

How to deal with charging or content issues

If you are receiving and being charged for Premium SMS Services that you don't want, reply to the received service with the text: STOP. You should receive a confirmation text message if this attempt to unsubscribe is successful.

If the provider continues to send messages, contact them directly. (The phone number is provided on your phone bill.)

Charges for Premium SMS Services

There are two ways you can be charged for accessing Premium Services:

Flat rate – you are charged a fixed amount for each call you make or text message you send. For example, you might be charged \$5.00 for a ring tone, or \$2.00 for each text message sent and received.

Timed rate – you are charged at a per-minute rate. You may also be charged a fixed connection or set-up fee.

Note: It is important to understand that you might be charged for the amount of data you download over a network in addition to the charge incurred for accessing a Premium Service from a mobile phone.

Concerns about Premium Services

If you have any concerns about Premium Services or costs you have incurred, talk to our customer service staff.

If we can't resolve your concern, you can contact the Telecommunications Industry Ombudsman (TIO). The TIO is the office of last resort for complaints about telephone and Internet services. Contact details for the TIO are below.

You can also contact the Australian Communications and Media Authority (ACMA) for information about telecommunications issues. The ACMA is the agency responsible for regulating the telecommunications industry. Contact details for the ACMA are below.

Useful contact details

Telephone Information Services Standards Council (TISSC)

Phone: 1300 139 955

Fax: (02) 9211 4447

Email: tissc@tissc.com.au

Telecommunications Industry Ombudsman (TIO)

Phone: (03) 8600 8700

Freecall: 1800 062 058 (except for calls from mobiles)

Freefax: 1800 630 614

TTY: 1800 675 692

Translator and interpreter service: 13 14 50

Email: tio@tio.com.au

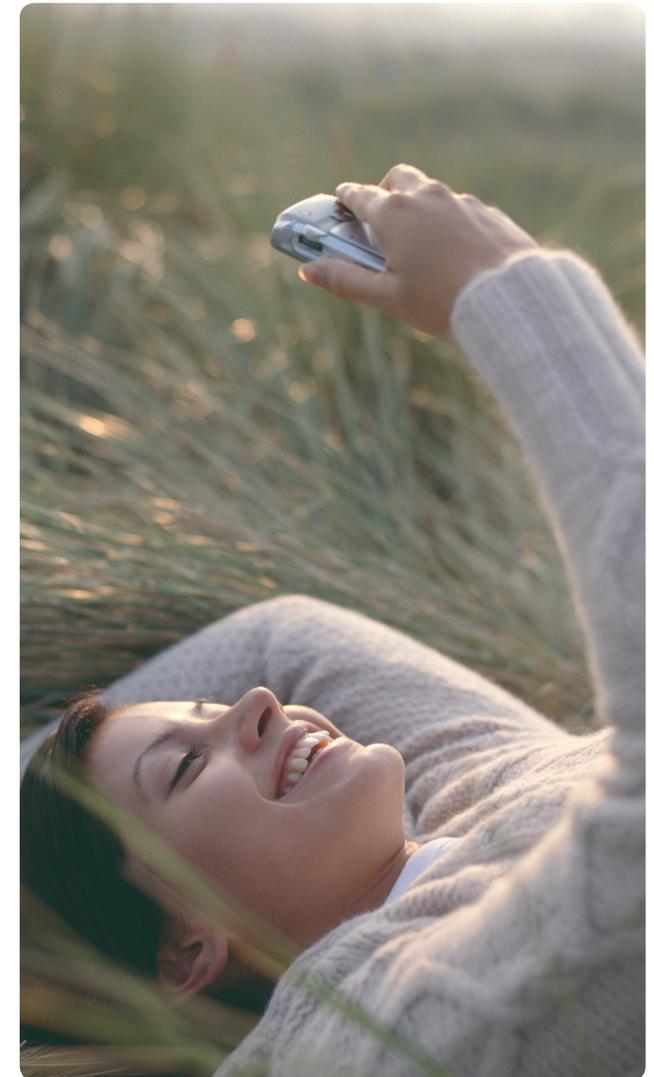
Australian Communications and Media Authority (ACMA)

Phone: (03) 9963 6800

Fax: (03) 9963 6899

Web: www.acma.gov.au

Information for customers about Premium Services





What are Premium Services?

Premium Services supply various types of content or service via a mobile or telephone line. Charges are incurred at a higher rate than the standard telephone call.

You access a Premium Service by making a phone call, sending a fax or sending a text message to a number starting with 19 or via international numbers.

For the purpose of this brochure Premium Services include standard call services from a fixed line or mobile service, Premium SMS Services and mobile data services.

Premium SMS Services

Premium SMS Services are content services such as ringtones, games, wallpapers, mobile applications, information about weather, horoscopes, sporting results, exam results and so on. Voting in competitions, and SMS auctions are also classed as Premium SMS Services.

You access Premium SMS Services by making a phone call, sending a text message or requesting the information over the Internet or through a data connection from your mobile phone.

Premium SMS Services start with one of the following number prefixes: 191, 193, 195, 196, 197 or 199. The 'content' is provided by third-party merchants using the mobile network.

How to protect yourself from unexpectedly high bills

When using Premium Services it is very easy to run up a hefty bill, very quickly, without realising you have done so. If you can't pay your bill, your phone service may be restricted. You may also have a default recorded with credit rating agencies, which makes it harder for you to obtain credit in the future. There are, however, a number of ways you can protect yourself.

Manage your spend

Check the cost of the service before you use it. It must be listed with the number. Always check the costs before you decide to purchase a service. Remember, if the advertisement's details indicate that the service is a 'subscription service', you will be charged for multiple and continuing content until you tell the provider to 'STOP'.

Keep track of calls and how long they last. This will give you a fairly good idea of how much you are spending.

Manage or restrict access to Premium Services. You can choose to bar access to some or all Premium Services. You can restrict access by completing a Premium Service Form.

Protect your phone from misuse

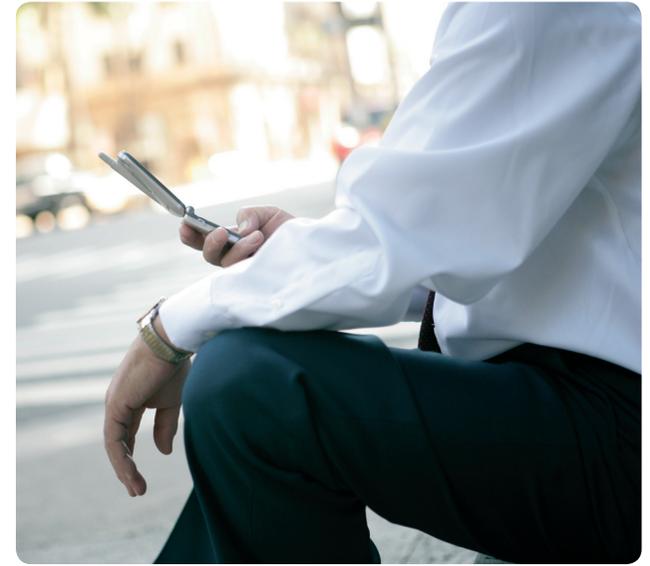
You are also responsible for the cost of any calls made from your phone (under most circumstances). This includes calls made by family and friends, even without your knowledge. Naturally, if your phone is lost or stolen, you are not responsible for calls made after you notify us.

Availability of Premium SMS Services

Depending on the type of mobile rate plan you have signed on to, you may be able to access Premium SMS Services automatically, or you may need to 'opt-in' to the service. As your phone provider we will advise you at the time of sign up the default level of access that is applicable to your service.

You are able to amend your current level of access to Premium SMS Services by completing the Premium Services Form. Once access is provided you can call or text Premium SMS Services as once-off requests or by subscription.

Some content is R-rated, so you must prove to us that you are 18 or older before we grant access to this kind of content (age-restricted content is not available on all plans).



Premium SMS Services Opt-in or Opt-out plans

Opt-In Plan: this plan will not allow you to send a Premium SMS message or receive content until you nominate to 'opt in' by completing our Premium Service Form. You can also choose to set a monthly spend limit as well as nominating access to age-restricted content.

You can choose a monthly limit of \$20, \$50, \$100, \$150, \$300 or \$500. Each time you call or text a Premium Service your monthly limit is checked. If the transaction will exceed your limit, it is refused. You then receive a text message asking you to contact your phone service provider.

If you are 18 or older you also have the option of selecting to 'opt in' for age-restricted content.

Opt-Out Plan: this plan automatically allows you to send Premium SMS messages and receive general content (not age-restricted) until you nominate to 'opt out' of this service by completing the Premium Service Form.

Age-restricted content and monthly limits are not available on our Opt-Out Plan, which removes access to all SMS (standard and premium) on your mobile phone.

If you would like discuss your options for Opt-in and Opt-out, or barring and restricting access to Premium Services, please talk to our customer service staff.