

INTERNATIONAL ROAMING

GENERAL

- Our International Roaming service allows you to use your compatible device to make/receive calls, use data services and send/receive SMS and/or MMS while you are overseas and have the charges billed to your Circles.Life account.
- The list of currently participating countries can be found below.
- Voice calls are available with all participating operators. SMS, MMS, GPRS and 3G/4G data services may not be available with all participating operators.

Customers can access international roaming through the following methods:

1. Pay-As-You-Go
2. CirclesRoam Day Pass
3. CirclesRoam Monthly
4. Included services on a promotional basis, as indicated in the respective Promotional T&Cs.

International roaming is only available for eligible plans.

You may activate International Roaming through your Circles.Life app. Download the Circles.Life app from <https://www.circles.life/au/>.

Do note that our Roaming services are intended for personal use. Any commercial or fraudulent use is strictly prohibited. We reserve the right to suspend or terminate services for customers in violation of this provision.

CIRCLESROAM MONTHLY RATES

1. At \$30 a calendar month (AEST/AEDT), this add-on is available to use 5GB of roaming data in eligible countries.
2. Any unused allowances from this add-on will expire at the end of each billing cycle.
3. If you cancel your add-on before the end of the billing cycle, you will not get a pro-rata refund but you can continue to access your add-on until the end of the month. If you do not cancel your add-on before the end of the billing cycle, you will automatically be charged for the next billing cycle and future billing cycles until you cancel the add-on.

CIRCLESROAM MONTHLY	
Pricing	\$30/calendar month (AEST/AEDT)
Roaming Data Allowance For use while overseas	5GB calendar month (AEST/AEDT)
What's Included	This service includes a data allowance of 5GB per calendar month based in AEST/AEDT in eligible destinations.
What's Not Included	<ul style="list-style-type: none"> • Monthly usage over 5GB of data (AEST/AEDT) • Usage in Australia, on airplanes or cruise ships • MMS (Event Fees), video calls or calls to non-standard numbers (satellite numbers, premium numbers and operator assisted calls) • Content charges (including third party charges) • Calls and SMS to standard international numbers will be charged at international roaming rate • Data usage in destinations for which a CirclesRoam Monthly is not available will be charged at our Roaming pay-as-you-go rates.
Excess Data Charge	On exceeding monthly data allowance, you'll automatically get 5GB data top-up and be charged \$30, valid until the end of the calendar month (AEST/AEDT).
Eligible Roaming Destinations	All Zone 1 destinations listed below in the "LIST OF COUNTRIES FOR ROAMING" section where <u>data</u> roaming is available. Destinations marked with an asterisk do not currently have data roaming.
CirclesRoam	Our CirclesRoam Monthly Cap helps protect you from bill shock. You will be receiving notification at

Monthly Cap	40GB, 45GB and 50GB used in a month. Once your CirclesRoam Monthly Cap usage hits 50 GB in a month, your roaming data service will automatically be disabled until your next billing cycle, or until you pay all the relevant outstanding fees stipulated in the app. Please note that data used under CirclesRoam Monthly will only count towards the CirclesRoam Monthly Cap. It will not count towards the Pay-as-you-go roaming caps.
Notifications	All usage screens and usage alerts may be delayed by up to 48 hours.

CIRCLESROAM DAY PASS RATES

Once enabled in the app, CirclesRoam Day Pass rates are automatically applied when you use your services overseas in eligible destinations. Usage includes using mobile data.

CirclesRoam Day Pass is valid for a calendar day based in AEST/AEDT i.e. to 23:59. You will only be charged when you use your service overseas in eligible destinations. Each day a service is used in an eligible destination, \$15 will be charged to your account and the inclusions listed in the table below will be available for use that day. Unused data expires at the end of each day.

If you cancel your CirclesRoam Day Pass during that day, you'll still be charged the CirclesRoam Day Pass charge for any roaming consumption on that day (AEST/AEDT).

CIRCLESROAM DAY PASS	
Pricing	\$15/day (AEST/AEDT)
Roaming Data Allowance For use while overseas	1GB/day (AEST/AEDT)
What's Included	This service includes a data allowance of 1GB per day based in AEST/AEDT in eligible destinations.
What's Not Included	<ul style="list-style-type: none"> • Daily usage over 1GB of data (AEST/AEDT) • Usage in Australia, on airplanes or cruise ships • MMS (Event Fees), video calls or calls to non-standard numbers (satellite numbers, premium numbers and operator assisted calls) • Content charges (including third party charges) • Calls and SMS to standard international numbers will be charged at international roaming rate • Data usage in destinations for which a CirclesRoam Day Pass is not available will be charged at our Roaming pay-as-you-go rates.
Expiry	Expires daily (AEST/AEDT)
Excess Data Charge	On exceeding daily data allowance, you'll automatically get 1GB data top-up and be charged \$15, valid until the end of the day (AEST/AEDT).
Eligible Roaming Destinations	All Zone 1 destinations listed below in the "LIST OF COUNTRIES FOR ROAMING" section where <u>data</u> roaming is available. Destinations marked with an asterisk do not currently have data roaming.
CirclesRoam Day Pass Cap	Our CirclesRoam Day Pass Cap helps protect you from bill shock. You will be receiving notification at 7GB, 9GB and 10GB used in a month. Once your CirclesRoam Day Pass usage hits 10GB in a month, your roaming data service will automatically be disabled until your next billing cycle, or until you pay all the relevant outstanding fees stipulated in the app. Please note that data used under the CirclesRoam Day Pass will only count towards the CirclesRoam Day Pass cap. It will not count towards the Pay-as-you-go roaming caps.
Notifications	All usage screens and usage alerts may be delayed by up to 48 hours.

PAY AS YOU GO RATES

Billing and Roaming Caps

International Roaming rates are available in the dashboard section of the Circles.Life app. Charges for International Roaming will be billed to your Circles.Life account and reflected in your upcoming billing invoice. Some International Roaming charges may take additional time to show up on your bill.

From the International tab in the dashboard of your Circles.Life app, you can access Roaming Settings (to disable/enable roaming) or Roaming and International rates to see roaming rates for each country.

Our Roaming Cap protects you from bill shock. You will be receiving notification every \$100 AUD (e.g., \$100, \$200, ..., \$300..). Once your roaming charges hit the \$300 cap, your roaming service will automatically be disabled until your next billing cycle, or until you contact us to disable the cap.

When roaming, you may hit your \$250 Credit Cap before your Roaming Cap. In that case, please make the relevant payment by using the Pay Now functionality in order to be able to resume using non-included services. Your credit usage will reset and you will be able to continue roaming after you make the relevant payment. Your roaming usage will not reset until the end of the month.

WARNING: Roaming charges may be higher than charges for international calls from Australia and data usage may be more expensive. You may be charged for both making and receiving calls while overseas.

Table 1: Postpaid Roaming Rates

		Zone 1	Zone 2	Zone 3 (Aerospace & Maritime)
National Voice Calls Within the Same Country (per minute)	National Voice Calls	\$1.50	\$1.50	\$4.00
International Voice Calls Outside the Country you are in (per minute)	International Voice Calls	\$1.50	\$1.50	\$4.00
To Receive Voice Calls (per minute)	Receive Voice Calls	\$1.50	\$1.50	\$4.00
National Video Calls Within the Same Country (per minute)		\$1.50	\$1.50	\$4.00
International Video Calls Outside the Country you are in (per minute)		\$1.50	\$1.50	\$4.00
To Receive Video Calls (per minute)		\$1.50	\$1.50	\$4.00
Connection Charge (per outgoing Voice and Video call)	Flag Fall Connection fee	\$0.00	\$0.00	\$0.00
SMS to an Australian Number (per 160 characters)		\$0.50	\$0.50	\$1.00
SMS to a non-Australian number (per 160 characters)		\$0.50	\$0.50	\$1.00
To Receive SMS		\$0.00	\$0.00	\$0.00

MMS to an Australian Number (per message)		Standard Domestic MMS rate + Data @ \$0.0038/10KB	Standard Domestic MMS rate + Data @ \$0.0083/10KB	Standard Domestic MMS Rate+Data @ \$15.50 per MB
MMS to a non-Australian Number (per message)		Standard International MMS rate + Data @ \$0.0038/10KB	Standard International MMS rate + Data @ \$0.0083/10KB	Standard International MMS Rate+Data @ \$15.50 per MB
To Receive MMS (per MB)	Data per 1MB	\$0.38	\$0.83	\$15.50 per MB
GPRS / 3G Data	Data per 100KB	\$0.0380	\$0.0830	\$1.55

All rates listed in \$AUD. Voice & Video Calls rates are shown per minute and charged with an initial increment of 60 seconds and per 30 seconds thereafter.

GST does not apply to roaming charges (with the exception of the standard SMS, MMS, international SMS and international MMS rates).

LIST OF COUNTRIES FOR ROAMING

Zone 1:

Oceania and the Pacific			
Fiji	Nauru	Norfolk Island*	Solomon Islands
French Polynesia	New Caledonia*	Papua New Guinea	Tonga
Kiribati	New Zealand	Samoa	Vanuatu

North America		
Canada ^{1 2}	Guam & the Northern Marianas ²	United States ^{1 2}
Greenland	Puerto Rico ²	US Virgin Islands ²

Asia				
Afghanistan	India	Macau	Singapore	Azerbaijan
Bangladesh	Indonesia	Malaysia	Sri Lanka	Armenia
Bhutan*	Japan ³	Mongolia	Taiwan	Georgia
Brunei Darussalam	Kazakhstan	Myanmar	Tajikistan	
Cambodia	Korea South ³	Nepal	Thailand	
China	Kyrgyzstan	Pakistan	Timor-Leste	
Hong Kong	Laos	Philippines	Uzbekistan	

Europe				
Albania	Faroe Islands	Italy	Norway	Switzerland

Austria	Finland	Jersey	Poland	Turkey
Belarus	France	Latvia	Portugal	Ukraine
Belgium	Germany	Liechtenstein	Romania	United Kingdom
Bosnia and Herzegovina	Gibraltar	Lithuania	Russia	Vatican City
Bulgaria	Greece	Luxembourg	San Marino	Estonia
Croatia	Guernsey	Macedonia	Serbia	Isle of Man
Cyprus	Hungary	Malta	Slovak Republic	Netherlands
Czech Republic	Iceland	Monaco	Slovenia	Sweden
Denmark	Ireland	Montenegro	Spain	

*** Data Roaming is not yet available in this country**

- 1 - Requires a 3G 850/1900 handset for 3G Roaming
- 2 - Requires a GSM 1900MHz compatible (tri-band) handset
- 3 - Requires a 3G 2100MHz compatible handset
- 4 - Requires a GSM 850MHz compatible (quad-band) handset
- 5 - Note: T-Mobile USA requires a 1700/2100MHz handset for 3G roaming

Zone 2:

South America			
Argentina ^{1 2}	Chile ^{1 2}	French Guiana	Peru
Bolivia	Colombia	Guyana	Uruguay
Brazil	Ecuador	Paraguay*	Venezuela

Central America			
Costa Rica ¹	El Salvador ⁴	Mexico	Peru
Belize*	Guatemala*	Nicaragua	Uruguay

North America			
St. Vincent and the Grenadines			

Caribbean Islands			
Anguilla	Barbados	St. Lucia	Grenada
St. Kitts and Nevis	Dominican Republic ^{1 2}	Antigua and Barbuda	Aruba
Dominica	Haiti	Cayman Islands	Bermuda
Bonaire	Trinidad and Tobago	Jamaica	Curacao & Bonaire

Africa				
Algeria*	Ethiopia*	Madagascar	Namibia*	South Africa
Botswana	Gambia	Malawi*	Nigeria	South Sudan*
Burkina Faso	Ghana	Mali	Reunion Island*	Sudan
Cameroon	Guinea Bissau	Mauritania*	Rwanda	Tanzania
Chad	Guinea*	Mauritius	Senegal	Uganda
Congo, Democratic Republic of the	Kenya	Morocco*	Seychelles	Zambia
Cote D'ivoire*	Liberia	Mozambique	Sierra Leone*	Zimbabwe

Middle East			
Bahrain	Egypt	Iran	Saudi Arabia
Israel	Jordan	Kuwait*	Yemen*
Oman	Palestine	Qatar	Iraq*
Syria*	Tunisia*	United Arab Emirates	Lebanon*

* Data Roaming is not yet available in this country

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5 - Note: T-Mobile USA requires a 1700/2100MHz handset for 3G roaming

Zone 3:

Aerospace	Maritime
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