

What are Premium Services?

Premium services are content or live advice services which can be accessed by making a phone call, by messaging (e.g., SMS) or via a data connection from your mobile phone. Premium services provided by third parties other than Telstra are offered over numbers usually starting with 188X, 19X, 190X, or an international number, for example 0011. Premium services offered by Telstra directly can be accessed via Telstra's mobile WAP portal, and various content services accessible via the number #100# and SMS request to 176.

Examples of premium services provided by third parties are psychic and horoscope lines, weather services, voting lines for TV shows or competition lines, adult services, dating and chat services, ringtones and fax back services. Premium services can also include high school test result hot lines and other corporate applications. You can also access some of these services through another provider by dialling their over-ride code followed by the service number.

Services such as Telstra i-mode® also offer access to premium content and services which are supplied by third parties. Examples of such premium content and services include news updates, sports or weather reports and access to mobile personalisation content such as ringtones or wallpapers.

How can you be charged?

You can be charged for premium services in several ways:

- Flat rate – this is where you are charged a fixed amount for each call you make or are charged for each message (whether SMS or MMS) sent and / or received. It is a good idea to keep track of how many calls you make or how much content requested as the costs can quickly add up.
- Timed rate – this is where your calls are timed and charged at a rate per minute. A fixed set up or connection fee may also apply. Keeping track of how long you spend on the call will help to keep your costs to a minimum. The cost of a premium service can range from several cents to a few dollars per minute, depending on the service.
- Calls from mobile phones – if you are calling from a mobile phone, additional costs such as air time may apply.
- By data volume – this is where you are charged according to the amount of data you download
- By subscription fee in cases where a subscription approach is followed for premium services.

You should always check the cost of the premium service before you use it. It is also a good idea to keep track of how many calls you make, or how often you access these services, and how long they last as the costs can quickly add up, possibly creating an unexpected high bill and potentially contributing to financial difficulty. Failure to be able to pay a phone bill could result in the restriction of your telephone service and ultimately could result in the recording of a default in your record with credit rating agencies, reducing your ability to obtain credit for other purposes in the future.

Liability for Cost

You are usually responsible for the cost of any calls made from your phone, including calls made by family and friends, even when made without your knowledge. There are a number of specific rules that relate to the provision of premium services aimed at ensuring that customers are fully informed about the price and content of the services. If these rules have been broken, your provider may not be able to ask you to pay for the service.

Note: If you are deaf or have a hearing or speech impairment and wish to make calls to premium service numbers via the National Relay Service, then you must have an account with Australian Communication Exchange (ACE) and you will be charged for the calls.

What steps can you take to lessen the risk of high, unexpected bills?

You can bar access to some or all premium services using one of the following options:

- **Barring only 190 calls.** This means all calls to 190 numbers are barred permanently.
- **Barring access to Premium SMS messages,** or alternatively setting your own spending limit on these services.
- **Barring access to selected i-mode features and content services.** Alternatively you can also set your own spend limit on i-mode content subscriptions.
- **Barring all calls (excluding local calls).** This means all national, international, calls to mobiles and calls to 190 numbers are barred permanently through Telstra.
- **Temporarily bar all calls (excluding local calls) using Easy Call Control.** At a small monthly fee of \$3.30, you can use this service to temporarily bar calls to mobiles, national, international and 190 calls. We provide you with a PIN which you can use to activate or de-activate the bars.
- If you wish to bar all international numbers with your service provider, but don't have a bar put on over-ride codes, you could be charged by another service provider for an international call. Over-ride codes are four digit numbers starting with the prefix 14 and allow customers to use another service provider on a call-by-call basis for long distance and international calls.

Please contact one of our customer service representatives on 132200 to discuss your barring options. You can also remove a bar by contacting us. You may also wish to discuss other options to control your phone bill including:

- For mobile phone users, you can use a prepaid mobile service.
- Get online- Telstra online billing enables you to view your call charges online before you get your bill. You can sort your calls and keep track of your charges, day or night. Visit www.telstra.com.au/billing/
- Your computer modem may dial an international number by using internet dialler software to access content on internet sites ('internet dumping'). This can lead to unexpected high bills. See a fact sheet on internet dumping that is available on

the Australian Communications & Media Authority's website (www.acma.gov.au) to explain what internet dumping is and how you can protect yourself from internet dumping.

Concerned about your use of premium services?

To discuss any concerns you have about premium services and/or the costs you have incurred, please contact us on 132200. You may also want to consult a Financial Counsellor to assist you.

If we are unable to resolve this matter to your satisfaction you can contact the Telecommunications Industry Ombudsman (TIO). The TIO is an office of last resort for complaints about telephone and internet services.

Freecall: 1800 062 058*

Freefax: 1800 630 614*

TTY 1800 675 692

Translator and Interpreter Service: 131 450

Email: tio@tio.com.au

*A free call from most fixed phones

If you have a complaint about the content of a 190 service you can contact the Telephone Information Services Standards Council (TISSC). TISSC investigates complaints about message content and advertising of 190 premium services.

Phone: 1300 139 955

Fax: (02) 9211 4447

Email: tissc@tissc.com.au

You can also contact the Australian Communications & Media Authority (ACMA) for information on telecommunications issues. The ACMA is a Commonwealth government agency responsible for regulating the telecommunications industry

Phone

For calls from Melbourne: (03) 9963 6988

For calls outside Melbourne: 1300 850 115

Fax: (03) 9963 6989