

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
- +

Maintenance Reminders & Member Discounts

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

YOUR 6-YEAR COVERAGE AT A GLANCE



This handbook sets out the full terms, coverage, exclusions, claims process, and all rights and entitlements under your TOTO Prime Service service plan. It is not an insurance product. Administered by B&H Investment Group Pty Ltd 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. 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** (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 Membership Card** — contains your plan number and serial number
- ✓ **Your Prime Service account username and password** — you will need these 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/terms

Version August 2026. Current version always available at prime.bandh.com.au/terms

UNDERSTANDING YOUR COVERAGE

Which Plan Do I Have?

Your plan is determined by the TOTO product series you purchased — it is not a separate selection. Find your model below to confirm your plan.

TOTO Product Series	Plan	One-Time Price
C2 · S2 · C5 Series	Basic Service	\$199 – \$299
S5 · RX · SX Series	Plus Service	\$399
S7 · RW · SW Series	Advanced Service	\$499 – \$599
NEOREST RS · AS · LS · NX	Concierge Service	\$1,699 – \$2,999

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 maintenance and filter replacement reminders** by email
- ✓ **Consumables discount:** 10–15% off TOTO 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	—	—	✓	✓
Annual in-home service visit	—	—	—	✓
Dedicated relationship manager	—	—	—	✓
White-glove technician service	—	—	—	✓
Consumables discount	10%	15%	15%	15%

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.

2026 PRICING REFERENCE

Product & Fee Schedule

The table below lists every eligible TOTO model and its one-time Prime Service fee. Your fee is fixed at the time of purchase and will not increase. All prices in Australian dollars (inc. GST).

Basic Service — \$199 to \$299		
Product Code	Product Description	Fee
TCF24400AAH#NW1	TOTO C5 Washlet (Round-shape) — Remote Control	\$299
TCF23410AAAX1WX	TOTO C2 Washlet (Elongate) — Side Control	\$199
TCF33320GAU#NW1	TOTO S2 Washlet (D-shape) — Side Control	\$199
Plus Service — \$399		
Product Code	Product Description	Fee
TCF34220GAU#NW1	TOTO S5 Washlet (D-shape) — Remote Control	\$399
TCF34461GAU#NW1	TOTO S5 Washlet (Elongated) — Remote Control	\$399
TCF34470GAU#NW1	TOTO S5 Washlet (D-shape) — Remote Control / CCT	\$399
TCF795C2AT#NW1	RX Washlet (D-shape)	\$399
TCF797C2AT#NW1	SX Washlet (Soft square)	\$399
Advanced Service — \$499 to \$599		
Product Code	Product Description	Fee
TCF4732AT#NW1	TOTO S7 Washlet (D-shape) — Remote Control	\$499
TCF47360GAU#NW1	S7 Washlet (Elongated)	\$599
TCF802C2AT#NW1	RW Washlet (D-shape)	\$599
TCF804C2AT#NW1	SW Washlet (Soft square)	\$599

Concierge Service — \$1,699 to \$2,999		
Product Code	Product Description	Fee
TCF83410GAU#NW1	NEOREST RS WASHLET (Elongated)	\$1,699
TCF85510GAU#NW1	NEOREST AS WASHLET	\$1,699
TCF87120GAU#NW1	NEOREST LS WASHLET (Silver)	\$1,999
TCF87220GAU#NW1	NEOREST LS WASHLET (Black)	\$1,999
TCF87320GAU#NW1	NEOREST LS WASHLET (Brushed Nickel)	\$1,999
CS902VC#NW1	NEOREST NX I (Silver)	\$2,999
CS902KVC#NW1	NEOREST NX I (Brushed Nickel)	\$2,999
Prices effective January 2026. RRP is the recommended retail price and may vary by retailer. The Prime Service fee is fixed at the time of purchase and is the same regardless of when you purchase within the 3-year eligibility window. Any product carrying a genuine TOTO product code (as issued by TOTO) is eligible. For models not listed above — e.g. newly released models — contact B&H at (03) 9558 6635 to confirm the applicable plan and fee.		

SIX YEARS OF PROTECTION

Your 6-Year Coverage Timeline

Years 1-2 · TOTO Warranty

Year 3 · 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.

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.

COVERAGE DETAIL

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 — 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
- ✓ **Annual in-home service visit** (Concierge) — one preventive visit per year, **booked by you** online or with our team (visits are not scheduled automatically); \$200 credit if unavailable in your area
- ✓ **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 maintenance reminders** — filter replacement and care 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 — 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.**

What to Have Ready

- Product serial number — label under seat or on original packaging
- Prime Service Membership Card number
- 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** (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.

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
- ✓ Technicians carry identification — you may ask to see it before allowing access 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 Maintenance Programme

All plan holders receive an annual reminder email covering: nozzle cleaning guidance, filter replacement schedule, seasonal care tips, a personalised consumables discount link, and your remaining coverage period and expiry date. 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 Maintenance	Annual email covering care tips, filter schedule, and remaining coverage details

MEMBER BENEFIT

Replacement & Annual Service Visit

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 — 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.

Annual In-Home Service Visit (Concierge Service)

One preventive in-home service visit per year of the plan. **You book each visit** — online at prime.bandh.com.au or by arranging a time with our team; visits are not scheduled automatically. Where a visit is not available in your area, a **\$200 credit** is provided for that year instead.

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 service@bandh.com.au (subject: "Plan Transfer Request") with your name, new owner details, serial number and membership card number.
- 2

Pay the Transfer Fee

A one-time fee of **\$25.00 (incl. GST)** applies. Transfer is completed once payment is received.
- 3

New Membership Card Issued

A revised membership card is emailed within 5 business days. 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

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 **service@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 — pro-rata terms apply instead.

Cancellation After 30 Days — Pro-Rata Refund

Refund Formula: Plan Price × (Remaining Years ÷ 6) – Net Claim Costs – \$50.00 (incl. GST) processing fee.

"Remaining Years" means the whole years of the 6-year coverage period (from the coverage start date) still to run at cancellation.

"Net Claim Costs" means the actual costs B&H has incurred in settling claims under your plan — parts, labour, call-out fees and freight — less any amounts recovered. If the formula result is zero or negative (for example $\$399 \times (4 \div 6) - \600 claim costs – \$50), **no refund is payable** — your plan simply remains active for the rest of the coverage period.

Example: \$399 Plus Service, cancelled 2 years after the product purchase date, no claims: $\$399 \times (4 \div 6) - \$0 - \$50 =$ **approx. \$216 refund**

Written cancellation request to service@bandh.com.au. Refund processed within **15 business days**.

Cancellation by B&H

B&H may only cancel your plan without consent in cases of proven fraud or material misrepresentation. Written notice and a full refund will be provided. 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)
- Any claim already lodged and being processed at the time of cancellation

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 maintenance 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. The fee is the same regardless of when you purchase within that window.

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.

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 transfer or cancellation processing fees, or a no-fault-found call-out fee, where applicable).

DISPUTE RESOLUTION

Complaints & Your Legal Rights

- 1

Internal Review — B&H

Email service@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

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 9am–5:30pm
2	B&H manager escalation	service@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 maintenance 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: service@bandh.com.au (subject: "Privacy Request") · Phone: (03) 9558 6635 · Full policy: bandh.com.au/privacy

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.

LEGAL DOCUMENT

Terms and Conditions

Summary only — reviewed by Lincolns Lawyers & Consultants (Ref RT:KC:18607, 3 August 2026). The full Terms & Conditions (Version 1.3, effective 1 August 2026) are the legally binding document and prevail over this handbook in the event of any inconsistency. Full text at prime.bandh.com.au/terms.

1 · About TOTO Prime Service

1.1 TOTO Prime Service ("the Plan") is a service contract offered by B&H Investment Group Pty Ltd 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; a lodged but unresolved claim is closed on cancellation and does not affect the refund. 7.2 After 30 days: pro-rata refund = Plan Price × (Remaining Years ÷ 6) – Net Claim Costs – \$50.00 (incl. GST), where Remaining Years are the whole years of the 6-year coverage period still to run and Net Claim Costs are the actual costs incurred by B&H in settling claims under the plan (parts, labour, call-out fees and freight) less any amounts recovered. If the calculation is nil or negative, no refund is payable and the plan remains active until the end of the Coverage Period. 7.3 Refund within 15 business days of written notice (10 business days for cooling-off refunds). 7.4 B&H cancellation only for fraud or material misrepresentation; written notice and full refund provided.

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/terms.

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. Your Prime Service Membership Card is your proof of coverage. Keep it with this handbook and your original tax invoice.

- ✓ Your plan number appears on your Prime Service Membership Card
- ✓ Verify coverage: prime.bandh.com.au
- ✓ Lost your membership card? Call (03) 9558 6635 — we can reissue it 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 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: 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.

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.

Original Purchase Date

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

Prime Service Membership Card

A digital membership card (PDF) issued by B&H confirming your coverage period, serial number, plan number and entitlements.

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).

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.

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.

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 plan holder on the Prime Service Membership Card, or a permitted transferee.

DIRECTORY

Who to Contact

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

- ☎ (03) 9558 6635 — Mon–Fri, 9:00am–5:30pm AEST (excl. public holidays)
- ✉ service@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 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

TOTO

Prime Service

Keep this handbook in a safe place alongside your Prime Service Membership Card and proof of purchase. You will need these documents when lodging a claim.

ATTACH YOUR RECEIPT HERE

Purchase date:

Product model:

Serial number:

Dealer name:

Membership card #:

B&H Investment Group Pty Ltd · Authorised TOTO Distributor · ABN 75 138 061 346
Unit 3, 163–179 Forster Rd, Mount Waverley VIC 3149
(03) 9558 6635 · service@bandh.com.au · prime.bandh.com.au

TOTO Prime Service is a service plan — not insurance. Administered by B&H Investment Group Pty Ltd 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: August 2026 (v2). © 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.