



Managing Your Spend

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Pennytel may update this policy 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.

Managing your usage and costs

Pennytel offers spend management tools to help you monitor your usage, understand your service costs and reduce the risk of unexpected charges.

The spend management tools described in this policy are available at no charge.

Some tools may only be available for particular services or plans.

1. View your usage online

You can log in to your Pennytel online account at any time through the Pennytel website to view available information about your service usage and charges.

Usage information is generally updated regularly, but it may not be available in real time and may be delayed.

This means that:

- recent or fast usage may not always appear immediately;
- usage while roaming outside Australia may be delayed;
- premium service charges, third-party charges or other externally reported charges may take longer to appear; and
- the usage shown should be used as a guide to help manage your service, not as a guaranteed real-time balance.

If you need help understanding your usage information, please contact Pennytel.

2. Usage notifications

For eligible plans with a fixed included allowance, Pennytel may send usage notifications to help you monitor how much of that included allowance has been used.

Where applicable, these notifications are generally sent when usage reaches:

- 50%;
- 85%; and
- 100%.

of the relevant included allowance.

Usage notifications are intended to help you monitor usage. They are not a real-time spend cap or hard stop.

Notifications may be delayed. In some cases, high or fast usage can result in multiple thresholds being reached before one or more notifications are received.

3. Indicative data usage guide

The table below provides general examples of how much mobile data different activities may use. Actual data use can vary significantly depending on your device, app settings, content quality, network conditions and other factors.

Activity	Indicative data usage
Email (per email)	0.1 – 0.5MB text only; 2 – 10MB with photos attached
Website viewing	1 - 5MB per page; 15-25+MB for heavy ad/video pages
Social media (no video)	0.2 – 0.5MB/min
Social media (with video/autoplay)	5-25MB/min
Streaming video (based on quality)	Full HD: 30-90MB/min ; 4K UHD: 120-450 MB/min
Streaming music (based on quality)	Normal: 1.2MB/min; High: 2.4MB/min; Lossless: 10.6MB/min
Downloading a 3-4 min song (quality)	Normal: 4-6MB/min; High: 7-10MB/min; Lossless: 30-45MB/min
Downloading an app	40 - 300 MB for most apps
Making a voice call (FaceTime or WhatsApp)	2 – 3MB/min
Making a video call (FaceTime or WhatsApp)	2.5 – 15MB/min

These figures are estimates only.

4. Spend controls and service restrictions

Depending on your service, Pennytel may offer spend controls or service restrictions to help you manage chargeable usage.

For example, you may be able to ask us to:

- apply an excess spend limit where available;
- restrict certain international calling;
- restrict premium-rate calling or other chargeable call types; or
- apply other available service controls relevant to your plan.

The availability and operation of spend controls may vary by service type.

Spend controls and restrictions may not:

- stop charges that have already been incurred;
- prevent usage or charges that are reported to Pennytel after a delay;
- apply to every type of charge; or
- apply to international roaming packs or other services where separate charging arrangements apply.

Please contact Pennytel if you would like to discuss the spend controls available for your service.

5. What may remain available when a spend control applies

Where a spend control or usage restriction applies to your service, some essential or non-chargeable service functions may remain available, depending on the type of control applied.

This may include:

- **Triple Zero (000) emergency calls**, where the service and network are operational;
- inbound calls and inbound SMS;

- calls to free-call numbers such as **1800** numbers; and
- calls to Pennytel customer support on **1300 232 888**.

The exact effect of a spend control depends on the type of service and restriction that applies.

6. International roaming

International roaming can lead to unexpected charges if you do not understand how your service will work overseas. Pennytel may offer international roaming packs or travel pack options for use in eligible destinations. The available destinations, pricing, inclusions, activation steps and pack conditions are set out in Pennytel's current **International Roaming and Travel Pack** information on our website.

Before travelling overseas, we recommend that you:

- check whether roaming is available for your destination;
- review the current roaming pack options and how they are activated;
- understand what happens when a pack expires or its inclusions are used; and
- consider using a local SIM or travel eSIM if that better suits your needs.

Pennytel's international roaming packs are not controlled by excess spend limits unless Pennytel tells you otherwise in the applicable roaming information.

You should not assume that a domestic spend control will prevent all roaming-related charges.

7. If you are having difficulty managing your bill

If you are having difficulty paying your bill or managing your service costs, please contact Pennytel as early as possible. We can discuss available assistance under our **Payment Assistance Policy**, including options that may help you manage your account and stay connected.

8. 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.

9. Complaints

If you have a complaint about this policy or how Pennytel has applied it, 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

The TIO is a free and independent dispute-resolution service for residential and small-business customers.

10. Australian Consumer Law - Consumer Guarantees

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