

TOTO

Prime Service

Consumer Handbook

Your Extended Service Plan, Explained in Full
Keep this handbook and your proof of purchase in a safe place.

6

6 Years of Parts & Labour Coverage

Bridges the Year 3 labour gap & extends full cover through Year 6

✓

Australia-Wide Service, No Call-Out Fee

Authorised TOTO technicians · Unlimited call-outs · Remote & regional included

+

Annual Care Reminders & Member Discounts

Annual care schedule included · 10–15% off TOTO consumables

YOUR 6-YEAR COVERAGE AT A GLANCE



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This handbook sets out the full terms, coverage, exclusions, claims process, and all rights and entitlements under your TOTO Prime Service plan. It is not an insurance product.
Administered by B&H Investment Group Pty Ltd ACN 138 061 346 · ABN 75 138 061 346.

IMPORTANT · PLEASE READ FIRST

Important Notice

Your Rights Under Australian Consumer Law (ACL)

The benefits provided under TOTO Prime Service are in **addition to**, and do not replace, reduce or exclude, your rights under the ACL, Schedule 2, Competition and Consumer Act 2010 (Cth). You are already entitled to a repair, replacement or refund for products that fail to meet consumer guarantees. **Prime Service is a service contract: for a major failure with the service, you may cancel it and obtain a refund for the unused portion, or compensation for its reduced value.** These rights **cannot be excluded or limited by any contract**. Further information: accc.gov.au · 1300 302 502

What Is TOTO Prime Service?

An optional, paid service plan administered by **B&H Investment Group Pty Ltd** (ACN 138 061 346, ABN 75 138 061 346), authorised TOTO distributor in Australia. It extends coverage beyond the standard 3-year TOTO manufacturer warranty, covering labour and parts through to Year 6. **TOTO Prime Service is a service contract, not an insurance product.**

Keep These Documents Safe

- ✓ **This handbook:** your complete reference for rights, coverage and claims
- ✓ **Your original purchase receipt / tax invoice:** required for all claims
- ✓ **Your Prime Service confirmation email:** sent at the time of purchase; it shows your plan and coverage dates
- ✓ **Your Prime Service online account login:** you will need this to lodge claims and manage your plan at prime.bandh.com.au

Handbook Contents

SECTION	TOPIC
Which Plan / Coverage Timeline	Identifying your plan and your 6-year coverage schedule
What Is Covered / Exclusions	Covered faults, additional benefits and what is not covered
How to Make a Claim / Service Standards	Step-by-step claims process and our commitments
Replacement / Transferability	Replacement entitlements and plan transfer procedure
Cooling-Off / FAQ	Cancellation rights and common questions
Complaints / Privacy	Dispute resolution, ACL rights and data handling
Terms & Conditions / Definitions	Full legal terms and glossary
Contact Directory	B&H contacts and external consumer rights bodies

This handbook is a guide. The legally binding document is the TOTO Prime Service Terms & Conditions. In the event of any inconsistency between this Consumer Handbook and the Terms & Conditions, **the Terms & Conditions prevail**.
Current version: prime.bandh.com.au

Version October 2026. Current version always available at prime.bandh.com.au

UNDERSTANDING YOUR COVERAGE

Which Plan Do I Have?

Your plan is determined by the TOTO product you purchased: **it is not a separate selection you make** Each eligible TOTO model is assigned to one of the four plans below.

Where to Find Your Plan

CONFIRMATION EMAIL

Sent at purchase

You receive a Prime Service confirmation email as soon as your plan is purchased. It shows your plan and coverage dates

ONLINE

Anytime

Look up your model at prime.bandh.com.au (see the following page)

ASK US

We'll check

Call (03) 9558 6635 with your model or serial number

The Four Plans

PLAN	WHO IT COVERS
Basic Service	Entry-level TOTO washlet models
Plus Service	Mid-range washlet models. Adds priority scheduling, remote video diagnostics and a higher consumables discount
Advanced Service	High-specification washlet models. Adds priority response, priority on-site scheduling, priority parts dispatch and fault-based replacement
Concierge Service	NEOREST integrated models. Adds Professional Technician Service and a Prime Refresh Visit

Model-to-plan assignment is published online and updated as new TOTO models are released. See the following page for how to look up your model.

Where to find your model number Look for the sticker on the **side of the bowl**, or on the **back of the washlet unit**. It also appears on the original packaging and on your tax invoice. The code begins with **TCF** or **CS**, for example TCF4732AT#NW1. Quote this number whenever you contact us.

What Every Plan Includes

- ✓ **Year 3 labour coverage:** bridges the TOTO warranty gap (parts only in Year 3)
- ✓ **Full parts and labour coverage:** Years 4, 5 and 6
- ✓ **Unlimited service call-outs,** Australia-wide, no call-out fee for valid claims. If a technician attends and finds no covered fault, a \$250 (incl. GST) call-out fee may apply (always advised before dispatch)
- ✓ **Digital invoice storage:** automatically retrieved when you lodge a claim
- ✓ **Annual care reminder** by email: carbon filter replacement schedule and cleaning guidance (a reminder email, not a service visit)
- ✓ **Consumables discount:** 10–15% off TOTO carbon filters and accessories
- ✓ **30-day cooling-off period:** cancel for any reason within 30 days of purchase for a full refund, provided no claim has been resolved in that time

Plan Comparison

BENEFIT	BASIC	PLUS	ADVANCED	CONCIERGE
Initial response time	72 hrs	72 hrs	48 hrs priority	48 hrs priority
Priority scheduling	×	✓	✓	✓
Remote video diagnostics	×	✓	✓	✓
Plan transferable to new owner	✓	✓	✓	✓
Priority on-site scheduling	×	×	✓	✓
Priority parts dispatch	×	×	✓	✓
Fault-based replacement	×	×	✓	✓
Prime Refresh Visit (one per plan)	×	×	×	✓
Professional Technician Service	×	×	×	✓
Consumables discount	10%	15%	15%	15%

THE IMPORTANT PART

Every plan carries identical core cover: the Year 3 labour bridge, full parts and labour in Years 4–6, unlimited call-outs, and repeat-fault replacement. The tiers differ only in **response speed and added services**, never in what is covered.

Response times are B&H's first contact after claim submission, measured in business days. Advanced and Concierge claims are handled in a priority queue ahead of Basic and Plus. **These times are target service standards, not guarantees:** actual timing may vary due to technician availability, weather events, remote locations, parts supply or other circumstances beyond B&H's reasonable control. Your rights under the Australian Consumer Law, including to have services supplied within a reasonable time, are not affected.

ELIGIBLE MODELS & CURRENT FEES

Product & Fee Schedule

Every eligible TOTO product code, the plan it maps to, and its current one-time Prime Service fee are published online. The online schedule is the authoritative version and is updated as new TOTO models are released.



Scan to view the current
Product & Fee Schedule

Or visit

prime.bandh.com.au

Select **Model Prices** to see every eligible model code and its current fee.

Can't scan the QR code? Please contact our office and we will confirm your product's eligibility and fee, and post or email you a copy of the current schedule:

☎ (03) 9558 6635, Mon–Fri, 10:00am–6:00pm AEST
primeservice@bandh.com.au

■ What You Should Know About Fees

- ✓ All fees are in Australian dollars and **inclusive of GST**
- ✓ Your fee is a **one-time payment**; there are no annual renewals and no excess on claims
- ✓ Once you purchase, **your fee is fixed for your coverage period and will not increase**
- ✓ The fee applying to your plan is the one shown on **your tax invoice** at the time of purchase
- ✓ Fees published online are current as at the date shown on the schedule and **may be revised for plans purchased in future**
- ✓ Only products carrying a genuine TOTO product code, as issued by TOTO, are eligible

Your plan tier is determined by your product model, not by choice. If your model does not appear on the online schedule (for example, a newly released model), contact B&H on **(03) 9558 6635** to confirm eligibility and the applicable plan and fee.

SIX YEARS OF PROTECTION

Your 6-Year Coverage Timeline

Years 1–2 · TOTO Warranty

Year 3 · Labour Bridge

Years 4–6 · Prime Service

Years 1 & 2: TOTO Manufacturer Warranty

Full parts and labour coverage under the standard TOTO manufacturer warranty. Unlimited in-home service by authorised technicians. Your Prime Service plan supplements, but does not alter, these rights.

Your Prime Service benefits begin immediately, alongside the manufacturer warranty: digital invoice storage · annual care reminders · 10–15% consumables discount · priority scheduling and remote video diagnostics (Plus, Advanced, Concierge) · plan transferability. Because these benefits run from the coverage start date, the plan is treated as delivered in full from that date. See page 14 for the 30-day cooling-off period and cancellation.

Year 3: The Labour Bridge

Gap alert: The standard TOTO warranty covers **parts only** in Year 3. All technician labour charges fall to you. Without Prime Service, a standard service visit in Year 3 may cost \$150–\$300+ in labour alone.

- ✓ **Parts:** Covered by the manufacturer warranty (unchanged)
- ✓ **Labour:** Covered by your Prime Service plan. B&H pays all technician labour costs in Year 3
- ✓ No out-of-pocket expense for a valid service call in Year 3

Years 4, 5 and 6: Full Prime Service Extension

- ✓ **All parts** for a valid repair, supplied and fitted at no cost to you
- ✓ **All labour** for a valid repair, covered at no cost to you
- ✓ Nationwide service, unlimited call-outs: in-home visits in most areas; courier pick-up and return repair may be arranged for very remote locations
- ✓ Only authorised TOTO technicians used for all repairs

Coverage End

Coverage ends at the earliest of: (a) expiry of Year 6 from the coverage start date; (b) fault-based replacement (Advanced/Concierge); or (c) cancellation. Prime Service must be purchased within the 3-year manufacturer warranty period.

Installed later? Coverage normally starts on your purchase date. If your product was delivered or installed after purchase (e.g. installed a year later during a renovation), coverage can start from that later date instead. Just provide evidence, such as your licensed plumber's installation invoice or a delivery record. The TOTO manufacturer warranty is administered from the same date, so your warranty and Prime Service stay aligned.

COVERAGEDETAIL

What Is Covered

A **valid claim** is a claim relating to a Covered Fault that is not subject to any exclusion. This and other key terms used throughout this handbook are explained in the Definitions section.

Hardware, Mechanical and Electrical Faults

- ✓ **Mechanical or electrical failure** arising from normal residential use
- ✓ **Defects in materials or workmanship:** manufacturing faults emerging during normal use
- ✓ **Electronic component failure:** sensor boards, motor failure, control panel faults
- ✓ **Bidet nozzle mechanism:** retraction, positioning or spray malfunction
- ✓ **Seat and lid mechanism:** auto-open/close, heated seat element failure
- ✓ **Deodorant and dryer unit:** internal fan or housing failure (not consumable cartridge)
- ✓ **Water pressure regulation:** internal pressure regulation failure
- ✓ **Remote control failure** from normal use (where supplied as standard with the unit)

Labour and Service

- ✓ All technician labour costs for valid repairs in Years 3 through 6
- ✓ Call-out fees: no charge for the technician attending your property for a valid claim
- ✓ Travel to remote and regional locations: no additional surcharge
- ✓ Replacement parts, supplied and fitted by B&H authorised technicians at no cost
- ✓ Remote video diagnostics (Plus, Advanced and Concierge) at no additional cost

Additional Benefits

- ✓ **Fault-based replacement** (Advanced and Concierge): direct product swap at no cost if unrepairable
- ✓ **Prime Refresh Visit** (Concierge): a single preventive in-home visit for the life of the plan, **booked by you** online or with our team; where unavailable in your area, a **\$200 credit is applied to your Prime Service online account** instead
- ✓ **Digital invoice storage:** your receipt is retrieved automatically at claim time
- ✓ **Consumables discount:** 10% (Basic) or 15% (Plus/Advanced/Concierge) off TOTO-approved products
- ✓ **Annual care reminder:** carbon filter replacement and cleaning schedule by email; opt out anytime

WHAT IS NOT COVERED

Exclusions

Do not arrange your own repair without B&H's prior authorisation: unauthorised repairs may void your claim for that fault.

Damage or Misuse

- ✗ Physical damage caused by the customer, household members or any third party
- ✗ Water or liquid damage from flooding, burst pipes or external water ingress
- ✗ Damage during installation or removal by non-authorised tradespeople
- ✗ Repairs or modifications by non-authorised technicians (voids coverage for related faults)
- ✗ Failure to follow TOTO care instructions (chemical or cleaning product damage)

Installation and Use

- ✗ Commercial, hotel, Airbnb, short-stay accommodation or any non-residential use (voids coverage entirely)
- ✗ Products installed outside Australia
- ✗ Non-standard installation not complying with TOTO specifications or Australian plumbing standards

External Events and Other Exclusions

- ✗ Natural disasters: fire, flood, storm, lightning, earthquake or other force majeure events
- ✗ Power surges or electrical interference from outside the product
- ✗ Cosmetic damage not affecting function: scratches, chips, discolouration, surface staining
- ✗ Consumables at natural end of life: carbon filters, deodorant cartridges, batteries, water filters
- ✗ Pre-existing faults, except faults covered by the TOTO manufacturer warranty (see Terms & Conditions clause 7.4)
- ✗ Customer-modified software or firmware settings
- ✗ No-fault-found call-outs: a \$250 (incl. GST) call-out fee may apply (advised before dispatch)
- ✗ Products under active manufacturer recall (the manufacturer's direct responsibility)
- ✗ Costs of plumbing alterations, structural changes or third-party labour beyond the plan's scope

Force majeure: delays outside our control. B&H is not responsible for delays in performing services caused by events beyond its reasonable control, including natural disasters, pandemics, government restrictions, transport disruption or similar events. We will resume service as soon as practicable and keep you informed. Your rights under the Australian Consumer Law are not affected.

If your claim is declined and you disagree, you may request an internal review. Your ACL rights to pursue a remedy through Consumer Affairs or your state tribunal continue regardless.

CLAIMS PROCESS

How to Make a Claim

Before You Lodge

Check power and water supply; consult the TOTO troubleshooting guide; note any error codes. **Do not arrange your own repair with a third party.**

What to Have Ready

- Product serial number (sticker on the side of the bowl, or on the back of the washlet unit)
- Your Prime Service online account (registered email address)
- Description of the fault and at least one photograph of the affected area

Your purchase receipt is automatically stored by B&H. You do not need to supply it.

Claim Steps

- 1 Submit Your Claim**
Online at prime.bandh.com.au and select **Make a Claim** (available 24 hours), or ask your authorised TOTO dealer to lodge the claim for you. Enter your serial number, describe the fault and attach a photo. Claims cannot be lodged by phone.
- 2 B&H Assessment**
B&H contacts you within **48 hours** (Advanced/Concierge, priority queue) or **72 hours** (Basic/Plus), measured in business days. A remote video or phone diagnostic may be conducted first.
- 3 Resolution**
If resolved remotely: instructions provided at no cost. If a visit is required: B&H dispatches an authorised technician. All parts and labour paid by B&H. **You pay nothing for a valid claim.**
- 4 Written Confirmation**
Outcome confirmed by email. Full technician report recorded to your online account.

Remote / regional Australia Nationwide coverage with no additional charges. Response times may extend in very remote areas. B&H will confirm expected timeframes at assessment, and may arrange courier pick-up and return repair where an in-home visit is not practical.

Before You Lodge: Three Quick Checks

01 · POWER

Check

Is the unit switched on at the wall and the circuit not tripped?

02 · WATER

Check

Is the isolation valve open and mains pressure normal?

03 · CODES

Note

Record any error code shown. It speeds up diagnosis

These three checks resolve a meaningful share of reported faults, and avoid a possible no-fault-found call-out fee.

OUR COMMITMENTS TO YOU

Service Standards

Response Time Commitments

PLAN	FIRST CONTACT AFTER CLAIM	QUEUE
Basic Service	Within 72 hours (business days)	Standard
Plus Service	Within 72 hours (business days)	Standard
Advanced Service	Within 48 hours (business days)	Priority
Concierge Service	Within 48 hours (business days)	Priority

*Response times = B&H's first contact after you submit. Technician visit scheduling depends on area availability; Advanced and Concierge visits are scheduled ahead of the general queue. **All times shown are target service standards, not guarantees**, and may vary due to technician availability, weather, remote locations, parts supply or other circumstances beyond B&H's reasonable control. Your ACL right to have services supplied within a reasonable time is unaffected.*

Technician Standards

- ✓ All technicians are authorised by B&H and trained specifically on TOTO products. B&H may appoint authorised subcontractors and service agents to perform inspections, repairs and replacements on its behalf, and remains responsible for the services provided
- ✓ **Your technician will contact you on the day of the visit to reconfirm the appointment time** before travelling to your home
- ✓ Repairs conducted in your home wherever practical. For very remote areas, B&H may arrange courier pick-up, workshop repair and return delivery at no cost to you
- ✓ All replacement parts are genuine TOTO parts or B&H-approved equivalents
- ✓ If the same fault recurs within **180 days** of a completed repair, B&H will re-attend (or arrange courier repair) at no additional cost, **even if your coverage period has since ended**

Your Access Obligation

You must provide safe and reasonable access to the product at the agreed appointment time. Where access cannot reasonably be provided, B&H may reschedule the service.

Repeat Faults and Escalation

If the same fault recurs **three times within 12 months**, you may request a replacement rather than a further repair. This applies to **all plans**. B&H will confirm the outcome in writing.

No-Fault-Found Policy

If a technician attends and finds no covered fault, a call-out fee of **\$250 (incl. GST)** may apply. **B&H will advise you** of this possibility before dispatching a technician. This fee will not apply if B&H's own assessment indicated a likely covered fault.

Annual Care Reminder

All plan holders receive an annual reminder email covering: nozzle cleaning guidance, your **carbon filter** replacement schedule, seasonal care tips, your member discount on TOTO carbon filters and accessories, and your remaining coverage period and expiry date. **This is a reminder email only. It is not a service visit.** You may opt out at any time by contacting B&H.

Repeat-Fault Replacement: All Plans

If the same fault recurs **three times within 12 months**, you may request a replacement rather than a further repair. This applies to every plan tier.

No Lemon Protection Advanced & Concierge only

If your product requires two separate and distinct repairs under this plan and a further fault then occurs, you may request replacement rather than a third repair.

Settings & Data Backup Notice

If your TOTO product stores personalised settings (e.g. bidet presets, user memory), repair or replacement may erase them. Note your preferred settings before lodging a claim. B&H is not liable for loss of stored settings during a repair.

Service Guarantee Summary

GUARANTEE	WHAT IT MEANS FOR YOU
Repeat-Fault Replacement	Same fault three times within 12 months: replacement option, all plans
No Lemon Protection (Advanced & Concierge)	After 2 separate repairs + another fault, replacement rather than a third repair
Response Time (target)	48 hrs priority first contact (Advanced/Concierge); 72 hrs (Basic/Plus), business days; target standard, may vary in circumstances beyond our control
Pre-Dispatch Advisory	B&H advises of the \$250 (incl. GST) no-fault-found fee before sending a technician
Genuine Parts	All repairs use genuine TOTO parts or B&H-approved equivalents
180-Day Re-Attend Guarantee	Same fault recurs within 180 days of a completed repair: B&H re-attends at no cost, even if your plan has since expired
Annual Care Reminder	Annual email covering cleaning tips, carbon filter schedule, and remaining coverage details (not a service visit)

Replacement Entitlements

Repeat-Fault Replacement (All Plans)

If the same fault recurs three times within any 12-month period, you may request a replacement rather than a further repair. This is available on every plan tier. B&H will confirm the outcome in writing.

Fault-Based Replacement (Advanced and Concierge)

If B&H determines your product is unrepairable, a direct replacement is arranged at no additional cost. Any replacement will be an equivalent or superior model of similar functionality; colour, finish or cosmetic appearance may differ. The plan closes on the date of replacement. A new plan may be purchased for the replacement product.

Prime Refresh Visit (Concierge Service)

One Prime Refresh Visit for the life of the plan: a single preventive in-home visit, **not an annual entitlement**. You book it yourself at prime.bandh.com.au or by arranging a time with our team; it is not scheduled automatically. Where a visit is not available in your area, a **\$200 credit is applied to your Prime Service online account** instead. It is applied automatically. There is no coupon code to keep track of, and you can redeem it at any time against TOTO products, parts or accessories supplied by B&H. The credit is not redeemable for cash and remains permanently valid with no expiry date.

TRANSFERRING YOUR PLAN

Plan Transferability & Eligibility

Which plans are transferable? All plans (Basic, Plus, Advanced and Concierge) may be transferred to a new residential owner.

How to Transfer

- 1 Notify B&H in Writing**
 Email primeservice@bandh.com.au (subject: "Plan Transfer Request") with your name, new owner details, product serial number and your Prime Service online account details.
- 2 Pay the Transfer Fee**
 A one-time fee of **\$25.00 (incl. GST)** applies. Transfer is completed once payment is received.
- 3 Account Transferred**
 The plan is transferred to the new owner's Prime Service online account within 5 business days, and written confirmation is emailed to both parties. Coverage period is unchanged. The plan does not restart.

Maximum one transfer per plan · All remaining entitlements transfer with the plan · Commercial use by the new owner voids coverage

Who Is Eligible for Prime Service?

✓ ELIGIBLE

- ✓ Australian resident, personal/household use
- ✓ New product from an authorised dealer, with a proper tax invoice showing the TOTO product code
- ✓ Residential Australian address
- ✓ Purchased within the 3-year warranty term
- ✓ Product not previously enrolled in Prime Service

✗ NOT ELIGIBLE

- ✗ Commercial or non-residential use
- ✗ Products installed outside Australia
- ✗ Modified by non-authorised parties
- ✗ Pre-existing faults not covered by the manufacturer warranty
- ✗ Manufacturer warranty already expired

TRANSFERS AND YOUR LEGAL RIGHTS

Transferring a plan does not affect anyone's rights under the **Australian Consumer Law**. Those rights attach to the product and the original sale, and continue independently of this plan and of who holds it.

■ Transfer Conditions at a Glance

CONDITION	DETAIL
Notification deadline	Within 30 days of change of ownership
Transfer fee	\$25.00 (incl. GST), one-time
Number of transfers	One transfer per plan
New owner's rights	Identical to original purchaser, remaining term only
Non-transferable plans	Plans where a fault-based replacement has been made (the plan ends on replacement)

If B&H Ceases Trading

In the unlikely event B&H Investment Group ceases trading, your statutory rights under the Australian Consumer Law in respect of the goods (against the retailer who sold you the product and the manufacturer) are unaffected. Obligations under this plan are obligations of B&H; B&H will use reasonable endeavours to novate plan obligations to an equivalent provider and will notify all registered holders in writing.

■ Transfer FAQs

Can I transfer if I sell my home?

Yes, if the TOTO product stays in the property, you may transfer the plan (any tier) to the new owner within 30 days of settlement.

Can I transfer to a family member?

Yes, provided the product remains at an Australian residential address and the new holder uses it for residential purposes only.

Does the coverage period restart on transfer?

No. The plan runs from the original purchase date and the remaining coverage period transfers to the new holder. There is no extension of term on transfer.

What happens if a claim is pending at the time of transfer?

Pending claims are completed under the original plan holder's name. The new holder inherits the plan only after the outstanding claim is resolved.

Can a commercial business receive a transferred plan?

No. Transferred plans are for residential use only. Commercial use by the new owner voids coverage.

YOUR RIGHT TO CANCEL

Cooling-Off Period & Cancellation

30-Day Full Refund Guarantee. You have 30 days from your plan purchase date to cancel for any reason and receive a full refund, provided no claim has been resolved during that period.

Cooling-Off: Full Refund

Email primeservice@bandh.com.au (subject: "Cooling-Off Cancellation") or call **(03) 9558 6635**. No reason required. Full refund to your original payment method within **10 business days**.

A claim that has been lodged but not yet resolved does not affect your full refund. The pending claim is simply closed on cancellation. If a claim has been resolved during the cooling-off period, a full refund is not available.

Cancellation After the 30-Day Cooling-Off Period

After the cooling-off period, the plan fee is not refundable if you choose to cancel, subject always to your rights under the Australian Consumer Law. **Those rights are unaffected: for a major failure with the service, the ACL entitles you to cancel the contract and obtain a refund for the unused portion, or compensation for its reduced value.**

Prime Service is a single, one-time purchase covering a fixed six-year period, and its benefits run from the coverage start date: digital invoice storage, annual care reminders, consumables discounts, and (on Plus, Advanced and Concierge) priority scheduling and remote video diagnostics. The 30-day cooling-off period above is provided so you can reconsider in full before this applies.

When a Pro-Rata Refund Is Available

You are entitled to a pro-rata refund of the price paid (reflecting the unexpired portion of your coverage period, with no administration fee deducted) if:

- ✓ B&H changes the Terms & Conditions in a way that **materially reduces your benefits**, and you cancel within 30 days of being notified
- ✓ B&H cancels your plan (see below)
- ✓ B&H ends your plan on force majeure grounds under the Terms & Conditions

Refunds under these circumstances are processed within 15 business days.

Cancellation by B&H

B&H may cancel for fraudulent, misleading or false information, or non-residential use, with 30 days' written notice. A pro-rata refund less settled Claims applies, without an administration fee. Your ACL rights are not affected.

What Cancellation Does Not Affect

- Your rights under the Australian Consumer Law (these continue independently of this plan)
- The standard TOTO manufacturer warranty (if still within its term)
- Pending claims, except those closed with a cooling-off cancellation under clause 12.1

COMMON QUESTIONS

Frequently Asked Questions

What if I have lost my purchase receipt?

B&H stores your receipt when you register. If not registered, contact your original TOTO dealer for a reprint. Call B&H on (03) 9558 6635 for assistance.

What if my product cannot be repaired?

Advanced/Concierge: Direct replacement at no cost. If a matching model is unavailable, store credit equal to the original purchase price. **Basic/Plus:** B&H makes every effort to repair, and after three recurrences of the same fault within 12 months you may request a replacement. Independently, if the product fails to meet an ACL consumer guarantee you may be entitled to a repair, replacement or refund from the retailer. For a major failure, you choose the remedy.

Can I make multiple claims in one year?

Yes. No limit on service call-outs or repairs, provided each relates to a covered fault.

What is the difference between the manufacturer warranty and Prime Service?

The manufacturer warranty covers Years 1–2 fully, and Year 3 for parts only. Prime Service bridges the Year 3 labour gap and extends full parts and labour coverage through Years 4, 5 and 6, together with other member benefits such as priority response (Advanced/Concierge), annual care reminders, consumables discounts, repeat-fault replacement and plan transferability. ACL rights exist independently of both.

Does Prime Service cover accidental damage?

No. Coverage is limited to hardware faults and mechanical or electrical failure from normal residential use.

What if I move house?

Update your address with B&H. Coverage continues at your new Australian residential address. If you leave the product behind, it may be transferred to the new owner (all plans).

Can I purchase Prime Service after the manufacturer warranty expires?

No. Prime Service must be purchased while the 3-year TOTO manufacturer warranty is still active.

What if a technician visits and finds no fault?

A call-out fee of \$250 (incl. GST) may apply. B&H will advise you of this **before** dispatching. We recommend consulting the TOTO manual troubleshooting guide first.

Can I cancel and get my money back?

Within the first **30 days**, yes. Cancel for any reason and receive a full refund, provided no claim has been resolved. **After 30 days the fee is not refundable if you choose to cancel**, because the plan is a one-time purchase covering a fixed six-year period and its benefits run from the coverage start date. A pro-rata refund is payable only if B&H materially reduces your benefits by changing the Terms, cancels your plan, or ends it on force majeure grounds. Your rights under the Australian Consumer Law are not affected and continue independently.

Is the price locked for the duration of my plan?

Yes: no annual renewals, no price increases, no additional fees during the coverage period (other than the transfer fee or a no-fault-found call-out fee, where applicable).

DISPUTE RESOLUTION

Complaints & Your Legal Rights

1 Internal Review by B&H

Email primeservice@bandh.com.au (subject: "Complaint Review") with your claim or plan number and description of the issue. B&H acknowledges within 2 business days and responds with a proposed solution within 10 business days (up to 15 for complex matters).

2 State Consumer Affairs

VIC: 1300 55 81 81 · consumer.vic.gov.au | NSW: 13 32 20 · fairtrading.nsw.gov.au | QLD: 13 74 68 | WA: 1300 30 40 54 | SA: 131 882

3 ACCC and Tribunals

ACCC: accc.gov.au · 1300 302 502. Your right to pursue remedies through VCAT (VIC), NCAT (NSW), QCAT (QLD) or your state's equivalent tribunal is available at all times and is not affected by these terms.

Mandatory ACL Statement

Mandatory notice. Our goods and services come with guarantees that cannot be excluded under the Australian Consumer Law. **For major failures with the service, you are entitled: (a) to cancel your service contract with us; and (b) to a refund for the unused portion, or to compensation for its reduced value.** You are also entitled to choose a refund or replacement for major failures with goods. If a failure with the goods or a service does not amount to a major failure, you are entitled to have the failure rectified in a reasonable time. If this is not done, you are entitled to a refund for the goods and to cancel the contract for the service and obtain a refund of any unused portion. You are also entitled to be compensated for any other reasonably foreseeable loss or damage from a failure in the goods or service.

The benefits provided by TOTO Prime Service are in addition to the rights and remedies available to you under the Australian Consumer Law. You do not need TOTO Prime Service to enjoy your ACL rights. Purchasing this plan does not reduce, restrict, modify or replace any statutory right under the ACL. In any conflict between this plan and the ACL, the ACL prevails. Further information: accc.gov.au

Escalation Path

STEP	ACTION	CONTACT
1	B&H customer service	(03) 9558 6635 · Mon–Fri 10am–6:00pm
2	B&H manager escalation	primeservice@bandh.com.au (subject: "Formal Complaint")
3	Consumer Affairs Victoria	1300 558 181 · consumer.vic.gov.au
4	ACCC	1300 302 502 · accc.gov.au
5	VCAT (free for consumers)	1300 018 228 · vcat.vic.gov.au

Response Commitments

- ✓ Written complaints acknowledged within **2 business days**
- ✓ Substantive response with a proposed solution within **10 business days**; if longer, B&H will advise you
- ✓ Complaint records retained for 7 years

PRIVACY NOTICE

How We Handle Your Personal Information

B&H Investment Group Pty Ltd is committed to protecting your personal information in accordance with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles (APPs)**.

WHAT WE COLLECT

- Name, address, email, phone
- Product serial number and model
- Purchase receipt details
- Claim information and photos
- All communication records

WHY WE COLLECT IT

- Administer your plan
- Assess and resolve claims
- Dispatch authorised technicians
- Send annual care reminders
- Legal and regulatory compliance

Who We Share It With

- **Authorised TOTO technicians:** your contact details and address for servicing your product
- **TOTO headquarters (TOTO Ltd, Japan):** as required for parts supply and warranty coordination
- We do not sell or share your information for third-party marketing purposes

Your Privacy Rights

- Access the personal information B&H holds about you (copy provided within 30 days)
- Request correction of inaccurate or outdated information at any time
- Withdraw consent to marketing communications at any time

Email: primeservice@bandh.com.au (subject: "Privacy Request") · Phone: (03) 9558 6635 · Full policy: bandh.com.au/privacy-policy

Unresolved privacy complaints: Office of the Australian Information Commissioner (OAIC) · oaic.gov.au · 1300 363 992

Retention and Security

Plan and claim records are retained for a minimum of 7 years from the plan expiry date, in accordance with Australian legal requirements. Records stored on secure servers with restricted access.

ACCESS

30 days

We provide a copy of what we hold within 30 days of your request

RETENTION

7 years

From plan expiry, as required by Australian law

MARKETING

Opt out

Withdraw consent at any time. Claims service is unaffected

LEGAL DOCUMENT

Terms and Conditions

Release edition dated 7 October 2026, based on the supplied handbook and confirmed feedback. The full Terms & Conditions (Version 1.4, effective 1 October 2026) prevail over this handbook in the event of any inconsistency. Full text at prime.bandh.com.au. The \$200 account credit has no expiry, confirmed by B&H on 11 September.

1 • About TOTO Prime Service

1.1 TOTO Prime Service ("the Plan") is a service contract offered by B&H Investment Group Pty Ltd ACN 138 061 346, ABN 75 138 061 346 ("B&H"), Unit 3, 163–179 Forster Rd, Mount Waverley VIC 3149. 1.2 The Plan is a service contract, **not an insurance product**. 1.3 The Plan provides additional service benefits beyond the TOTO manufacturer warranty and does not replace, reduce or exclude any rights under the ACL or any statutory guarantee.

2 • Australian Consumer Law

2.1 Benefits are in addition to ACL rights (Schedule 2, CCA 2010 (Cth)). 2.2 You do not need the Plan to enjoy ACL rights. 2.3 Nothing in these Terms limits any ACL right or remedy. 2.4 In any conflict between these Terms and the ACL, the ACL prevails.

3 • Coverage Period

3.1 Six (6) years from the Coverage Start Date: the original purchase date or, where the product was physically received or installed later and reasonable evidence is provided (e.g. delivery record or licensed plumber's installation invoice), that later date. 3.2 Plan must be purchased within 3 years of the Coverage Start Date. 3.3 Years 1–2: manufacturer warranty governs; Plan supplements these rights. 3.4 Year 3: Plan covers all technician labour; manufacturer warranty covers parts. 3.5 Years 4–6: Plan covers parts and labour. 3.6 Coverage ends at: (a) expiry of Year 6; (b) fault-based replacement (Advanced/Concierge); or (c) cancellation. 3.7 (full Terms clause 7.4) A fault that arises while the manufacturer warranty is active and is covered by that warranty is not treated as a pre-existing fault; the Year 3 Labour Bridge applies to such faults from the date of plan purchase. The pre-existing fault exclusion continues to apply to faults or damage not covered by the manufacturer warranty.

4 • Service Standards

4.1 Initial contact within 48 hours (Advanced/Concierge, priority queue) or 72 hours (Basic/Plus), measured in business days, from claim submission. 4.2 All service conducted Australia-wide. 4.3 Authorised TOTO technicians only for all repairs and replacements. 4.4 If the same fault recurs three times within any 12-month period, the plan holder may request a replacement rather than a further repair (all plans). 4.5 Advanced and Concierge: after two separate repairs and a further covered fault, the plan holder may request replacement rather than a third repair (No Lemon Protection). 4.6 If the same fault recurs within 180 days of a completed repair, B&H will re-attend at no additional cost, including where the Coverage Period has since ended. 4.7 Claims are lodged online at prime.bandh.com.au or through an authorised dealer; claims cannot be lodged by phone. 4.8 Repairs are conducted in-home wherever practical; B&H may arrange courier pick-up, workshop repair and return delivery for remote locations at no cost to the plan holder. 4.9 B&H may appoint subcontractors, authorised service agents or other qualified service providers to perform inspections, repairs and replacements on its behalf, and remains responsible for those services. 4.10 Response and scheduling times are target service standards, not guarantees, and may vary due to technician availability, weather, remote locations, parts supply or other circumstances beyond B&H's reasonable control; nothing in this clause limits the ACL right to have services supplied within a reasonable time.

5 • Exclusions

5.1 Physical damage by customer/third party. 5.2 Non-authorised repairs or installation. 5.3 Commercial or non-residential use. 5.4 Natural disasters or external power events. 5.5 Cosmetic damage not affecting function. 5.6 Consumables at natural end of life. 5.7 Modified software or firmware. 5.8 Pre-existing faults (subject to clause 3.7 above / full Terms clause 7.4). 5.9 Products outside Australia. 5.10 No-fault-found call-outs: a fee of \$250 (incl. GST) may apply where disclosed before dispatch. 5.11 Manufacturer recall defects. 5.12 Plumbing alterations or structural changes.

6 • Transferability

6.1 All plans may be transferred to a new residential owner. 6.2 Transfer fee \$25.00 (incl. GST). 6.3 Maximum one transfer per plan. 6.4 Commercial use by transferee voids coverage.

7 • Cooling-Off and Cancellation

7.1 30-day full refund if no claim has been resolved; an unresolved claim closes on cancellation. 7.2 After 30 days, no refund for customer cancellation, subject to your ACL rights. 7.3 A pro-rata refund for unused coverage, without an administration fee, applies if B&H materially reduces your benefits and you cancel within 30 days of notice, B&H cancels the plan, or B&H terminates on force majeure grounds. 7.4 Refunds within 15 business days (10 for cooling-off). 7.5 B&H may cancel for fraudulent, misleading or false information, or non-residential use, with 30 days' written notice; the pro-rata refund is reduced by settled Claims. See full Terms clauses 12.1–12.5.

8 • Eligibility

8.1 Australian residents, residential use. 8.2 New product purchased from an authorised dealer, under a proper tax invoice showing a genuine TOTO product code as issued by TOTO. 8.3 Plan purchased within 3-year manufacturer warranty term. 8.4 No pre-existing faults (subject to clause 3.7 above / full Terms clause 7.4). 8.5 Product not previously enrolled in Prime Service.

9 • General

9.1 **Liability:** To the fullest extent permitted by law, B&H's liability is limited to re-supply of services. Nothing limits ACL rights.

9.2 **Privacy:** Privacy Act 1988 (Cth) and Australian Privacy Principles. 9.3 **Governing Law:** Victoria, Australia. 9.4 **Version**

Control: Existing plans governed by Terms current at date of purchase. Current Terms at prime.bandh.com.au

Force Majeure

Neither party is liable for any delay or failure to perform its obligations (other than payment obligations) caused by events beyond its reasonable control, including natural disasters, fire, flood, epidemic, pandemic, war, terrorism, industrial disputes, government action or interruption of essential utilities. If the event continues for more than 60 days, either party may terminate the plan by written notice (with a pro-rata refund where B&H terminates). Your ACL rights are not affected.

Entire Agreement, Severability and Access

The Terms & Conditions constitute the entire agreement between you and B&H in relation to the plan and supersede all prior discussions and representations; nothing in that clause limits your ACL rights. If any provision is illegal, void or unenforceable, it is ineffective only to that extent and the remaining provisions continue in force. You must provide safe, timely and reasonable access to the product for inspection, repair or replacement; where access cannot reasonably be provided, B&H may reschedule the service or suspend performance until access is available.

■ Plan Activation & Registration

Your plan activates automatically at point of sale: no separate registration is required. **You will receive a Prime Service confirmation email at the time of purchase,** and your tax invoice is your proof of coverage. Keep both with this handbook.

- ✓ Your plan and coverage dates are shown in your confirmation email; your plan name and fee also appear on your tax invoice
- ✓ Verify coverage and manage your plan: prime.bandh.com.au
- ✓ Can't access your online account? Call (03) 9558 6635. We can locate your plan using your purchase details

GLOSSARY

Definitions

ACL (Australian Consumer Law)

Schedule 2, Competition and Consumer Act 2010 (Cth). Provides statutory consumer guarantees including the right to a repair, replacement or refund for major failures.

Authorised Technician

A technician trained and authorised by B&H to perform repairs on TOTO products under this Plan.

B&H / We / Us / Our

B&H Investment Group Pty Ltd ACN 138 061 346, ABN 75 138 061 346, Unit 3, 163–179 Forster Rd, Mount Waverley VIC 3149, authorised TOTO distributor and administrator of this Plan.

Claim

A request to B&H for service, repair or replacement under this Plan in respect of a covered fault.

Consumable

An item with a finite service life requiring periodic replacement by the user: carbon filters, deodorant cartridges, batteries, water filters, cleaning cartridges. Consumables at natural end of life are excluded from coverage.

Cooling-Off Period

The 30-day period from plan purchase date during which you may cancel for any reason and receive a full refund, provided no claim has been resolved.

Coverage Start Date

The original purchase date of the product or, where the product was physically received or installed after purchase and reasonable evidence of that later date is provided (e.g. a delivery record or a licensed plumber's installation invoice), that later date. The 6-year coverage period and the 3-year purchase window run from this date.

Covered Fault

A hardware, mechanical or electrical failure arising from normal residential use, covered under your Plan and not subject to any exclusion in these Terms.

Fault-Based Replacement

A direct product swap at no additional cost (Advanced and Concierge plans only), where B&H determines the product is unrepairable after reasonable repair attempts.

Manufacturer Warranty

The standard 3-year warranty provided by TOTO, which is separate from and independent of the Prime Service plan.

Net Claim Costs

The actual costs incurred by B&H in settling claims under your plan (parts, labour, call-out fees and freight), less any amounts recovered.

Original Purchase Date

The date of purchase as shown on the original receipt or tax invoice from an authorised TOTO dealer.

Pre-Existing Fault

Any defect, damage or fault present in the product prior to the plan purchase date, whether or not known to you at the time, excluding faults that arose during, and are covered by, the TOTO manufacturer warranty (see Terms & Conditions clause 7.4).

Prime Refresh Visit

The single preventive in-home visit included with Concierge Service: one visit for the whole Coverage Period, not an annual entitlement. It is booked by the plan holder and is not scheduled automatically (see Terms & Conditions clause 10.4).

Prime Service Online Account

The account held by the plan holder at prime.bandh.com.au, recording the coverage period, product serial number, plan tier and entitlements, and used to lodge and track claims.

Valid Claim

A Claim relating to a Covered Fault that is not subject to any exclusion under these Terms.

Year 3 Labour Bridge

The benefit by which B&H covers all technician labour costs in Year 3, bridging the gap in the TOTO standard warranty which covers parts only in Year 3.

You / Your

The person named as purchaser on the tax invoice for the Prime Service plan, or a permitted transferee.

■ Key Numbers at a Glance

ITEM	FIGURE	WHERE IT APPLIES
Coverage period	6 years	From the coverage start date
Purchase window	3 years	While the TOTO manufacturer warranty is active
Cooling-off period	30 days	Full refund if no claim resolved
Response target: Advanced / Concierge	48 hours	Business days, priority queue
Response target: Basic / Plus	72 hours	Business days
Re-attend guarantee	180 days	Same fault after a completed repair, even after expiry
Repeat-fault replacement	3 in 12 months	All plans
No-fault-found call-out fee	\$250	Incl. GST · always advised before dispatch
Plan transfer fee	\$25	Incl. GST · one transfer per plan
Cancellation after cooling-off	No refund	Subject to your ACL rights · pro-rata only if B&H changes or ends the plan
Complaint response	10 business days	With a proposed solution

This table is a summary for convenience. The Terms & Conditions prevail in the event of any inconsistency.

DIRECTORY

Who to Contact

B&H Prime Service: Claims, Administration & General Enquiries

- ☎ (03) 9558 6635, Mon–Fri, 10:00am–6:00pm AEST (excl. public holidays)
- ✉ primeservice@bandh.com.au: claims, complaints, transfers, cancellations, general enquiries
- 🌐 prime.bandh.com.au: lodge a claim online (24 hours), or ask your authorised dealer to lodge it for you
- 📄 prime.bandh.com.au: plan information and documents
- 📍 Unit 3, 163–179 Forster Rd, Mount Waverley VIC 3149, B&H Investment Group Pty Ltd ACN 138 061 346 · ABN 75 138 061 346

External Consumer Rights Contacts

ORGANISATION	PHONE	WEBSITE
ACCC (national)	1300 302 502	accc.gov.au
Consumer Affairs VIC	1300 55 81 81	consumer.vic.gov.au
NSW Fair Trading	13 32 20	fairtrading.nsw.gov.au
QLD Fair Trading	13 74 68	qld.gov.au/law
WA Consumer Protection	1300 30 40 54	commerce.wa.gov.au
SA CBS	131 882	cbs.sa.gov.au
TAS CBOS	1300 654 499	cbos.tas.gov.au
OAIC (Privacy)	1300 363 992	oaic.gov.au

STATE	CIVIL TRIBUNAL	WEBSITE
VIC	VCAT	vcat.vic.gov.au
NSW	NCAT	ncat.nsw.gov.au
QLD	QCAT	qcat.qld.gov.au
WA	SAT	sat.justice.wa.gov.au
SA	SACAT	sacat.sa.gov.au

YOUROWNRECORD

Service Record

Use this page to record each service visit or claim. You are not required to keep this record. B&H maintains its own claim history, which you can also view in your Prime Service online account at prime.bandh.com.au. Keeping your own note simply makes it easier to check dates and reference numbers when you contact us.

Why it can be worth keepingIf the same fault occurs **three times within any 12-month period** you may be entitled to a replacement rather than a further repair (see page 11). Having the dates to hand makes that easy to raise with us.

#	DATE	FAULT REPORTED	CLAIM REF.	OUTCOME
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Lodge a claim at prime.bandh.com.au or call (03) 9558 6635, Mon–Fri, 10:00am–6:00pm AEST

TOTO

Prime Service

Keep this handbook in a safe place alongside your original tax invoice. You will need it when lodging a claim.

ATTACH YOUR RECEIPT HERE

Purchase date:

Product model:

Serial number:

Dealer name:

Plan purchased:

B&H Investment Group Pty Ltd · Authorised TOTO Distributor · ACN 138 061 346 · ABN 75 138 061 346

Unit 3, 163–179 Forster Rd, Mount Waverley VIC 3149

(03) 9558 6635 · primeservice@bandh.com.au · prime.bandh.com.au

TOTO Prime Service is a service plan, not insurance. Administered by B&H Investment Group Pty Ltd ACN 138 061 346 · ABN 75 138 061 346. Benefits are in addition to your rights under the Australian Consumer Law (ACL), Schedule 2, Competition and Consumer Act 2010 (Cth). Your ACL rights cannot be excluded or limited by this plan. TOTO® is a registered trademark of TOTO Ltd. Version: October 2026 (v3). © 2026 B&H Investment Group Pty Ltd. In the event of any inconsistency between this handbook and the TOTO Prime Service Terms & Conditions, the Terms & Conditions prevail.