LEGAL

Terms & Conditions
TOTO Prime Service

VERSION
1.3 — August 2026

EFFECTIVE DATE
1 August 2026

ADMINISTERED BY
B&H Investment Group Pty Ltd
ACN 138 061 346 · ABN 75 138 061 346

JURISDICTION
Australia

SECTION 1

Important Notices

ACL MANDATORY NOTICE

Our goods come with guarantees that cannot be excluded under the Australian Consumer Law. You are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

NOT INSURANCE

TOTO Prime Service is a service contract, not an insurance product. It is not regulated by APRA or ASIC. No insurer is involved. All obligations under these Terms are the sole responsibility of B&H Investment Group Pty Ltd.

30-DAY COOLING-OFF

You may cancel your TOTO Prime Service plan within 30 days of purchase for a full refund, no questions asked — provided no claim has been resolved during the cooling-off period. A lodged but unresolved claim does not affect your full refund; it is simply closed on cancellation.

Please read these Terms and Conditions carefully before purchasing. By purchasing a TOTO Prime Service plan, you agree to be bound by these Terms. If you do not agree, do not purchase the plan.

SECTION 2

Definitions

In these Terms, the following definitions apply:

- *"We", "us", "our"* — B&H Investment Group Pty Ltd (ACN 138 061 346, ABN 75 138 061 346) of Unit 3, 163–179 Forster Rd, Mount Waverley VIC 3149, the administrator of TOTO Prime Service.
- *"You", "your"* — the individual who purchased the TOTO Prime Service plan for personal residential use.
- *"Product"* — the TOTO bathroom product purchased from an Authorised TOTO Dealer and covered under your plan.
- *"Plan"* — the specific TOTO Prime Service service plan (Basic, Plus, Advanced, or Concierge) that applies to your Product.
- *"Coverage Period"* — the period during which your Plan is active, being six years from the Coverage Start Date.
- *"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.
- *"Manufacturer Warranty"* — the standard TOTO warranty provided with your Product at time of purchase, covering Years 1–3 (parts only in Year 3).
- *"Year 3 Labour Bridge"* — the Prime Service benefit that covers labour costs in Year 3 of the Manufacturer Warranty, which the Manufacturer Warranty does not cover.
- *"Covered Failure"* — a mechanical or electrical failure of the Product arising from a defect in materials or workmanship during normal residential use, as set out in Section 7.
- *"Claim"* — a request for service submitted by you pursuant to Section 9.

- *"Authorised Dealer"* — a retailer authorised by B&H Investment Group to sell TOTO products and TOTO Prime Service plans.
- *"ACL"* — the Australian Consumer Law, being Schedule 2 to the Competition and Consumer Act 2010 (Cth).

SECTION 3

The Service Contract

3.1 Nature of the Agreement

TOTO Prime Service is a voluntary, paid service contract. It extends and supplements the coverage available under the standard TOTO Manufacturer Warranty by bridging the Year 3 labour gap and providing comprehensive parts and labour coverage for Years 4 through 6 after purchase. It is not a warranty, not insurance, and not a consumer guarantee under the ACL.

3.2 Administrator

TOTO Prime Service is administered solely by B&H Investment Group Pty Ltd (ACN 138 061 346, ABN 75 138 061 346). B&H is an authorised distributor of TOTO products in Australia. All obligations under these Terms are obligations of B&H, not of TOTO Co., Ltd. (Japan) or any TOTO affiliated entity.

3.3 Optional Purchase

Purchase of TOTO Prime Service is entirely voluntary. You are not required to purchase a plan in order to buy a TOTO product, to receive service under the Manufacturer Warranty, or to exercise your rights under the ACL. No Authorised Dealer may represent that a plan is mandatory or that its purchase is a condition of sale.

3.4 Plan Assignment

Plans are not selected by the customer — the applicable Plan is determined by the model of TOTO product purchased. Model-to-plan mapping is published at prime.bandh.com.au. If your model is reclassified, the plan applicable at time of purchase is honoured for the full Coverage Period.

SECTION 4

Eligibility

4.1 Eligible Purchasers

TOTO Prime Service is available to individuals who:

- Purchased the Product from an Authorised TOTO Dealer in Australia for residential household use;
- Are the registered owner of the Product at the time of purchasing the Plan;
- Purchase the Plan within 3 years of the Coverage Start Date; and
- Use the Product in a private dwelling in Australia.

4.2 Ineligible Use

TOTO Prime Service does not apply to Products used in commercial premises, hotels, short-term rental properties, strata common areas, display rooms, or any non-residential setting, regardless of whether such use was disclosed at point of sale.

4.3 One Plan Per Product

Only one TOTO Prime Service plan may be held per Product serial number. Duplicate plans are not issued. If a plan is purchased in error for a serial number that already has an active plan, a full refund will be issued for the duplicate.

4.4 Proof of Purchase

A proper tax invoice from an Authorised Dealer, showing the Product's genuine TOTO product code, is required to activate coverage and for all Claims. Only Products carrying a genuine TOTO product code, as issued by TOTO, are eligible. B&H digitally stores invoice records for all registered plans; you are not required to retain a paper copy, though we recommend you do. Where B&H cannot locate a stored invoice, you must supply a valid tax invoice showing the TOTO product code before a Claim can proceed.

SECTION 5

The Four Plans

TOTO Prime Service comprises four service tiers. The applicable tier is determined by your TOTO product model. Current model-to-plan mapping is published at prime.bandh.com.au. Plan pricing is set at time of purchase and is not subject to annual increase during the Coverage Period.

GST: All prices, fees and charges referred to in these Terms are stated in Australian dollars and are inclusive of GST unless otherwise stated.

BASIC

Basic Service

C2 · S2 · C5 series

$199 – $299

one-time purchase

PLUS

Plus Service

S5 · RX · SX series

$399

one-time purchase

ADVANCED

Advanced Service

S7 · RW · SW series

$499 – $599

one-time purchase

CONCIERGE

Concierge Service

NEOREST RS · AS · LS · NX

$1,699 – $2,999

one-time purchase

5.1 Benefits by Plan

BENEFIT	BASIC	PLUS	ADVANCED	CONCIERGE
Year 3 Labour Bridge	✓	✓	✓	✓
Years 4–6 parts & labour	✓	✓	✓	✓
Invoice digital storage	✓	✓	✓	✓
Accessories 10–15% discount	✓	✓	✓	✓

BENEFIT	BASIC	PLUS	ADVANCED	CONCIERGE
Annual maintenance reminder	✓	✓	✓	✓
Priority scheduling	–	✓	✓	✓
Video remote diagnosis	–	✓	✓	✓
Plan transfer ($25 admin fee)	✓	✓	✓	✓
Priority on-site scheduling	–	–	✓	✓
Priority parts dispatch	–	–	✓	✓
Fault-based replacement	–	–	✓	✓
Annual in-home service visit	–	–	–	✓
Dedicated relationship manager	–	–	–	✓
White-glove technician service	–	–	–	✓
Claim response time	72 hours	72 hours	48 hours (priority)	48 hours (priority)

SECTION 6

Coverage Period

6.1 Coverage Timeline

TOTO Prime Service coverage operates as follows:

- **Years 1–2:** Standard TOTO Manufacturer Warranty (parts and labour). TOTO Prime Service adds the Year 3 Labour Bridge benefit only.
- **Year 3:** Standard TOTO Manufacturer Warranty covers parts. TOTO Prime Service covers labour for Covered Failures (the Year 3 Labour Bridge).

- **Years 4–6:** TOTO Manufacturer Warranty has expired. TOTO Prime Service provides full coverage for Covered Failures — parts and labour, with no limit on call-outs.

6.2 Commencement

Coverage commences on the Coverage Start Date. By default this is the original purchase date of the Product as shown on the tax invoice. Where the Product was physically received or installed after the purchase date (for example, a product purchased but installed a year later), You may elect for coverage to commence from that later date by providing reasonable evidence of it — such as a delivery record or a licensed plumber's installation invoice. The Coverage Period is six years from the Coverage Start Date, and the Plan must be purchased within 3 years of the Coverage Start Date. If the plan is purchased after the Coverage Start Date, the Coverage Period still runs from the Coverage Start Date, not the date of plan purchase. Where the Coverage Start Date is a documented later delivery or installation date, the TOTO Manufacturer Warranty is likewise administered from that date, so the Manufacturer Warranty and the Plan remain aligned. No retroactive claims are accepted for events occurring before the plan purchase date, other than labour coverage under the Year 3 Labour Bridge for faults covered by the Manufacturer Warranty (see Section 7.4).

6.3 Expiry

The Plan expires at the end of the Coverage Period and does not renew automatically. B&H will send a reminder notification 90 days before expiry. At this time, a renewal or new-plan offer may be available, but is not guaranteed and is subject to product eligibility at renewal date.

SECTION 7

What Is Covered

7.1 Covered Failures

TOTO Prime Service covers the following during the Coverage Period:

- Mechanical failures caused by defects in materials or workmanship under normal residential use;
- Electronic and control board failures arising from manufacturing defects;
- Motor, pump, and actuator failures not caused by misuse, blockage, or external damage;

- Sensor and automated function failures (bidet jets, heated seats, auto-flush, seat sensors);
- Water supply valve and internal hose failures not caused by improper installation; and
- Any failure covered by the standard TOTO Manufacturer Warranty that would otherwise require a labour co-payment in Year 3.

7.2 Parts and Labour

For Covered Failures, B&H will supply and fit replacement parts and cover the labour cost of repair at no additional charge to you. If replacement parts are no longer available (end-of-life), B&H may substitute functionally equivalent parts or, where Advanced or Concierge plan holders are affected, offer a fault-based replacement.

7.3 Fault-Based Replacement (Advanced and Concierge)

Where an Advanced Service or Concierge Service plan holder's Product suffers a Covered Failure that cannot be repaired within 30 days due to unavailability of parts, or where a second Covered Failure of the same component occurs within 12 months of the first repair, B&H may offer a replacement product at our discretion. Any replacement will be an equivalent or superior model of similar functionality; colour, finish or cosmetic appearance may differ. Replacement products are sourced from B&H's authorised inventory and may be new or refurbished.

SECTION 8

What Is Not Covered

The following are expressly excluded from TOTO Prime Service coverage:

7.4 Faults Arising During the Manufacturer Warranty Period

A fault that arises while the TOTO Manufacturer Warranty is active and that is covered by that warranty is **not** treated as a Pre-Existing Fault under this Plan, even if it arose before you purchased the Plan. If you purchase the Plan while the Manufacturer Warranty is active, the Year 3 Labour Bridge applies to such faults from the date of Plan purchase. The Pre-Existing Fault exclusion continues to apply to any fault or damage not covered by the Manufacturer Warranty (for example physical damage, misuse or unauthorised repair). Once the Manufacturer Warranty has expired, the Plan can no longer be purchased.

8.1 Damage and Misuse

- Accidental or physical damage, including drops, cracks, chips, and scratches;
- Damage caused by misuse, abuse, or use contrary to TOTO's installation or operating instructions;
- Damage caused by foreign objects or substances entering the product;
- Damage caused by incorrect water pressure, non-compliant water supply fittings, or supply-line failures external to the product.

8.2 Installation and Modification

- Failures caused by installation not carried out by a licensed plumber or electrician in accordance with applicable Australian Standards;
- Failures caused by unauthorised modifications to the product;
- Failures caused by servicing carried out by a technician not authorised by B&H.

8.3 External Causes

- Damage caused by natural disasters, including flood, fire, lightning strike, earthquake, or storm;
- Damage caused by vermin, pest infestation, or mould;
- Damage caused by power surges or electrical supply irregularities not within normal residential supply tolerances;
- Failures caused by building or plumbing renovations or works.

8.4 Consumables and Wear Items

- Consumable items at the end of their expected service life, including nozzle tips, filters, seat cushions, and deodoriser cartridges;
- Surface wear, discolouration, or cosmetic deterioration from normal use;
- Routine maintenance items, including water filter replacements and cleaning.

8.5 Non-Residential Use

- Any product used in a commercial, hospitality, short-term rental, or multi-tenancy common area context;
- Products relocated to a commercial premises after plan purchase.

8.6 Other Exclusions

- Pre-existing conditions or defects at time of plan purchase, other than faults covered by the Manufacturer Warranty (see Section 7.4);
- Aesthetic or cosmetic improvements not related to the functional failure;

- Consequential losses, including water damage to surrounding structures not directly caused by a component failure (see Section 13).

> **NOTE ON ACL**
>
> Nothing in this Section 8 limits your rights under the Australian Consumer Law. If a failure would otherwise give rise to an ACL remedy, those rights remain available to you regardless of these exclusions. See Section 14.

SECTION 9

Making a Claim

9.1 How to Submit a Claim

Claims must be submitted through one of the following channels:

- **Online:** prime.bandh.com.au (available 24 hours)
- **Through your dealer:** any Authorised TOTO Dealer can lodge the claim on your behalf

Claims cannot be lodged by phone. Phone and email remain available for general enquiries.

9.2 Information Required

To submit a Claim, you must provide:

- Your plan number or registered email address;
- The product serial number (found on the product label or in your registration confirmation);
- A description of the fault or failure;
- At least one photograph of the affected component (where possible).

B&H will retrieve your invoice from digital storage automatically. You do not need to supply a copy unless requested.

9.3 Response Times

PLAN	INITIAL RESPONSE	ON-SITE (IF REQUIRED)
Basic Service	72 hours (business days)	Scheduled by availability

PLAN	INITIAL RESPONSE	ON-SITE (IF REQUIRED)
Plus Service	72 hours (business days)	Scheduled by availability
Advanced Service	48 hours, priority (business days)	Priority scheduling
Concierge Service	48 hours, priority (business days)	Priority scheduling — ahead of all queues

Response times run from the time of Claim submission during business hours. Claims submitted outside business hours are treated as received at 9am on the next business day.

9.4 Claim Assessment

Upon receipt of a Claim, B&H may: (a) conduct a remote video diagnosis session (Plus, Advanced, Concierge plans); (b) request additional information or photographs; or (c) dispatch an authorised technician for on-site assessment. B&H reserves the right to determine whether a failure is a Covered Failure. Where a technician attends and no covered fault is found, a call-out fee of $250 (incl. GST) may apply; you will be advised of this possibility before a technician is dispatched, and the fee will not apply where B&H's own remote assessment indicated a likely covered fault.

9.5 No Authorised Repairs

Do not attempt repair or arrange third-party repair before submitting a Claim. B&H will not reimburse costs incurred for unauthorised repairs, and such repairs may void coverage for the affected component.

9.6 Claim Disputes

If you disagree with a claim assessment decision, you may request a review by emailing service@bandh.com.au with the subject line "Claim Review — [Your Claim ID]". B&H will respond within 10 business days. If the dispute is not resolved, refer to Section 16 (Dispute Resolution).

SECTION 10

Our Service Obligations

10.1 Authorised Technicians

All on-site service will be conducted by technicians authorised by B&H Investment Group and trained on TOTO product service. Technicians carry B&H identification and may be employees or authorised contractors. B&H may appoint subcontractors, authorised service agents or other qualified service providers, as technicians acting on behalf of B&H, to perform any inspection, repair or replacement under these Terms. B&H remains responsible to You for the services provided. Where an in-home visit is not practical (for example, very remote locations), B&H may instead arrange courier pick-up, workshop repair and return delivery at no cost to You.

10.2 Genuine Parts

B&H will use genuine TOTO replacement parts wherever available. Where a genuine part is no longer available, B&H will use a functionally equivalent replacement part and notify you in advance.

10.3 Workmanship Guarantee

All repair work carried out by B&H technicians under a Claim is guaranteed for 180 days. If the same fault recurs within 180 days of a completed repair, B&H will re-attend (or arrange courier repair) at no charge — including where the Coverage Period has expired since the repair was completed. This workmanship guarantee is in addition to, and does not replace, your ACL rights.

10.4 Annual In-Home Service Visit (Concierge only)

Concierge Service plan holders are entitled to one scheduled in-home service visit per year of the Coverage Period. This visit includes a system health check, cleaning of accessible components, firmware update check, and a written report. Each visit must be booked by You — online at prime.bandh.com.au or with Our team; visits are not scheduled automatically. Visits are subject to technician availability, and missed visits do not roll over to the following year.

10.5 Maintenance Reminders

All plan holders will receive an annual maintenance reminder via email or SMS. These reminders are informational and do not constitute a service visit.

10.6 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 applies to all plan tiers and is in addition to

Your ACL rights.

10.7 No Lemon Protection (Advanced and Concierge)

If Your Product requires two separate and distinct repairs under this Plan and a further Covered Failure then occurs, You may request a replacement rather than a third repair. This operates in addition to the fault-based replacement triggers in Section 7.3.

10.8 Customer Access

You must provide safe, timely and reasonable access to the Product for inspection, repair or replacement, including at any agreed appointment time. Where access cannot reasonably be provided, B&H may reschedule the service or suspend performance of its obligations until access is made available. Nothing in this clause limits Your rights under the ACL.

10.9 Service Standards Are Targets

Response and scheduling times stated in these Terms and in the Consumer Handbook 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. B&H will keep You informed of expected timeframes. Nothing in this clause limits Your rights under the ACL, including the right to have services supplied within a reasonable time.

SECTION 11

Plan Transfer

11.1 Eligible Plans

Plan transfer is available for all plans — Basic Service, Plus Service, Advanced Service and Concierge Service.

11.2 Process

To transfer a plan to a new property owner (e.g. on sale of a property where the Product is installed), submit a transfer request at prime.bandh.com.au/transfer or by emailing service@bandh.com.au. A $25 administration fee applies per transfer. The new holder must be a residential owner-occupier.

11.3 Effect of Transfer

Upon completion of transfer, the new holder assumes all rights and obligations under these Terms for the remaining Coverage Period. The original plan holder's rights under the plan cease upon transfer.

11.4 One Transfer Only

Each plan may be transferred once only. A plan that has been transferred cannot be transferred again.

SECTION 12

Cooling-Off Period & Cancellation

12.1 Cooling-Off Period

You have 30 days from the date of plan purchase to cancel for any reason and receive a full refund, provided no Claim has been resolved during this period. If a Claim has been lodged but not yet resolved, you may still cancel and receive a full refund — the pending Claim will be closed on cancellation. To exercise the cooling-off right, contact B&H at service@bandh.com.au or (03) 9558 6635. Refunds are processed within 10 business days.

12.2 Cancellation After Cooling-Off

After the 30-day cooling-off period, the plan may be cancelled but the following applies:

- A pro-rata refund is available, calculated as: Plan Price × (remaining full years of the Coverage Period ÷ total Coverage Period years), less the net cost of any Claims paid by B&H, less a $50 (incl. GST) administration fee;
- If the calculation above results in a nil or negative amount, no refund is payable and the plan may instead remain active until the end of the Coverage Period at your election.

12.3 Cancellation by B&H

B&H may cancel a plan in the following circumstances:

- Fraudulent, misleading, or false information was provided at the time of plan purchase or claim submission;
- The plan was purchased for a product used in a non-residential setting, contrary to the eligibility requirements.

In the event of cancellation by B&H, any amounts paid for the plan will be refunded on a pro-rata basis (less Claims settled), and you will be given 30 days' written notice before cancellation takes effect. Your ACL rights are not affected by plan cancellation.

12.4 Refund Method

All refunds are issued to the original payment method used at the time of plan purchase. If that payment method is no longer available, B&H will make alternative arrangements. Refunds cannot be issued as trade credit without your consent.

SECTION 13

Limitation of Liability

13.1 General Limitation

To the maximum extent permitted by law (and subject to your rights under the ACL), B&H's liability to you under these Terms is limited to:

- The reasonable cost of repair or replacement of the Product; or
- A refund of the plan price paid.

B&H may elect which of these remedies to provide.

13.2 Consequential Loss

To the maximum extent permitted by law, B&H is not liable for consequential, indirect, special, or economic loss or damage arising from a product failure or a claim — including but not limited to water damage to flooring, walls, cabinetry, or personal property; business interruption; or loss of use of the product.

13.3 ACL Savings

Nothing in this Section limits any rights or remedies you may have under the ACL, including your right to claim compensation for reasonably foreseeable loss arising from a failure to meet a consumer guarantee.

SECTION 14

Australian Consumer Law

14.1 Statutory Rights

Your statutory rights under the ACL are not affected by these Terms. TOTO Prime Service is additional to the rights and remedies available to you under the ACL. Nothing in these Terms limits, restricts, or modifies any right or remedy you have under the ACL.

14.2 Consumer Guarantees

If a product fails to meet a consumer guarantee under the ACL, you have rights independent of your TOTO Prime Service plan. For major failures, you are entitled to your choice of a refund, replacement, or repair. For minor failures, the supplier may choose to repair the product rather than replace or refund.

14.3 Concurrent Rights

You may pursue remedies under the ACL and under your TOTO Prime Service plan concurrently. An ACL claim is directed to the retailer from whom you purchased the product (or to TOTO's Australian warranty team). A Prime Service claim is directed to B&H. The two processes are independent.

14.4 Mandatory Notice

Our goods come with guarantees that cannot be excluded under the Australian Consumer Law. You are entitled to a replacement or refund for a major failure and compensation for any other reasonably foreseeable loss or damage. You are also entitled to have the goods repaired or replaced if the goods fail to be of acceptable quality and the failure does not amount to a major failure.

14.5 Further Information

For further information about your rights under the Australian Consumer Law, visit **www.accc.gov.au** or contact the ACCC on 1300 302 502.

SECTION 15

Privacy

15.1 Collection

B&H Investment Group Pty Ltd collects personal information (name, address, contact details, product serial number, payment information) for the purpose of administering your TOTO Prime Service plan, processing claims, and communicating with you about your coverage.

15.2 Use and Disclosure

Your personal information will not be sold to third parties. It may be shared with authorised service technicians and contractors solely for the purpose of fulfilling claims. B&H handles all personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

15.3 Access and Correction

You may request access to your personal information held by B&H, or request correction of any inaccurate information, by contacting privacy@bandh.com.au. We will respond within 30 days.

SECTION 16

Dispute Resolution

16.1 Internal Resolution

If you have a complaint about your TOTO Prime Service plan or a Claim decision, contact B&H at service@bandh.com.au or (03) 9558 6635. We will acknowledge your complaint within 2 business days and respond substantively within 10 business days.

16.2 External Dispute Resolution

If internal resolution is unsuccessful, you may refer the dispute to:

- **Consumer Affairs Victoria:** 1300 558 181 or consumer.vic.gov.au
- **Australian Competition and Consumer Commission (ACCC):** 1300 302 502 or accc.gov.au
- **Victorian Civil and Administrative Tribunal (VCAT):** for matters within VCAT's consumer list jurisdiction.

16.3 No Restriction on Rights

Nothing in this Section prevents you from exercising any right or remedy available under the ACL or any other applicable law.

SECTION 17

Amendments to These Terms

B&H may amend these Terms from time to time. Any amendment will be published at prime.bandh.com.au/terms and will take effect 30 days after publication. Amendments will not apply retroactively to active plans — the Terms in effect at the time of your plan purchase govern your Coverage Period. If an amendment materially reduces your benefits, you will be notified by email and given the option to cancel your plan for a pro-rata refund.

SECTION 18

Governing Law and General Provisions

18.1 Governing Law

These Terms are governed by the laws of the State of Victoria, Australia. Both parties submit to the non-exclusive jurisdiction of the courts of Victoria.

18.2 Severability

Any provision of these Terms which is illegal, void or unenforceable is ineffective to the extent only of that illegality, voidness or unenforceability, without invalidating the remaining provisions of these Terms.

18.3 Entire Agreement

These Terms constitute the entire agreement between the parties in relation to the Plan and supersede all prior discussions, representations and understandings relating to its subject matter. Nothing in this clause limits any rights or remedies available under the Australian Consumer Law. In the event of any inconsistency between these Terms and the Consumer Handbook or any other Prime Service material, these Terms prevail.

18.4 Force Majeure

Neither party is liable for any delay or failure to perform its obligations (other than payment obligations) where such delay or failure is caused by events beyond its reasonable control, including but not limited to 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. Where B&H terminates on this basis, a pro-rata refund calculated under clause 12.2 (without the administration fee) will be provided. Nothing in this clause limits Your rights under the ACL.

CONTACT US

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