Critical Information summary (J Voice Banking)

This summary does not reflect any discounts, bonus data or promotions which may apply from time to time.

JORTEL COMMUNICATIONS Month-to-Month Mobile Plans

Here is a quick summary of the important parts about your mobile plan. These plans are postpaid mobile services which provide you access to our network, a mobile phone number and access to make and receive calls, send and receive messages and have access to mobile data. All prices quoted are inclusive of GST.

Information about pricing

See the table at the start of this summary for your plan pricing and minimum monthly charge. If you use your device for services not included in your plan or exceed your monthly allowances, you will have to pay more than your minimum monthly charge set out in the table at the start of this summary. Monthly charges are paid in advance and any charges not included in your plan will appear on your next bill after they are incurred.

Plan Name	J Voice 15GB	J Voice 45GB	J Voice 65GB	J Voice 100GB	J Voice 120GB	J Voice 180GB
Plan Retail Price	**$40.00**	**$45.00**	**$50.00**	**$60.00**	**$70.00**	**$85.00**
Network	5G	5G	5G	5G	5G	5G
Max Upload/Download Speed in Mbps	100/100	100/100	100/100	100/100	250/250	250/250
Contract	1 Month	1 Month	1 Month	1 Month	1 Month	1 Month
Included National Talk & Text	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
National Standard MMS*	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Included Data in GB	15	45	65	100	120	180
Standard Calls to 15 countries	NO	YES	YES	YES	YES	YES
Maximum Data Bank	1024GB	1024GB	1024GB	1024GB	1024GB	1024GB

Eligibility

JORTEL COMMUNICATIONS mobile plans are available to new and recontracting services. Eligible customers may change rate plans to these plans.

Minimum Term Casual Month by Month

Your mobile service will be on a casual month by month option. From time to time, we offer credits as part of marketing and promotional campaigns, credits are applied no later than by the fourth bill generated. Should you move your service away or disconnect the service within the first two billing periods the credit applied will be removed and the full plan fee charged. If you port your number away from JORTEL COMMUNICATIONS, the total amount owing will be the cost of any usage incurred up until the time of cancellation plus the minimum monthly charge.

What is included

Unlimited national call value - with your monthly plan allowance you can make unlimited standard national calls to fixed and mobile numbers, including unlimited standard SMS and photo MMS, voicemail retrieval, and calls to 1800 and 13 - 1300* numbers. Calls and SMS/MMS to premium numbers (e.g.,19xx numbers), Sensis calls or other content charges (including third party charges) are barred. You will receive SMS notifications when you use 50%, 85% and 100% of your data allowance except for the 2GB Auto Bolt-on. These SMS notifications are only a guide and can be up to 48 hours behind real time usage. You will also get an SMS each time a 2GB data top-up is added. Unused data expires each month and cannot be carried forward or used while roaming overseas.

Included international call value

If your plan includes unlimited landline calls to 15 countries, please note that your service can only be used to call landlines numbers unless otherwise stated. Included countries: China, China Mobile, France, France Mobile, Germany, Germany Mobile, Greece, Greece Mobile, Hong Kong, Hong Kong Mobile, India, India Mobile, Ireland, Ireland Mobile, Malaysia, Malaysia Mobile, New Zealand, New Zealand Mobile, Singapore, Singapore Mobile, South Korea, South Korea Mobile, Thailand, UK, UK Mobile, USA, Vietnam and Vietnam Mobile.

Data Usage You can monitor usage by visiting our website, click on Sign In and login with your Account Number and Password. You can check your data usage balance via your mobile handset. Texting "BAL" to 179 will trigger a text to show your remaining balance.

Data Banking Data banking is enabled on your service. You can accumulate up to 512GB or 1024GB of unused data for later use, depending on which plan you select. Data will reset upon changes made to your service including but not limiting to plan changes and change of ownerships.

Overseas Usage Your monthly included call and data value do not include usage while you are overseas, so you will be charged separately for this usage. International Roaming Bolt-Ons are available to be used overseas, the Roaming Bolt-Ons are valid for 30 days from activation date. Roaming is not available in all the countries. Please refer to the International Roaming Sheet for more information.

What is not included Your unlimited included value cannot be used for video MMS. MMS Video (National) is charged at $0.041 min with $0.45 flagfall inc. GST and MMS Video (International) is charged at $0.069 per min with a $0.61 flagfall inc. GST. Your unlimited included value cannot be used for making calls and sending SMS / MMS to international numbers, calls to Satellite numbers, calls to 1234, 12455 and 12456 or content charges (including third party charges). It does not include usage when roaming overseas, among other assistance and special numbers. These will incur excess usage charges to your monthly bill and are charged at the standard PAYG rates.

Hardware If an option for hardware purchase is applicable at the time of your purchase, mobile hardware that is charged to your JORTEL COMMUNICATIONS account remains the property of JORTEL COMMUNICATIONS until such time that Bill statement for outright purchase or instalments has been paid in full. Should the statement remain in arrears JORTEL COMMUNICATIONS reserves the right to recover the mobile hardware.

Billing / Billing Cycle Charges and inclusions are metered on a pro-rated basis. Your first bill may look a little unusual or higher than expected for the first month. Telecommunication service providers charge 'in advance'. Your subsequent account from us will revert to the regular monthly charge. Any plan change made on days other than the first day of your billing cycle will be fully charged on the day of the change (current month) and on the next day (month in advance) including the plan fee your service is currently connected to.

Your billing cycle starts from 28th of each month and ends on the 27th of the next month. If you cancel your plan or transfer your number to a new provider, you will not receive credits for any unused days remaining in your current billing period. If you wish to cancel or port out your services, we recommend that you do so towards the end of your billing cycle so to utilise the month's service as much as possible. We will send a courtesy Email and SMS as a reminder to you no later than 2 days before your account is due for payment.

Direct Debit Your first month's access fee will be direct debited upfront via the payment method nominated on your online order prior to sending the JORTEL COMMUNICATIONS mobile sim card to you. Future payments will be deducted when your bill is due. Should payment dates be missed or payment unsuccessful, and your account remains outstanding 7 days after your payment due date, your service will be restricted, and your standard monthly recurring charges will still apply. If you are experiencing difficulties making payment, please contact us so we can discuss a suitable payment plan with you. If you do not contact JORTEL COMMUNICATIONS and your account remains 60 days in arrears, your service will be disconnected.

Peace of Mind We will let you know once you reach your call or data limit, and you can choose to purchase more credit. If you do not purchase more allowance, we may limit your service (to free outgoing calls only if you have run out of call credit or no downloads if you have run out of data) until your plan starts a new billing month. More credit can be purchased by way of Excess Spend Limit, you may choose to have an excess spend limit of your dollar value choice. Once you have used all your included data, you can purchase Data Bolt-Ons these can be added any time during a billing cycle. Any remaining data on your previous data top-up will forfeit once you purchase the next one. All top-up data will expire upon your next billing date.

See below for extras and add-ons:

Domestic data bolt on options

$15 per 2GB	On auto per block (maximum of 5 blocks available)
$15 per 1GB	Applied as a once off bolt-on for the billing cycle

Excess Data Barring To limit the spend to just the monthly access fee and minimise the chance of bill shock, you have the option to bar excess data usage. If this is selected, upon reaching 100% of your data limit. Your data access will be temporarily paused. It will resume on the next billing cycle. Please be mindful that if this is selected, it can also trigger other barring including the ability to call overseas to countries outside

of your plan inclusion. Please contact us if you would like to have this activated.

Companion Esims If you have a compatible wearable device, such as Apple or Samsung Watch, a companion esim subscription is available for an extra $10/mth. 5G voice service plans are required for adding companion esims. Please follow the instructions on https://www.jortel.com.au/plans/mobile/watch-esim to manage your subscription, and for more info.

Voicemail Your voicemail is set as the 101 voicemail service by default. You can utilise this to set up your greetings and to access your messages. On your first call to 101, you will be asked to set up a 6 digit voicemail pin. If you do not wish to use voicemail, you can also opt for a voice-to-text service.

Using your services overseas You cannot use your plan's standard calls, text and data inclusions if you are overseas. To use your mobile phone when you are overseas, you need to activate roaming if it is not already on. Check your roaming settings and turn roaming on/off using the Online Account Portal. We also recommend purchasing an international roaming packs to avoid bill shock. (Note, these are only available for eligible destinations)

Your roaming inclusions can only be used in certain countries (subject to change) and once you have exceeded any inclusions you will be charged at standard international roaming rates. See https://www.jortel.com.au/plans/mobile/roam for information on eligible destinations, roaming, call and data rates, tips on how to control your spend and details on our travel options.

International Roaming Packs

Pack Code	Pack Name	Data Inclusions	Call Inclusions	SMS Inclusions	Validity	Cost
ROAM5	5GB Travel Pack	5GB	30 Minutes	30 SMS	7 Days	$45
ROAM10	10GB Travel Pack	10GB	60 Minutes	60 SMS	14 Days	$75
ROAM3	3GB Travel BizPack	3GB	300 Minutes	300 SMS	3 Days	$85

Special promotions and Extras This summary may not cover all special promotions or optional extras you may select. Optional extras may be available, and charges may apply depending on your plan. By signing up to an optional extra, you agree that it is subject to change at any time. We will try to give you at least 21 days' prior notice of a change, however, this does not entitle you to terminate your plan. Optional extras can be cancelled at any time; you just pay for these charges until the end of that billing month.

Cancellation and Porting-Out For cancellations or outgoing number ports within the first 6 months of activation, please note that there is an administration fee of $9.99.

Fair Usage Policy Our Fair Usage Policy applies to these plans. Its purpose is to ensure all our customers can access our services, and do not use our services in a manner we consider 'unreasonable' or 'unacceptable', including, but not limited to 'non-ordinary' or 'commercial purpose use' of these plans. It also sets out your responsibilities when you use your data and confirms steps we may take to monitor and ensure compliance with this policy.

Paper Invoice Fee Please consider the environment and opt for electronic billing (no charge) along with Direct Debit. You will be charged $4.95 each month if you choose paper bills.

Payment processing fee Direct Debit via bank account and credit card incur no additional charge. Payments made with BPay will incur a payment processing fee of $2.09.

Late payment fee If you do not pay your bill by the due date you will incur a late payment fee of $16.50. If you are experiencing any financial hardship, please contact our team for options available to you.

Customer Complaints Our complaint resolution team can be contacted at crc@jortel.com.au. Please contact us in the first instance so we can try to resolve your complaint. If the outcome is not to your satisfaction, you may contact the Telecommunications Industry Ombudsman on 1800 062 058.

1. All prices are quoted inclusive of GST. 2. Included value amounts are valid for one month (billing period) and are to be used in Australia. Plan's included values can be used towards standard national calls, standard SMS and standard photo MMS to mobiles and fixed line services, calls to 1300, 13, 1800 and calls to retrieve voicemail. 3. Services excluded from the plan allowance are: video MMS, directory services, SMS and MMS to international numbers, international roaming, content packs, bolt-ons and mobile data usage. 4. Some of the barred services are: Premium services, 19x, 189x and VPN numbers 5. When the included value on a plan is reached, any extra usage will be charged at the standard rates as excess spend. 6. Fair Usage policy applies to all mobile plans in relation to calls, call diversions, SMS, MMS, and data usage. 7. Calls are charged in 60 second increments, plus Flag fall charge. 8. Unused monthly data allowance cannot be rolled over on data sharing plans. 9. Upon exceeding the monthly included data allowance you will be charged for excess data usage as indicated unless Zero Bill Shock has been enabled, unless 1GB Auto bolt-on is active. 10. Data usage will be metered in kilobytes, where 1024 bytes = 1 Kilobyte or part thereof and includes both uploads and downloads. 11.Monthly data allowance cannot be used when roaming internationally. 12. The mobile product of JORTEL COMMUNICATIONS is a division of First State Group Pty Ltd ABN 91 610 642 521 mobile plans use part of Telstra's Wholesale 5G, 4G and 3G mobile network with a 4G coverage footprint of 96.5% and a combined 4G and 3G coverage footprint of more than 98.8% of the Australian population covering 1.62 million square kilometres. 13. These mobile plans have access to download speeds of up to 250Mbps on 5G. 5G devices will enjoy typical download speeds of 2-150Mbps and upload speeds of 1 to 50 Mbps in 5G coverage areas. 14. Handsets not capable of 5G will only receive 4G and 3G coverage.15. Check mobile coverage at https://mobilemaps.net.au/maps/api/embed/4G/. 16. International Roaming charges are Pay As You Go or based on the International Roaming Bolt On you have chosen, and may not be available in all countries. Refer to International Roaming sheet for more information. 17. Prices in this document are valid from 1st April 2024. 18. Not to be used in conjunction with any other offer and/or promotion. 19. JORTEL COMMUNICATIONS reserves the right to vary the terms of these promotions at any time. 20. Full terms and conditions are listed on the JORTEL COMMUNICATIONS website www.jortel.com.au/terms