

CRITICAL INFORMATION SUMMARY

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

100GB MONTHLY PLAN		
Description	Monthly mobile post-paid service plan with inclusions and exclusions described in this Critical Information Summary	
Minimum Monthly Charge	\$45	
Included Data	Base Data: 100GB	
Included Standard National Minutes (standard national calls, 13, 1300, 1800 calls and voicemail)	UNLIMITED	
Standard National SMS (per SMS of up to 160 standard characters)	UNLIMITED	
VoLTE and VoWifi	Includes VoLTE and VoWifi capabilities	
Voicemail	Free for basic Voicemail services Usage charges for bonus services will apply	
Additional Data Options	Non-Recurring Data Boosts: 3GB for \$10, 5GB for \$13, 12GB for \$15, 25GB for \$25	<p>Non-recurring Data Boosts can be applied multiple times in any single billing period. Each Data Boost is an individual transaction. The card on file will be charged immediately each time you buy a Data Boost.</p> <p>Data Boost will not be automatically applied if you finish the 5GB allocated data under this monthly plan before the month ends. You will need to apply for a Data Boost should you require more data.</p>
Excess Data Charges	Excess data is charged at \$0.01 per 1MB unless you purchase additional Data Boost.	
International Voice Calls (originating in Australia)	<p>For the full list of International Voice Call rates, see circles.life/au/roaming-international-call-rates/. There is a Flat Fee per call of \$0.33 (incl GST) on top of International Call rates.</p> <p>IDD Add-On is also available for purchase at \$8/month for 300 minutes to 25 countries, see https://www.circles.life/au/international-standard-calls.</p>	
International SMS (originating in Australia)	\$0.32 per SMS up to 160 standard characters	
International Roaming	For the full list of roaming rates, see circles.life/au/roaming-international-call-rates/ .	
Term	<p>Month-to-month plans may be cancelled any time with no cancellation fee. Pre-paid monthly and data charges will not be refunded after the first month. If cancelled in the first month, the pro-rata minimum monthly charge is payable unless you request for a refund in accordance with the terms and conditions of our 30-Day Satisfaction Guarantee Policy. Please refer to our Customer Service Satisfaction Guarantee Policy for more details.</p> <p>If a request for termination is made after 12PM AEST on the last day of the calendar month, the following month's bill will be charged to you.</p>	

INFORMATION ABOUT THE SERVICE

In order to use the service, you need a Circles.Life SIM card, which may be ordered through your Circles.Life App or through our website at www.circles.life/au and a compatible mobile device. You may purchase additional Data Boosts which can be used with the Circles.Life Base Plan.

DATA

Data included in the plan are for use within Australia only. Any unused data expires at the end of each billing month. Data is not automatically added to the allocated data limit if the limit is reached. You will need to apply for a Data Boost if you require more data.

STANDARD CALLS AND SMS

Included minutes are for standard national calls to landlines and mobiles, 13, 1300, 1800 numbers and voicemail, within Australia. Calls to overseas numbers are charged at our prevailing international rates - see circles.life/au/roaming-international-call-rates/. Included SMS are to local numbers only. SMS sent to international numbers will be charged at \$0.318 per message.

EMERGENCY SERVICES

Circles will provide services to emergency service numbers such as but not limited to 000 & 112 free of charge.

CUSTOMER SERVICE

You can use the Circles.Life App on your mobile to pay a bill, check your account balance, call and data usage, chat to customer care and more. Download the Circles.Life App from www.circles.life/au/.

CANCELLATION

Circles will provide services to you from the service start date, in accordance with the [agreement](#), until the service is cancelled by scheduling termination via our self-service portal.

TRACKING YOUR SPENDING

You can monitor your unbilled usage on the Circles.Life App. The app will alert you once you've reached approximately:

- 50%, 85%, and 100% of your included Base Data;
- 50%, 85%, and 100% of any additional data that is purchased and used above your standard plan inclusion each month.

FINANCIAL HARDSHIP

If customers or former customers are unable to pay their bill due to financial hardship caused by illness, unemployment or another reasonable cause, Circles offers a number of options. Our Financial Hardship Policy can be found [here](#).

WHAT'S NOT INCLUDED

Your monthly calls, text and data cannot be used overseas and do not include calls to directory assistance, video calls, 1900 premium numbers or content charges. For details of those charges please see your pricing plan [here](#). MMS is not applicable to this plan.

ROAMING

International roaming (especially using data) may incur significant additional costs and is not available in all countries. Refer to our international roaming rates at circles.life/au/roaming-international-call-rates/. International roaming can be enabled through the Circles.Life App and is subject to usage caps to prevent bill shock. Please refer to our [Billing and Payment Policy](#).

FAIR USE POLICY

Our Fair Use Policy' is to ensure Circles can continue to deliver quality mobile services to all our customers. It sets the standard for our customers to ensure they do not use our services in a way we deem "inappropriate" and/or "unacceptable", and avoids potential legal, infringement, and data security issues. Please see [here](#) for full details.

BILLING

Bills will be sent to you within the first 10 working days of the start of each month. You may pay using the Pay Now option within the Circles.Life App, and enable auto-debit for recurring payments. A late payment fee may be charged if the bill is not paid within 10 working days of the bill due date. For more information, please see [here](#). Please refer to our [Billing and Payment Policy](#).

CUSTOMER COMPLAINTS AND DISPUTES

If you have a problem or complaint about your service, please visit <https://www.circles.life/au/help> which lists our support modes: Chat, Web, Email, Voicemail and Post. (Weekdays 8am-8pm, Weekends 8am-5pm AEST).

If you are not satisfied with our review and/or outcome of the complaint, or with the way in which we handled the complaint, you can reach out to the Telecommunications Industry Ombudsman (TIO) for further assistance..

To lodge a complaint with the TIO, you can call 1800 062 058; visit its website at tio.com.au; or send a complaint form via post to PO Box 276 Collins Street West, VIC, 8007 or by fax at 1800 630 614.

If you need a complaint number from Circles.Life, please raise an inquiry with us first. The TIO will expect you to have attempted to resolve the issue with us before lodging a TIO complaint.