it takes the overseas networks to provide us with billing information will affect when charges appear on your account. This may be up to three months after you return from overseas.

IMPORTANTLY: There is no GST on international roaming calls made and/or received overseas.

How to avoid unexpectedly high bills

It's easy to run up a very big bill, very quickly, without realising you are doing it. Costs can increase at a rapid rate because you are being charged for both making and receiving calls. Before you travel overseas you should investigate the mobile operators available to you and the charges you are likely to incur from each operator.

Alternatives to international roaming

Think carefully about who you want to accept calls from whilst overseas. Consider using alternatives such as email or a pre-paid international calling card to make local and international calls whilst overseas. Using SMS may be cheaper than making voice calls.

Remember, data will also be charged at higher rates when you travel overseas. To remove any chance of incurring considerable data charges you may like to consider having this functionality turned off.

If you can't pay your bill due to high international roaming charges, your phone service may be restricted. You may also have a default recorded with credit rating agencies, which makes it harder for you to obtain credit in the future.

Remember - if you are having problems paying your account you should contact us immediately to discuss options available to you.

Concerns about international roaming charges

If you have any concerns about International Roaming or costs you have incurred, please contact our Customer Centre.



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How much does International Roaming cost?

CALLS	ZONE 1	ZONE 2	Other [Sat, Aero, Marine]
National Voice Calls within the same country (per minute)	\$1.10	\$2.20	\$4.40
International Voice Calls outside the country you are in (per minute)	\$1.10	\$2.20	\$4.40
To receive Voice Calls (per minute)	\$1.10	\$2.20	\$4.40
National Video Calls within the same country (per minute)	\$1.10	\$2.20	\$4.40
International Video Calls outside the country you are in (per minute)	\$1.10	\$2.20	\$4.40
Flagfall (per outgoing Voice and Video call)	\$0.00	\$0.00	\$0.00
SMS to a Australian number (per 160 characters)	\$0.55	\$1.10	\$1.10
SMS to a non-Australian number (per 160 characters)	\$0.55	\$1.10	\$1.10
To receive SMS	\$0.00	\$0.00	\$0.00
MMS to an Australian number (per message)	Standard domestic MMS rate + Data @ \$0.055/10KB	Standard domestic MMS rate + Data @ \$0.11/10KB	Standard domestic MMS rate + Data @ \$15.50 per MB
MMS to a non-Australian number (Data per MB)	Standard International MMS rate + Data @ \$0.055/10KB	Standard International MMS rate + Data @ \$0.11/10KB	Standard International MMS rate + Data @ \$15.50 per MB
To receive MMS (per message)	\$0.55	\$0.55	\$0.55
GPRS/3G Data (per 10kb)	\$0.01	\$0.01	\$0.20

All rates listed in \$AUD. Voice & Video Calls rates are shown per minute and charged with an initial increment of 60 seconds and per 30 seconds thereafter.

GST does not apply to roaming charges (with the exception of the standard SMS, MMS, international SMS and international MMS rates).



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International Roaming Zones

INTERNATIONAL CALL RATES

ZONE 1

Greece	Finland	Bulgaria	Nepal	Philippines
Netherlands	Lithuania	Turkey	Uzbekistan	Thailand
Belgium	Latvia	Faroese Island	Tajikistan	Singapore
France	Estonia	Greenland	Kyrgystan	Brunei
Spain	Russia	Slovenia	Japan	New Zealand
Hungary	Ukraine	Macedonia	Korea	Papua New Guinea
Bosnia & Herzegovina	Belarus	Liechtenstein	Vietnam	Tonga
Croatia	Poland	Montenegro	Hong Kong	Solomon
Serbia	Germany	Canada	Macau	Vanuatu
Italy	Gibraltar	United States	Cambodia	Fiji
Romania	Portugal	Guam	Laos	New Caledonia
Switzerland	Luxembourg	Azerbaijan	China	Tahiti
Czech Republic	Ireland	Kazakhstan	Taiwan	Cook Islands
Slovak Republic	Iceland	Bhutan	Bangladesh	Samoa
Austria	Albania	India	Maldives	Paulau
United Kingdom	Malta	Pakistan	Malaysia	
Denmark	Cyprus	Afghanistan	Norfolk Island	
Sweden	Georgia	Sri Lanka	Indonesia	
Norway	Armenia	Mongolia	Timor	

INTERNATIONAL CALL RATES

ZONE 2

Mexico	United Arab Emirates	Niger	Kenya	Costa Rica
Jamaica	Israel	Mauritius	Tanzania	Panama
French Guiana	Palestine	Liberia	Uganda	Peru
Antigua	Bahrain	Sierra Leone	Mozambique	Argentina
Bermuda	Qatar	Ghana	Zambia	Brazil
Netherlands Antilles	Iran	Nigeria	Madagascar	Chile
Dominican Republic	Egypt	Chad	Reunion	Columbia
Trinidad & Tobago	Algeria	Cameroon	Zimbabwe	Venezuela
Lebanon	Morocco	Gabon	Namibia	Bolivia
Jordan	Tunisia	Congo	Malawi	Guyum
Syria	Senegal	Congo (Drc)	Botswana	Paraguay
Iraq	Mauritania	Angola	South Africa	Uruguay
Kuwait	Mali	Guinea Bissau	South Sudan	
Saudi Arabia	Guinea	Seychelles	Belize	
Yemen	Ivory Coast	Sudan	Guatemala	
Oman	Burkina Faso	Ethiopia	El Salvador	

3G Roaming requires compatible mobiles/devices to use GPRS and 3G data. To make and receive video calls, both calling and receiving parties require a 3G mobile and must be located in a 3G coverage area on a network that supports video calling.

Bendigo Telco Group consists of the following



This is a summary only, details are correct at 1st September 2016. For full terms and conditions please refer to the product terms and conditions a copy of which is available on our websites. All services are supplied in accordance with our Standard Form of Agreement and Acceptable Use Policy, copies of which are available on our websites. You must adhere to these terms when using this service. Bendigo Telco Ltd and its wholly owned subsidiaries trading as Bendigo Telco Group ABN 88 089 782 203.