



Mobile My Way

A guide to help you understand
and get the most out of your
mobile phone.

July 2020



This book is a guide to help you understand and get the most out of your mobile phone.

An illustrated book that explains key messages in this document is available at telstra.com.au/myway

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What you need to think about before purchasing from Telstra



Choose your network

Telstra is one of a number of mobile network providers in Australia. Many people in rural and regional areas choose Telstra because our coverage is so much more extensive. Telstra's mobile network covers 1 million square kilometres – that's more than any other mobile network. Other networks may be cheaper but don't offer the same level of coverage.

You can check Telstra coverage at your home and where you use your phone by visiting:
telstra.com.au/coverage-networks/our-coverage

Decide your budget

There are two main costs in having a mobile phone:

1. The cost of the device (the phone or tablet itself); and
2. The cost to use it (usage charges like calls, texts and data).

At Telstra, you pay for usage through a Pre-Paid or Month-to-Month Plan. If you need a new phone you can purchase one outright or sign a contract and pay it off over 24 months interest free. Your budget will affect which type of plan you can afford, particularly if you need a new phone.

Do you need to buy a new phone?

You can use a phone you already own (provided it is not "locked" to another provider), buy a new phone outright, or get a new phone and pay it off in monthly instalments over 24 months on a Device Payment Contract.

Choose a plan

Telstra offers different plans to suit different customer needs. The “right” plan depends on your budget, your preferred payment method, as well as how often you plan to use your phone and how you plan to use it.

Pre-Paid Plan

On a Pre-Paid Plan you pay upfront by buying a “recharge” also known as “credit” that gives you unlimited standard national calls and texts and a set data allowance. These plans do not require contracts and the phone is an additional cost (unless you have one already you can use).

Month-to-Month Plan

On a Month-to-Month Plan you pay a fixed cost each month which includes unlimited local calls and texts and a set data allowance. You might also hear these plans called subscription plans. There is no contract for Month-to-Month Plans and no excess data charges in Australia. If you want a new phone, you will need to sign a contract and agree to pay off the phone in monthly instalments over 24 months. This is called a Device Payment Contract.

Understand the Terms and Conditions of your new service

When you sign up for a Pre-Paid Plan or a Month-to-Month Plan, use of your phone and phone service will be subject to our terms and conditions.

Before you sign up for a new mobile service, you should check:

- 1. Is there Telstra coverage in your area?**
You can check by visiting: telstra.com.au/coverage-networks/our-coverage
- 2. What is and is not included in the plan?**
You can check by visiting: telstra.com.au/help/critical-information-summaries

For Month-to-Month plans you should also check:

- 1. What happens after you use up your set data allowance for the month?**
On this plan your data will be “shaped” which means it will slow down to a speed of up to 1.5Mbps.
- 2. How easy is it for me to change my plan if my situation changes?**
On this plan you can change to a cheaper or more expensive plan once a month if your needs change.
- 3. How do I pay for this plan?**
Currently you can receive a bill each month for this plan and pay how you normally would; however Direct Debit is now Telstra’s preferred payment method. Before you go on a Month-to-Month Plan check to see what payment options are available.

Before signing up for a Device Payment Contract (if needed)

If you sign up for a Month-to-Month Plan, you can choose to use a phone you already have, to buy a new one outright (pay for it on one go), or to pay for it monthly in interest-free instalments over 24 months on a Device Payment Contract.

Before you sign a Device Payment Contract, you should make sure that you understand:

- How long you’ll pay for it
- What’s the minimum you’ll have to pay each month and the total you’ll pay over the full contract period
- What you will have to pay if you end the service early (see Early Termination Charges below)
- What happens if the phone is lost or stolen (see page 16)

Remember, a Device Payment Contract is a legal agreement that holds you to certain obligations. It is important you understand what you are signing. If you don’t understand it, don’t sign it. You can end up with debts of hundreds of dollars if you sign a Device Payment Contract you don’t understand.

Do not sign a Device Payment Contract for somebody else. Even if you give the phone to someone else, you will personally remain responsible to pay for the cost of the phone and plan, even if the phone is damaged, lost or stolen, or it isn’t used.

Currently you can receive a bill each month for a Device Payment Contract and pay when you receive it; however Direct Debit is Telstra’s preferred payment method.

Before you sign a Device Payment Contract check to see what payment options are available.

With our Month-to-Month Plans, there are no plan Early Termination Charges.

However, if you have signed up to a Device Payment Contract, and your service is cancelled before you’ve paid off your Device Payment Contract, you will need to pay the remaining cost of the phone in one go. If you think you’ve been incorrectly charged an Early Termination Charge call 1800 444 403 and say ‘Dispute Bill’.

Understanding data usage

What uses data?

Data includes Uploads and Downloads. Some of the most common Uploads and Downloads that typically use a lot of mobile data are:

Downloads:

- Watching videos on sites like YouTube
- Listening to music on sites or apps like Spotify
- Web browsing applications such as Safari, Internet Explorer or Google Chrome
- Navigating on Google maps
- Refreshing social media like Facebook and Instagram or Snapchat
- Incoming emails with large attachments such as photos or documents
- Anti-Virus or other software updates
- Playing games on a website or a downloaded app

Uploads:

- Sending MMS
- Outgoing emails (those with attachments will be larger)
- Online and web-based games
- Sharing music or videos (i.e. uploading a video to YouTube)

This table provides a rough estimate of how much data certain activities use:

Activity	Average data used 1000MB = 1GB
Sending or receiving 40 emails without attachments	2MB
Visiting 5 different web pages	2MB
Browsing Facebook for 10 minutes	3MB
Streaming 10 minutes of audio content	10MB
Making a 10 minute call on Skype (standard not video)	10MB
Uploading 10 photos	40MB
Streaming 10 minutes of video on YouTube (standard definition)	70MB
Playing an online game (e.g Fortnite) for 1 hour	100MB

How to reduce your data use

Depending on how much data you use per month, fixed line internet can be more affordable than mobile internet. You can connect devices such as mobile phones, tablets and computers to home Wi-Fi that uses your fixed line internet. One way to reduce data use from your phone is to use fixed line internet or hotspots for any activity that uses a lot of data.

There are also a number of ways to reduce your mobile data usage when you are away from home:

- Turn off push notifications and background data for apps
- Remove apps you don't use from your phone
- Delete unsent emails (they may try to resend themselves over and over again)
- Use Wi-Fi whenever you can (unless you are concerned about security)
- Set your phone to automatically connect to Wi-Fi (at home, office, Wi-Fi hotspots in public (unless concerned about security))
- Disable location services
- Wait until you have access to Wi-Fi to download apps/games, watch movies/videos and stream music.

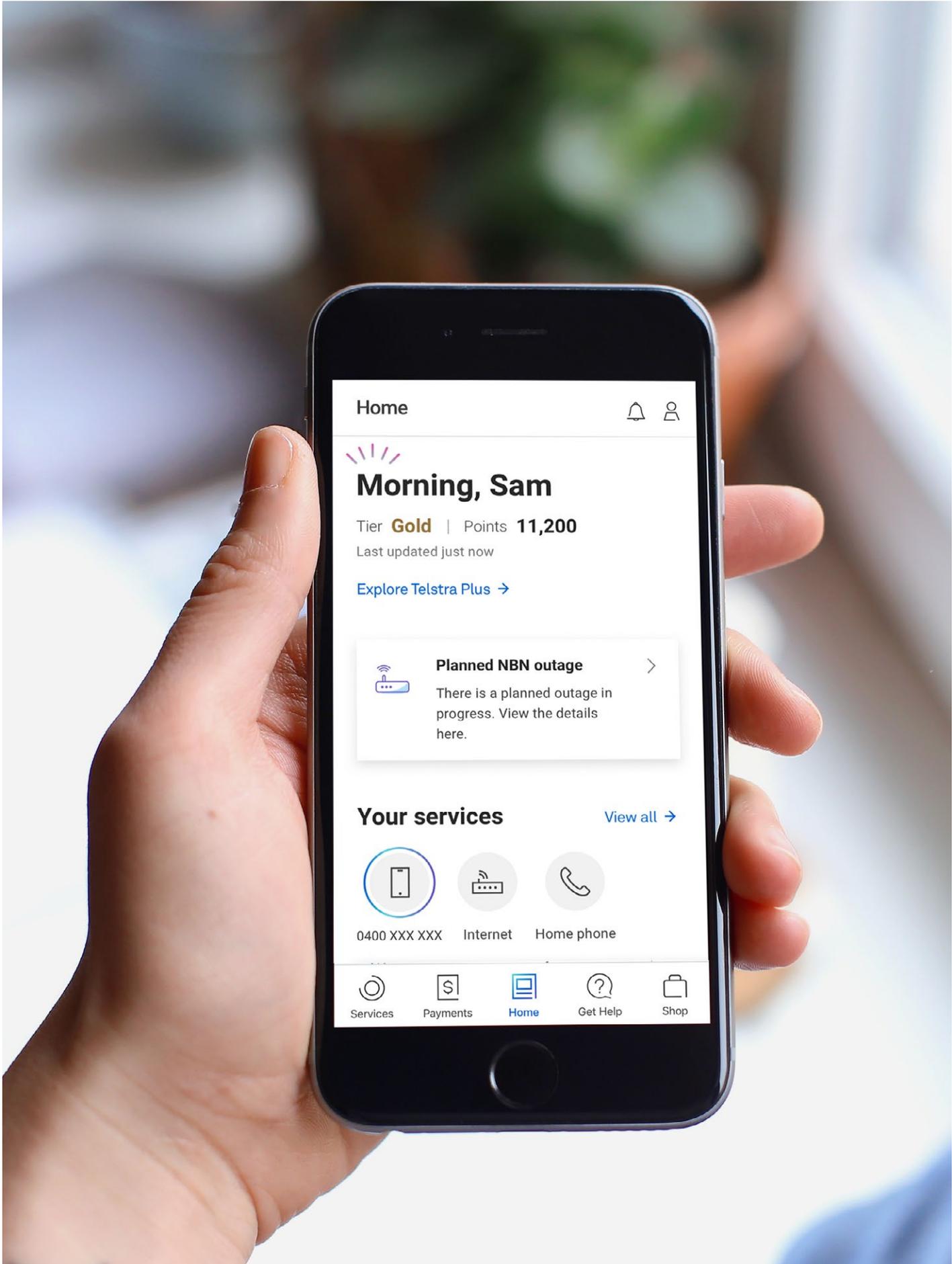
What is the difference between fixed line internet and mobile internet?

There are two ways you can connect to the internet: through a fixed line connected to your home or place of work, or through mobile internet that you can carry around anywhere with you.

Fixed line internet is often called "broadband". It is an internet connection in your home (or workplace), delivered through your phone line or through a cable network. You can connect to broadband by directly plugging a computer into the phone socket or by connecting a wireless modem to the socket which then provides Wi-Fi access. Fixed line broadband packages generally have more data included and could be cheaper than using data on your mobile phone.

Mobile internet, also called mobile broadband, refers to an internet connection delivered over a mobile network – the same networks used by your smartphone. This can either be directly using your phone, or could involve another device (portable modem, tablet etc.) that has a mobile data SIM card.





What is the My Telstra app?

The My Telstra app lets you manage your Telstra account in a range of ways. For example, you can request a payment extension, estimate an Early Termination Charge and track the progress of dealing with a fault. You can also message Telstra for help in the app.

How to download the app

- Open the App Store (for Apple users) or Google Play (for Android users).
- Search for My Telstra and select to install. Around 50MB (Android) or 100MB (iOS) of data will be used. Use Wi-Fi if you wish to avoid using your mobile data.
- You may need to enter your Apple ID or Google Play password. This happens even though there is no charge and is designed to protect your device from having unwanted information downloaded.
- When the End User Terms appear, you will need to select “Accept” to start the download.
- You should now see the icon for the My Telstra app appear on your device. Tap the icon to “launch” the app.

You can use the My Telstra app without a Telstra ID, but it limits what you can do with the app. So it's best to sign up using a Telstra ID.

What is a Telstra ID and how do I get one?

A Telstra ID is a username and password that you can use to access your online Telstra account (My Telstra) and some of our other online tools. You can register for a Telstra ID by visiting telstra.com.au/register

Simply enter the details below:

- Email address
- A memorable password (must be 8-16 characters long and include lower case letters and at least one upper case letter or number)
- Your personal details (name and date of birth)
- Your Telstra details, being either:
 - » A mobile number - enter your Telstra mobile number and we'll send an SMS with a 6 digit Telstra ID verification code. When prompted, enter the code on this page to complete your registration; or
 - » Your 13 digit account number – either find this on your Telstra bill or, if you're a Pre-Paid customer, go to m.telstra.com or call #150# to get your account number.

Once you have registered, your email address (and your password) will be your Telstra ID. You are now ready to log in and use the My Telstra app.

Understanding Pre-Paid Plans

A Pre-Paid Plan is a mobile plan where you pay upfront by buying a “recharge” that gives you unlimited standard local and national calls and texts and a set data allowance over a particular period of time.

Recharges come in different amounts and the amount you recharge will determine how much data you get and how long you have to use your data. Most Pre-Paid Plan recharges last for 28 days, but others last for 6 or 12 months which can be handy if you don't use your phone very often.

These plans do not require contracts and the phone is an additional cost (unless you have one already you can use). If you already have a phone, you can buy a Pre-Paid SIM Kit. Some Pre-Paid SIM kits include a credit to be used for your first recharge.

If you use up all your recharge or it has expired, you can still receive calls for up to 6 months from your last recharge. If you don't recharge within that 6 months, then your Pre-Paid service will be disconnected.

You can recharge online using your preferred payment method or by purchasing a voucher.

How to activate your Pre-Paid service

To activate your Pre-Paid service you will need:

- Your SIM serial number or phone number (on the back of your Pre-Paid SIM Kit or the packaging your device came in).
- One valid form of identification (driver's licence, Medicare card, passport).

On your smartphone, tablet or computer, go to telstra.com.au/prepaidactivation and follow the prompts.

You don't need a credit balance to access this page from your Telstra smartphone.

Once you've activated your SIM card, your Pre-Paid service should be up and running within 4 hours, but it can take longer.

Still need help?

Visit telstra.com.au/mobile-phones/prepaid-mobiles/activation-and-recharge-help

How to monitor your Pre-Paid usage

If you have a Pre-Paid Plan, we'll send you a text (SMS) when your data is about to be used up or your recharge is about expire.

You can check your credit balance on your smartphone/tablet, on your mobile's internet browser, on your computer's internet browser or by calling a dedicated number as outlined below.

On your smartphone or tablet:

- Open the My Telstra app
- Select Services in the bottom bar and you'll see the remaining and used data for all your services
- To view your usage in more detail, tap on the relevant service

This will still work if you don't have a Telstra ID, but you will need to turn off Wi-Fi and use your mobile data.

On your mobile's browser:

- Turn off Wi-Fi on your device
- Type m.telstra.com into your browser
- You'll see your balance on the first screen under Included bonuses and packs

On your desktop:

- Go to my.telstra.com.au
- Sign into your Telstra 24x7 My Account
- Select your Pre-Paid number from the drop-down at the top of the page
- Select Balance remaining under the Balance & Recharge to see your details

Dial #100#

- Dial #100# on your mobile phone and press call or text to see your balance on your screen



How to recharge your Pre-Paid service

On your smartphone or tablet:

- Open the My Telstra app
- Select Services in the bottom bar and then select the mobile service you'd like to recharge
- Tap Recharge and follow the prompts

This will still work if you don't have a Telstra ID, but you will need to turn off Wi-Fi and use your mobile data.

On your mobile's browser:

- Turn off Wi-Fi on your phone (or tablet)
- Type m.telstra.com into your browser
- Select Recharge and follow the prompts

On your desktop:

- Go to my.telstra.com.au
- Sign into your Telstra 24x7 My Account
- Select your Pre-Paid number from the drop-down at the top of the page
- Under Balance and Recharge, select Recharge and follow the prompts

Dial #100#

- Dial #100# on your mobile phone and press call or text
- Your Pre-Paid Plan and expiry date will be displayed at the top of the screen
- Press Reply/Send 1 to select 'Recharge'
- Press Reply/Send and the number next to your preferred payment method
- Press Reply/Send and the number next to your preferred recharge amount
- Follow the prompts to complete your Pre-Paid recharge

Still need help?

Visit telstra.com.au/mobile-phones/prepaid-mobiles/activation-and-recharge-help

How to change your Pre-Paid Plan

On your smartphone or tablet:

- Open the My Telstra app
- Select Services in the bottom bar
- Select the mobile service you'd like to view or change
- Scroll down to Your Plan to view your plan details
- Select Change plan to make the switch

This will still work if you don't have a Telstra ID, but you will need to turn off Wi-Fi and use your mobile data.

On your desktop:

- Go to my.telstra.com.au
- Sign into your Telstra 24x7 My Account
- Select Pre-Paid Services from the menu at the top of the screen
- Select the service you would like to change
- Under Change plan, a list of available plans will be shown
- Click on them to learn more about each Pre-Paid offer
- If you choose to make a change press Select on the offer you want to change to
- You'll see a confirmation screen. Select Change to confirm your new Pre-Paid offer

Dial #100#

- Dial #100# and press call or text from your mobile and follow these steps:
- Select Reply then 3 for Account Management, and press Send/Reply
- Select Reply then 2 for Change Offer, and press Send/Reply
- Select Reply then the number next to the offer you want to change to, then press Send/Reply
- Select Reply and 1 to accept, then press Send/Reply

Understanding Month-to-Month Plans

On a Month-to-Month Plan you pay a fixed cost each month which includes unlimited standard local and national calls and texts and a set data allowance.

There is no long term contract for Month-to-Month Plans and you can leave any time. On a Month-to-Month Plan you can change to a cheaper or more expensive plan once a month if your needs change.

Generally, the higher your Month-to-Month Plan cost, the more data that is included. If you do not use much data then a cheaper plan may be sufficient for your needs. There are no excess data charges in Australia and if you go over the data allowance your speeds will be “shaped” which means it will slow down to a maximum of 1.5 Mbps. This speed still lets you browse the internet and view video in standard definition. Your data allowance will reset on the same date each month.

If you sign up for a Month-to-Month Plan, you can choose to use a phone you already have, to buy a new one outright (pay for it in one go), or to pay for it monthly in interest-free installments over 24 months. This is called a Device Payment Contract and is explained in more detail on page 2.

How to activate your Month-to-Month Plan

If you have signed up to a brand new service with a new number, your SIM is already activated. Similarly, if you upgraded your existing Telstra service and you've kept the same SIM, no activation is necessary.

If you upgraded your existing Telstra service and received a new SIM, you will need to activate it. On your smartphone, tablet or computer go to telstra.com.au/mobile-phones/ activate and follow the prompts.

How to monitor your Month-to-Month data usage

On a Month-to-Month Plan, we will tell you by text (SMS) or email when you reach 50%, 85% or 100% of your data allowance.

When you've used up 100% of your monthly data allowance your data speed will be “shaped” which means it will slow down to a speed to a maximum of 1.5Mbps.

If you have an old Post-Paid Plan and you've used up 100% of your monthly data allowance we will tell you by text (SMS) or email. Depending on your plan, you may have to pay extra charges if you go over your set data allowance, or your data speed may be slowed.

You can check your usage:

On your smartphone or tablet:

- Open the My Telstra app
- Select Services in the bottom bar and you'll see the remaining and used data for all your services
- To view your usage in more detail, tap on the relevant service

This will still work if you don't have a Telstra ID, but you will need to turn off Wi-Fi and use your mobile data.

On your desktop:

- Go to my.telstra.com.au
- Sign into your Telstra 24x7 My Account
- Your current data usage and days remaining until your next billing cycle will be displayed

By SMS:

- Send the word USE to 176, and you will receive a text (SMS) with information on your usage

How to change your Month-to-Month Plan

On a Month-to-Month Plan you can change to a cheaper or more expensive plan once a month if your data needs change.

On your smartphone or tablet:

- Open the My Telstra app
- Select Services in the bottom bar
- Select the mobile service you'd like to change
- Scroll down to Your plan and select the option to change your plan size
- Select a new plan from the options
- Tap Switch then Confirm to proceed

This will still work if you don't have a Telstra ID, but you will need to turn off Wi-Fi and use your mobile data.

By phone

- Call 1800 444 403 and say “Mobile Sales”



Telstra bills explained

Understanding your bill

The type of bill you receive depends on your plan.

- Pre-Paid: There are no bills for Pre-Paid.
- Post-Paid (old): You will receive a bill each month by mail, email or via My Telstra app and pay how you normally would.
- Month-to-Month: Currently you can receive a bill each month by mail, email or via My Telstra app and pay how you normally would.

Telstra is progressively making changes to the ways you can pay for Month-to-Month Plans.

For future mobile plans, you will need to pay using Direct Debit. On Direct Debit you pay your monthly charges upfront on the same date each month. This is called your Monthly Payment Date.

On those newer plans, you will no longer receive a bill at the end of each month. Instead, you will receive a receipt (tax invoice) once your Direct Debit has been processed.

Before you go on a Month-to-Month Plan check to see what payment options are available.

How to read your bill

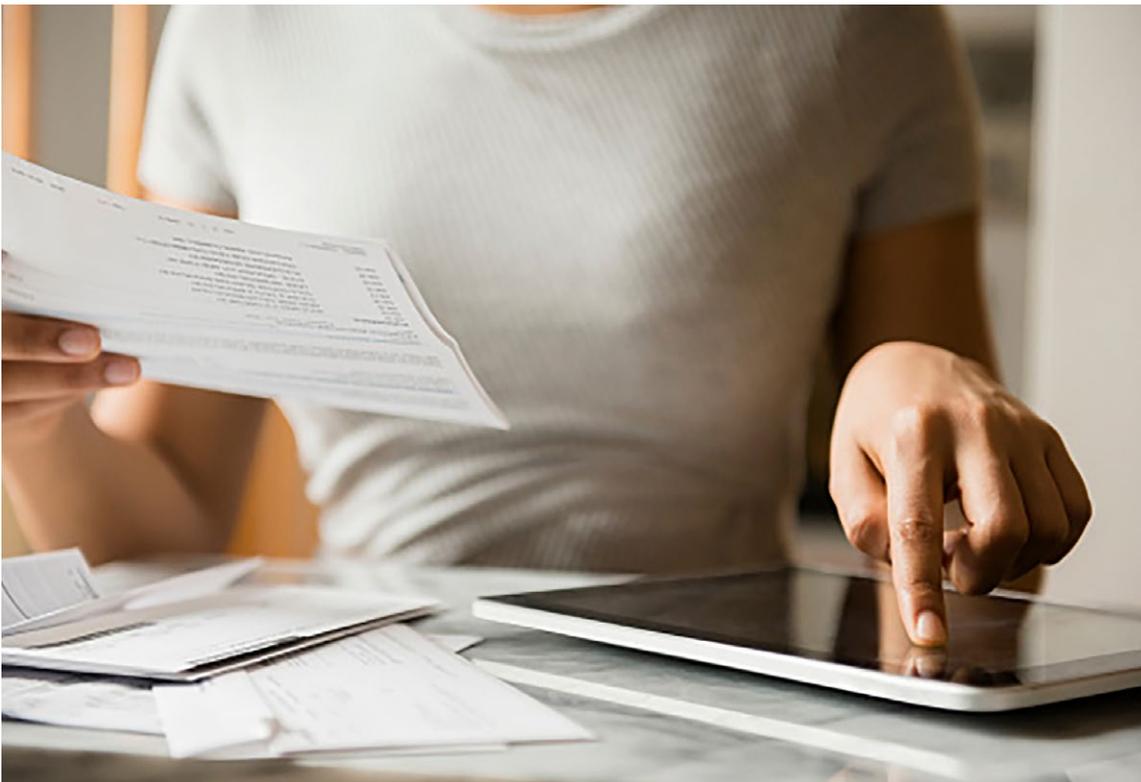
Our bills contain the following information:

- The billing period
- The Due Date for the billed charges and the Due Date for any money you haven't paid from previous periods
- The name of the offer or plan you're on and are being billed for
- A description of the charges included in the bill
- Ways to pay your bill
- A telephone number for you to call if you have questions about your bill

For more information on how to read your bill visit telstra.com.au/support/account-payment/understand-charges-on-bill

Late Payment Fee

This is a fee you may have to pay if you do not pay your bills on time. If one or more of your bills are overdue, and the overdue amount is more than \$70, we may charge you a Late Payment Fee of \$15. If you hold a Pensioner or Department of Veteran Affairs card, you are entitled to apply for an exemption. There are no Late Payment Fees if you pay via Direct Debit.



What can cause a large bill?

Current Month-to-Month Plans

Your charges on a Month-to-Month Plan will usually be the same each month if you are only making local calls, as there are no excess data charges for data used in Australia (although data speeds will be “shaped” which means it will slow down to 1.5Mbps if you go over your allowance). However, your costs may rise if you use your mobile on a Month-to-Month Plan for any of the following:

- Calls to premium numbers (e.g. 19xx numbers)
- Some satellite numbers
- 1234, 12 455 and 12 456 numbers
- Content charges (including third party charges) such as ringtones or entering a competition
- Calls/SMS/MMS to international numbers

Older Post-Paid Plans

If you still have an old Post-Paid Plan, you may end up with a higher than expected bill if you use more data or make more calls than your plan included. If your Post-Paid bill is high because of the amount of data you have used, there are a number of ways to reduce future data use (see “How can I reduce my data use?”)

If your Post-Paid bill is high because of the calls you have made, see if you can do some communicating by text (SMS) instead, as this should be cheaper.

If you have used more data/calls than you expected, and you are on a Post-Paid Plan, you may wish to consider changing plans.

Remember, don't let someone borrow your phone unless you know how it will be used and how this will affect your bill.

What to do if you receive a large or unexpected bill

If your large bill is unexpected you should check your usage (see above) to better understand why the bill is high.

If you think you've been incorrectly charged, you can call 1800 444 403 and say “Dispute Bill”.

If you need more time to pay your bill, and you are eligible, you can request a payment extension (we give you more time to pay) by calling us on 1800 444 403 and saying “Payment Extension” or visit my.telstra.com.au/myaccount/payment-extension and enter your details.

You are only eligible for a payment extension if:

- You have less than \$2000 to pay
- You have no existing or overdue payment arrangements
- You haven't broken a payment arrangement in the last 6 months

If you are not eligible for a payment extension, but cannot pay your bill, or cannot pay your bill without experiencing financial difficulty or hardship, you should contact us to discuss how we can help. To do so, you should speak with our Financial Hardship Team, by calling 1800 444 403 and say “Financial Hardship”.

How to get help

What to do if you have a problem with Telstra

There are several ways you can get help if you are having problems with your Telstra product or service.

- Call us on 1800 444 403 (Monday to Friday, 8am – 8pm AEST).
- Use the My Telstra app, which lets you manage your account in a range of ways. For example, you can request a payment extension, estimate an Early Termination Charge and track the progress of dealing with a fault. You can also message us for help in the app.
- Visit a store if there is one nearby. Locate them by visiting telstra.com.au/telstra-store. Don't forget to bring a valid ID if attending a store as they will need it to verify your identity to assist you.
- Visit CrowdSupport – where common problems and tips and tricks are shared. You can also ask questions. Visit CrowdSupport at crowdsupport.telstra.com.au/
- If you can access the internet there is advice on a range of topics at www.telstra.com.au/support

Making a complaint

If you're not happy with the assistance we have provided you can:

- Call 1800 444 403 and say "Complaint"
- Use our Online Form by visiting say.telstra.com.au/customer/general/forms/Email-Complaint
- Post your complaint letter to:

*Telstra Complaints
Locked Bag 20026
Melbourne VIC 3001*

Anyone has the right to make a complaint, and there is no cost to do this. We aim to deal with all complaints efficiently, objectively, and fairly.

When you make a complaint, we'll immediately acknowledge the complaint and give you:

1. A unique reference number so you can identify and follow up on your complaint;
2. An estimated timeframe for when we'll resolve your complaint; and
3. Details on how you can get information about our complaint handling process.

If you are not happy with the outcome of your complaint you may wish to contact the Telecommunications Industry Ombudsman – visit www.tio.com.au or call 1800 062 058. The TIO is a free, independent service that can help if you're not satisfied with how we have handled your problem. Note that the TIO will generally only look at your complaint if you have already tried to resolve it directly with us.





Keeping your phone safe

Your mobile has some security features that can protect against misuse. Set a Personal Identification Number (PIN), which must be entered before anyone can use the phone. Smartphones can contain confidential and personal data and you should use PIN code security for the handset and SIM card. Also, use a tracking app (e.g. Find my iPhone) so that if your phone is lost you can track it.

How to avoid scams

Beware of texts and calls you receive about winning prizes or visiting websites. It can be a scam to take money from you. The cost of replying to these messages can be very high.

Take caution when responding to text messages or missed calls that come from numbers you don't recognise.

Look out for texts (SMS) and MMS numbers that start with 19 or phone numbers beginning with 190. These are charged at a premium rate (sometimes even for receiving a message) and can be very expensive. You can ask us to put a bar on premium rate services (190 numbers) to and from your phone.

Do not open links or attachments unless you are expecting them and you know or trust the sender.

Do not provide your mobile number to websites or in response to unsolicited emails claiming you can win a prize without very carefully checking the terms and conditions. If there are no terms and conditions or they are hard to find, don't risk it. Claims of 'free' or 'very cheap' offers often have hidden costs. Remember, if it looks too good to be true, it probably is.

If you decide to sign up to a subscription service check that there is an option to 'unsubscribe'.

If you think you have provided your account details or personal identification details to a scammer, contact your bank, financial institution, or other relevant agencies immediately.

If you think you have been scammed, keep the message and report it to the Australian Competition and Consumer Commission: 1300 302 502 or www.accc.gov.au.

To prevent your personal information being stolen, be careful about the websites you visit on your phone. If you are accessing your bank accounts, use your mobile network rather than a free internet wireless network (Wi-Fi).

What to do if you lose your phone

It is important to contact Telstra as soon as possible after you realise your phone is missing so we can block your phone and stop others using it. You can always get it unblocked if you find it later.

Is it really lost?

- Try calling the phone or send an SMS from another phone – can you hear it?
- There are many apps that can help track your phone if it is lost (e.g. Apple has "Find My iPhone"). If the app indicates the phone is in an unfamiliar place, call police and inform them.
- Check lost property and the local police station in case the phone has been handed in.

Suspend your account while you find your phone

You may suspend a Month-to-Month Plan while you find your phone. When you find your phone, you must reinstate your existing Month-to-Month Plan before you can use the phone again.

You can suspend a Post-Paid Plan so no-one can charge calls to your account. However, any monthly plan fees and other recurring charges will continue to apply while your service is suspended. If you find your phone you can contact Telstra to resume your Post-Paid service and/or unblock your handset on 1800 444 403.

Consider other steps

- If you have social media, banking, email, other apps with personal information, you may want to change your passwords.
- If your mobile can remotely wipe your private information, consider doing this too.

Replace your phone if you're on an old Post-Paid Plan

If you are near the end of your contract period on an old Post-Paid Plan, you may be able to upgrade your mobile and change to a Month-to-Month Plan. To find out when your current plan ends and any charges that might apply visit telstra.com.au/mobile-phones/upgrade-now

You can also use our Online Form to check your plan details by visiting my.telstra.com.au/myaccount/contract-details

Common Terms

These are some terms you will hear frequently if you have a mobile phone, smartphone or table.

3G is short for 'third-generation' and refers to the wireless technology used to connect mobile devices to the internet.

4G is short for 'fourth-generation' and is the newer version of 3G.

4GX is capable of providing the fastest 4G speeds in Australia on a compatible mobile device in a 4GX coverage area.

5G is short for 'fifth-generation' and is the newest and fastest version.

Mobile phone is a portable and electronic telecommunications device that connects to a mobile network so you can communicate over long distances. Mobile phones support voice communications, SMS and MMS.

Smartphone is a mobile phone with advanced features. It provides access to Internet services such as web browsing and e-mail as well as allowing users to store information and install programs that are commonly known as Apps.

Tablet is flat screen portable computer fitted with a touchscreen display and a rechargeable battery. An iPad is an example of a tablet.

SMS stands for Short Message Service and is the sending of short (160 characters or less) text messages to and from mobile phones. SMS is also called a 'text message' or 'text'.

MMS stands for Multimedia Message Service. MMS is the sending of messages that include multimedia such as images, audio, video and text.

SIM card is a small, removable, plastic 'smartcard' used to store and transmit data, which fits inside your mobile device and connects you to the mobile network. SIM cards store the service provider details and identify you to the network. You need a SIM card to make calls, send text messages and use data. You can still make emergency calls to Triple Zero (000) from a mobile phone without a SIM card.

Internet is sometimes called "the Net" or "the Web" and is a worldwide system of computer networks. Basically, the internet is a great way to connect with the entire world. People use the internet to connect with one another, for social media, electronic mail, mobile applications, online games and streaming media services.

App is short for 'application' and is a software program for tablets and phones. People use apps to play games, to find information (such as maps or weather forecasts) and to connect with service providers (like banks, Centrelink or Medicare).

Bluetooth is a wireless technology that provides a way to connect and exchange data between mobile phones and other devices (such as a speaker).

Data refers to the sending and receiving of information over your mobile broadband service – data includes internet use, emails, live video chat, app updates, downloads and sending pictures in a text message (MMS). Data does not include texting (SMS), voice calls, listening to voice messages or taking photos.

Data usage is the amount of data you send and receive in a particular time period. This may affect how much you pay for your mobile service.

Download is the process where your mobile device receives data from an external network or connection. (Conversely, **Upload** is the process by which data such as photos and videos are sent from your device to an external network). Both downloading and uploading use data.

Fixed Line Internet or **Fixed Line Broadband** is an internet connection in your home (or workplace), delivered through your phone line or through your provider's cable network.

Mobile broadband uses a mobile network to provide wireless internet access, for example on a mobile phone or tablet.

NBN stands for the National Broadband Network and is an Australia-wide project funded by the Federal Government to provide all homes and businesses with a fast, reliable connection to the internet. Once the NBN is available in your area, traditional copper and cable-based phone and internet services will be disconnected. You will need to switch to the NBN if you want to keep a Fixed Line Internet connection.

Wi-Fi is a short-range wireless network that allows connection to the Internet when in range of an 'access point' (e.g. in a home or shop). Generally, when your phone is connected to Wi-Fi it is not using data from your mobile phone plan. However; if the Wi-Fi signal is weak, your phone may automatically switch back to using mobile data.



Wi-Fi hotspot is a physical location where you can obtain internet access, typically using Wi-Fi technology. Public hotspots may be created by a business, such as coffee shops or hotels, for use by customers.

Megabyte/Gigabyte (MB/GB) is a volume of data. 1024MB=1GB. Many plans include a specified amount of data. Depending on your plan, if you use more than the data allowance you may be charged extra, or the speed of the service may be slowed down.

Mobile Plans

Month-to-Month Plan is the new form of mobile plan offered by Telstra. You might also hear these plans called “subscription plans”. They are also known as “Post-Paid Plans”. On our Month-to-Month Plans you pay a set cost each month which gives unlimited standard local and national calls and text and a set data allowance. There is no long-term contract for our Month-to-Month Plans and no excess data charges in Australia. These plans are explained in more detail on page 9.

Pre-Paid Plan is a mobile plan where you pay upfront by buying a “recharge” or “credit” that gives you unlimited local calls and texts and a set data allowance. Recharges come in different amounts and the amount you recharge will determine how much data you get and how long you have to use your data. These plans are explained in more detail on page 7.

(Older) Post-Paid Plan is a mobile plan that involves paying a fee each month for the use of the service. Unlike a Pre-Paid Plan, a Post-Paid Plan continues until it is cancelled. Month-to-Month Plans are a new form of Post-Paid Plans. Some of our earlier Post-Paid Plans required you to sign up for one or two years, and included a phone as part of the monthly cost for those plans. On some of our plans, customers would also need to pay extra fees if they used more data than was included in their plan. We no longer offer these plans to our new customers, but some of our existing customers are still on these plans.

Fees and contracts

Device Payment Contract is an agreement with Telstra where you pay off the cost of a phone or tablet in interest free monthly installments over 24 months. This is explained in more detail on page 2.

Early Termination Charges apply if you have signed a contract with Telstra for an (Older) Post-Paid Plan and you terminate the contract before the end of the contract period. You will need to pay the Early Termination Charge in one go. In addition, if you have signed up for a Device Payment Contract on our new Month-to-Month Plan, early termination of your service means you will have to pay out any remaining unpaid cost of the phone. If you think you’ve been incorrectly charged an Early Termination Charge or device repayment costs, call 1800 444 403 and say ‘Dispute Bill’.

Late Payment Fee is a fee you may have to pay if you do not pay your bills on time. If one or more of your bills are overdue, and the overdue amount is more than \$70, we may charge you a Late Payment Fee of \$15. If you hold a Pensioner or Department of Veteran Affairs card, you are entitled to apply for an exemption. There are no Late Payment Fees if you pay via Direct Debit.

Contact Us

Indigenous Hotline call 1800 444 403
(Monday to Friday, 8am – 8pm AEST)

General enquiries call 13 22 00
(Monday to Friday, 8am – 5pm AEST)





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