

This Critical Information Summary outlines the key features, pricing and conditions of Pennytel's Mobile Plans. It is a summary only. Read it together with Pennytel's **General Terms, Standard Form of Agreement**, applicable rate schedules and policies at pennytel.com.au/legal.

1. Information about the service

Pennytel Residential Mobile Plans are **month-to-month SIM-only mobile services**. They allow you to make and receive calls, send and receive SMS/MMS, and access mobile data in Australia. You may request a new Australian mobile number or transfer an existing Australian mobile number to Pennytel.

Item	Summary
Minimum term	Month-to-month Business Mobile services: 1 month. Some Mobile services may be supplied on a fixed term where agreed at sign-up.
Minimum total cost	Month-to-month services: one month of the selected plan charge shown below. Fixed-term Business Mobile services: the selected monthly plan charge multiplied by the agreed fixed-term months, as disclosed at sign-up.
Maximum monthly charge	Not calculable. Your monthly cost may exceed the plan charge if you use or incur charges for services outside plan inclusions, including Pay As You Go usage, International Roaming Travel Packs, paper bills, late payment fees or other applicable charges
Early termination charge	Residential and month-to-month Business Mobile services: \$0. Fixed-term Business Mobile services: an early termination charge may apply if you cancel before the end of the agreed term. It will be calculated as the remaining monthly plan charges for the fixed term, capped at the maximum amount disclosed at sign-up.
SIM activation & porting	\$0
Equipment required	BYO compatible, unlocked mobile handset. Voice calling requires a compatible 4G/VoLTE handset. 5G access requires a compatible 5G handset and 5G coverage

2. Plans, Pricing & Charges

All prices include GST.

Plan	Monthly charge	Data Included	Network Access	Speed Cap* (Down/Up)	Data Bank	International calls & SMS from Australia
10GB	\$24	10 GB	4G	100/100 Mbps	Up to 500GB	PAYG if enabled
15GB	\$27	15 GB	4G	100/100 Mbps	Up to 500GB	PAYG if enabled
29GB	\$32	29 GB	4G & 5G	150/150 Mbps	Up to 1,000GB	Included to 15 countries
40GB	\$36	40 GB	4G & 5G	150/150 Mbps	Up to 1,000GB	Included to 15 countries
65GB	\$40	65 GB	4G & 5G	150/150 Mbps	Up to 1,000GB	Included to 15 countries
100GB	\$49	100 GB	4G & 5G	150/150 Mbps	Up to 1,000GB	Included to 15 countries
120GB	\$55	120 GB	4G & 5G	250/250 Mbps	Up to 1,000GB	Included to 15 countries
150GB	\$60	150 GB	4G & 5G	250/250 Mbps	Up to 1,000GB	Included to 15 countries
180GB	\$65	180 GB	4G & 5G	250/250 Mbps	Up to 1,000GB	Included to 15 countries

* **Speed caps** are the maximum potential upload/download speeds for the plan. Actual speeds may be lower and vary due to location, coverage, network congestion, device capability and other technical factors.

Included in all plans

All plans include:

- unlimited standard calls in Australia to Australian landlines, mobiles, 13, 1300 and 1800 numbers;
- unlimited standard SMS to Australian mobile numbers;
- unlimited standard photo MMS to Australian mobile numbers;
- voicemail;
- call forwarding in Australia to Australian fixed lines and mobiles;
- the monthly mobile data allowance shown above; and

- Data Banking, subject to the conditions below.

Unlimited inclusions are subject to Pennytel's **Acceptable Use Policy**.

3. International calls, SMS and MMS

- The **29GB, 40GB, 65GB, 100GB, 120GB, 150GB and 180GB plans** include unlimited standard calls and SMS from Australia to landlines and mobiles in: China, France, Germany, Greece, Hong Kong, India, Ireland, Malaysia, New Zealand, Singapore, South Korea, Thailand, United Kingdom, USA and Vietnam.
- The **10GB and 15GB plans** do not include international calls or SMS. International calling is disabled when you first join these plans. You may ask Pennytel to enable it; once enabled, **Pay As You Go rates** apply.
- Calls or SMS to destinations not included in your plan are charged at applicable **Pay As You Go rates**.
- International MMS is not included on any plan. **Pay As You Go rates apply**.
- See www.pennytel.com.au/legal for applicable international and Pay As You Go rates.

4. Data usage and Data Banking

- Your service uses your monthly data allowance; then any available data in your Data Bank.
- Once both have been used, **your service will no longer have access to mobile data** until further data becomes available under your plan at the start of a new billing cycle. No automatic data top-up applies.
- Unused monthly data rolls into your Data Bank, up to the cap shown in the plan table. Banked data is for use in Australia only and cannot be used while roaming overseas. Banked data may be forfeited if you downgrade to a lower-cost plan, move to a plan that is not eligible for Data Banking, cancel, disconnect or transfer your service.

5. Additional charges and exclusions

Item	Charge
SIM card & activation	\$0.00 (free)
Number porting	\$0.00 (free) to keep your existing AU mobile number
International Calls / SMS	PAYG rates apply outside plan inclusions
International MMS	PAYG rates apply
International Roaming Travel Pack	Available in eligible countries from \$5 per day
Late Payment Fee	\$10.00 may apply if an invoice remains unpaid 14 days after the due date
Paper Bill	\$3.00 per bill

Non-standard calls, SMS or MMS — such as **premium numbers, directory assistance, time and weather services, mobile satellite services** and other non-standard destinations — may be charged separately or may not be supported. See Pennytel's applicable rate schedules at www.pennytel.com.au/legal.

6. Network access, coverage and emergency calls

- Pennytel uses the Telstra Wholesale Mobile Network, learn more at www.telstrawholesale.com.au/mobile-network. Check likely coverage before purchase at www.pennytel.com.au/coverage. 5G access is provided on the 29GB plan and above, requires a compatible 5G handset and is available in selected areas.

Emergency calls — important limitations

- Mobile services rely on handset power, device compatibility and available mobile network coverage. If your handset has no battery, is faulty, is not compatible with the available network or is outside mobile coverage, you may be unable to call 000.
- If you or another person relies on uninterrupted access to emergency calling, consider maintaining an appropriate alternative means of communication.

Billing, usage information and itemised bills

- Pennytel services are **postpaid services**. Charges and inclusions are metered on a 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** for the period from your activation date to the 27th of that month and the next month's plan charge in advance. This means your first bill may be higher than your standard monthly plan charge.
- Invoices are generally issued after the billing cycle starts and sent to your nominated email address.
- If you request a printed and mailed bill, Pennytel may charge a paper bill fee where that fee has been disclosed to you and is permitted by law.
- You can access available account, bill, usage and service information through the **Pennytel Customer Portal**. Usage information may not always be real-time.

- You may request an itemised bill for any current or past billing period. Pennytel provides itemised bills by email at no charge. If you request a printed and mailed itemised bill, Pennytel may charge a paper bill fee
- See Pennytel's **Billing & Refunds Information, Payment Assistance Policy** and other applicable policies at www.pennytel.com.au/legal.

Changes, support and complaints

Pennytel may change prices, terms, services or offers in accordance with its General Terms and applicable law. Where Pennytel reasonably considers that a change is likely to have more than a minor adverse impact on you, Pennytel will provide at least **14 days' written notice** before the change takes effect, unless a shorter notice period is permitted or required under the General Terms or applicable law..

Contact Pennytel

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

Complaints

If you have a complaint, contact Pennytel:

- **Email:** complaints@pennytel.com.au
- **Phone:** 1300 232 888

Pennytel will handle complaints in accordance with its **Complaints Handling Process — Including Network Outage Complaints**.

If you are not satisfied with how Pennytel has handled your complaint, you may contact the **Telecommunications Industry Ombudsman**, a free and independent dispute resolution service:

- **Phone:** 1800 062 058
- **Online:** tio.com.au

7. Other important information

Service provider

Pennytel Australia Pty Ltd (ABN 12 166 566 632) acts as a reseller and uses part of the 5G/4G mobile network and capabilities of Telstra Corporation Limited (ABN 33 051 775 556) to provide these mobile services. Despite this, Pennytel is responsible for providing the service to you and is not affiliated with or related to the principal carrier.

Priority Assistance and Customer Service Guarantee

Priority Assistance is not available for Pennytel mobile services. The Customer Service Guarantee does not apply to mobile services.

Australian Consumer Law

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

Promotions

This summary describes Pennytel's standard Residential Mobile Plans. If a promotional offer, discount or bonus inclusion applies, the separate promotional terms will describe that variation.