



Billing & Refunds Information

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Pennytel may update this document from time to time. The current version is published on our website.
Where a change materially affects your rights or obligations, we will provide any notice required by your agreement or applicable law.

1. About this document

This document explains how Pennytel provides bills, how you can access billing information, what to do if you believe a charge is incorrect, and how refund requests are handled.

It should be read together with:

- the Critical Information Summary for your service;
- Pennytel's General Terms;
- Pennytel's Standard Form of Agreement; and
- Pennytel's Payment Assistance Policy and Complaints Handling Process, where relevant.

2. How bills are provided

Pennytel generally provides bills electronically, including by email and, where available, through the Pennytel Customer Portal.

You must provide and maintain a valid email address where electronic billing applies. If your email address changes or you are having difficulty receiving bills, please contact Pennytel promptly.

Where Pennytel makes paper bills available for your service, or agrees to provide a paper bill, a paper bill fee may apply if that fee has been disclosed to you in the relevant **Critical Information Summary**, pricing information or other applicable customer document.

3. Accessing your bill and billing information

Pennytel services are generally postpaid and billed on a fixed monthly billing cycle from the **28th of each month to the 27th of the following month**.

Service charges start from the day your service is activated. If your service is activated part-way through a billing cycle, your first bill may include a pro-rata charge from the activation date to the 27th of that month, plus the next month's plan charge in advance. This means your first bill may be higher than your standard monthly plan charge.

4. Itemised bills

An itemised bill provides details of chargeable usage events for the relevant billing period, such as:

- calls;
- SMS;
- data sessions where usage Charges apply;
- the date of the usage event;
- the destination or number called, where applicable;
- the duration, where applicable; and
- the Charge applied.

Where available, you can view or download itemised billing information through the **Pennytel Customer Portal**.

You may also request an itemised bill for any current or past billing period by:

- emailing support@pennytel.com.au; or
- calling 1300 232 888.

Pennytel will provide itemised bills by email at no charge.

If you request a printed and mailed itemised bill, Pennytel may charge a paper bill fee where that fee has been disclosed to you and is permitted by law.

Itemised bills are normally provided within 2 business days.

5. Payment options

The payment options available for your service are set out in the relevant **Critical Information Summary**, your bill, the Customer Portal or other information provided by Pennytel.

Available payment methods may include direct debit, credit card, debit card or other payment options made available by Pennytel from time to time.

6. One-off payments

If your account is overdue, or you wish to make a one-off payment, you may be able to do so through the Pennytel Customer Portal.

Log in to your account, go to **Payments**, and select the available one-off payment option.

7. Payment due dates and overdue bills

Your bill will state the payment due date.

For standard Pennytel consumer billing, the due date is generally 14 days after the invoice issue date, unless your bill, service terms or another applicable customer document states otherwise.

You should make sure payment is received by the due date.

If Pennytel does not receive payment by the due date, Pennytel may send reminders and, where permitted under the Customer Terms and applicable customer protections, may take credit management action. This may include restriction, suspension or disconnection of a service.

Pennytel will not take credit management action where prohibited by law or by applicable customer protections, including where a customer is engaging with Pennytel under the **Payment Assistance Policy**.

8. If you are having difficulty paying

If you are experiencing financial difficulty or are concerned you may not be able to pay your bill on time, please contact Pennytel as early as possible.

Pennytel can discuss support under its **Payment Assistance Policy**, which may include options tailored to your circumstances.

You can contact Pennytel about payment assistance through the channels set out in the Payment Assistance Policy, including by:

- calling 1300 232 888; or
- emailing paymentassistance@pennytel.com.au.

The Payment Assistance Policy is available on the Pennytel website.

ACMA's Financial Hardship Standard requires telcos to provide realistic, appropriate and tailored assistance options and to take reasonable steps to keep customers connected.

9. Billing enquiries, disputes and complaints

If you believe a Charge on your bill is incorrect, please contact Pennytel as soon as possible so we can review it.

You should still pay any amount that is not disputed by the due date.

Where your billing issue is an expression of dissatisfaction and you expect Pennytel to provide a response or resolution, Pennytel will handle it as a complaint under its **Complaints Handling Process**. ACMA's guidance confirms that a disputed charge can be a complaint in those circumstances.

While a disputed amount is the subject of an unresolved complaint and is being investigated by Pennytel, the Telecommunications Industry Ombudsman or another relevant recognised dispute body:

- Pennytel will not take credit management action in relation to the disputed amount, provided you pay any undisputed amount that remains due; and
- Pennytel will not charge late payment fees on the disputed amount while that dispute remains unresolved.

Pennytel may contact you for further information where needed to investigate a billing issue.

If your concern is not resolved to your satisfaction, you may use Pennytel's **Complaints Handling Process** and, where relevant, contact the **Telecommunications Industry Ombudsman**.

10. Refunds and payment corrections

You may be entitled to a refund or account credit in circumstances including where:

- you have overpaid your account;
- Pennytel has overcharged you;
- a payment has been processed incorrectly;
- a direct debit or other payment has been taken for an incorrect amount;

- a payment was taken without your authorisation;
- a refundable credit balance remains on a cancelled account; or
- another refund is required under the Customer Terms or applicable law.

Please contact Pennytel as soon as possible if you believe a refund or payment correction is required. This does not limit any rights you may have under the Customer Terms, the Australian Consumer Law or other applicable law.

If Pennytel identifies that the amount of a direct debit was incorrect, Pennytel will provide a full and timely refund of the excess amount paid or agree another appropriate outcome with you.

Pennytel may need to verify your identity and refund payment details before processing a refund.

Where Pennytel agrees that a refund is due, or where a refund is required by law, Pennytel will generally process the refund within 5 business days of approval or confirmation of entitlement.

A refund may be made:

- to the original payment method where appropriate and available;
- to a nominated bank account; or
- by another method agreed with you.

The time taken for funds to appear may depend on your bank, card issuer or payment provider.

11. Refunds and other amounts owing

If a refund is due, Pennytel will process that refund in accordance with this document and applicable law.

If other undisputed amounts remain owing on your account, those amounts remain payable by their due date unless Pennytel agrees otherwise or a payment assistance arrangement applies.

Pennytel will not use a refund process to avoid its obligations in relation to billing disputes, complaints, payment assistance or customer protections.

12. How to contact Pennytel

You can contact Pennytel in the following ways:

- **Phone:** 1300 232 888 Monday to Friday, 9:00am to 5:00pm AET
- **Email:** support@pennytel.com.au
- **Website chatbot:** Penny is available on the Pennytel website
- **Customer Portal:** Existing customers may also contact us directly through the Pennytel Customer Portal.

13. Complaints

If you have a complaint about billing, payment, a refund request or how Pennytel has applied this information, please contact us:

- **Email:** complaints@pennytel.com.au

- **Phone:** 1300 232 888

Pennytel will handle complaints in accordance with its **Complaints Handling Process** and applicable telecommunications complaints-handling requirements.

If you are not satisfied with how we have handled your complaint, you may contact the **Telecommunications Industry Ombudsman**, which is a free and independent dispute-resolution service for residential and small business customers:

- **Phone:** 1800 062 058
- **Online:** tio.com.au
- **Post:** PO Box 276, Collins Street West, VIC 8007

14. Australian Consumer Law

Our services come with guarantees under the **Australian Consumer Law** that cannot be excluded. Nothing in this document excludes, restricts or modifies your rights under the Australian Consumer Law.