

## Critical Information Summary

### 20GB - XL

<b>Monthly Charge</b>	\$45.99
<b>Data</b> consumed per kilobyte	20GB
<b>Calls</b> in Australia to landlines, AU mobiles, 13/1300/1800 and voicemail	Unlimited
<b>SMS/MMS</b> in Australia to AU mobiles	Unlimited
<b>Total Minimum Cost</b>	\$45.99
<b>International Calls</b>	PAYG rates apply. <a href="#">View and download our rates document here.</a> However, international calling is turned off when you first join. This feature can be enabled through your <a href="#">Pennytel Account</a> or by contacting Pennytel support.
<b>Cancellation Fee</b>	None. However, if you cancel your plan or transfer your number to a new provider, you will not receive credits for any unused days remaining in your billing period (except because of our default).
<b>Extra Data</b>	A 1GB Data bolt-on will cost \$10
<b>SIM Card</b>	FREE (Delivered via standard post)

### Information about the service

The service provided under your plan is a mobile phone service that allows you to make and receive calls, send and receive SMS/MMS, and access mobile data in Australia. You can request a new mobile phone number, or transfer an existing Australian mobile number.

You will need to provide your own 3G or 4G compatible mobile handset. You will need to activate your SIM card within 2 months of ordering. The service will not work if you activate it later.

### Inclusions

See *table above*. Unused monthly inclusions expire each month.

### Bundling

We do not require you to bundle this plan with any other services or any equipment.

### Minimum Term

1 calendar month. Plans auto-renew each month on your anniversary date.

### Exclusions and Limitations

This plan is for use in Australia. International calls, SMS and MMS are not included in our plans, but you can enable this. [International PAYG rates apply.](#)

Non-standard calls and SMS/MMS (such as call forwarding, directory assistance, time and weather services, Telstra and Optus mobile satellite numbers, video MMS) will be charged at [PAYG rates](#). Calls to some SENSIS numbers (1234, 12455 and 12456) are not supported.

International roaming is not included in our plans but you can enable this by purchasing one of our Roaming Travel Packs. To avoid bill shock, international roaming will be disabled when your Roaming Travel Pack is used or expired until you purchase another one. You can find more information about International Roaming and Travel Packs online at <https://pennytel.com.au/legal>

### Acceptable Use Policy

You can read our Acceptable Use Policy online at <https://pennytel.com.au/legal>

## Information about pricing

In addition to plan costs, you may be charged for data top-ups (see below), paper bills (see below), non-standard calls, SMS and MMS ([see rates](#)), and making international calls ([see rates](#)).

### Data top-ups

1GB data top-ups are \$10. Once included data is depleted, you will not be able to use mobile data unless you purchase a top-up. You can add a data top-up at any time during plan cycle. Any remaining data on your previous data top-up will forfeit once you purchase the next one. All top-up data will expire upon your anniversary renewal date.

## Other Information

### Monthly billing cycle

We will start to charge you from the day you activate your Pennytel SIM card. If you activate on days 1-28, we will bill you on that same date each commencing month. Where your service is activated on days 29-31, we will bill you monthly on the 28<sup>th</sup> day commencing the following month. If you activate on days 29-31, a pro rata credit will be applied to your account for the days not used.

### Renewal and cancellation

Your service will be automatically renewed and billed on the same day each month unless you inform us you wish to cancel your service or you transfer your number to a new provider.

### Billing and payments

You will need to pay your monthly recurring charges plus any usage not included in your plan by Credit Card, Direct Debit, BPAY, Australia Post Billpay or Centrepay.

Email bills are free. If you do not provide a valid email address you will not get your bill via this method. Paper bills cost \$2.50 per each bill posted to you. Australia Post Billpay payment option will incur a \$3.50 charge per each transaction to be applied to your next bill.

You can access your bills and change your bill delivery method through your Pennytel Account or by using our Mobile app.

### Changing Your Plan

You can request to change to a plan of higher or lower value, the change will take place at your next renewal date. There is no charge to change your plan.

## Usage information

We provide you with tools to check call and data usage via your [Pennytel Account](#) and Mobile app. You'll receive SMS notifications when you use 50%, 85% and 100% of your data allowance. These SMS notifications are only a guide, and can be up to 48 hours behind real time usage. You will also get an SMS each time a 1GB data top-up is added.

## Network Coverage

The mobile product of Pennytel provides a combined 4G and 3G coverage footprint of 98.8% and a 4G coverage footprint of 97% of the Australian population covering 1.62 million square kilometres.

You can use our coverage map available at [pennytel.com.au/coverage](http://pennytel.com.au/coverage) to check if the service is available at the location where you would usually use the service.

## Complaints

If you wish to complain about this plan or your service, or lodge a dispute, please read our *Complaints Handling Policy*, which can be viewed on our website: [pennytel.com.au/legal](http://pennytel.com.au/legal). You can also contact us on 1300 232 888.

If you are not satisfied with the resolution of your complaint or dispute, you can contact the Telecommunications Industry Ombudsman (TIO) by calling 1800 062 058, visiting their website at [www.tio.com.au](http://www.tio.com.au), sending a fax to 1800 630 614, or writing to them at PO Box 276, Collins St West, VIC 8007.