

BILLING & PAYMENT POLICY



This Billing and Payment Policy of CIRCLES AUSTRALIA PTY LIMITED (Circles.Life) forms part of our Standard Form of Agreement that applies to services we provide. Circles.Life reserves the right to amend the policy by giving you at least 30 days' notice of the change and posting the updated version of the Policy on our website. Notifications will be made by email to inform you of the changes. We highly encourage our customers to review this policy periodically.

Information about the charges and discounts that apply to our services and products can be found on our website at <https://circles.life/au/plan/>.

BILLING PERIOD

- Billing periods start on the first day of the month and end on the last day.
- If you activate your service part way through a month, the first month's billing period will start on the day of activation of your service and end at the end of the last day of the month. Any Monthly Plan or Add-on charges that apply for the first month will be on a pro-rata basis. There is no pro-rata data allocation on Add-on.
- Boosts will be charged immediately.
- Bills will be sent to you within the first 10 working days of the start of each month.

PAYMENT OPTIONS AND METHODS

You must pay by the due date shown on the bill. This due date will be within 10 working days from the date the bill is issued. Circles.Life mobile service bill can be paid using the following payment methods:

- Credit / Debit card
 - ▷ Circles.Life accepts Visa, Mastercard or Amex.
 - ▷ No transaction fee will be incurred.

How to Pay My Bill

- Pay Now option
 - ▷ This is a self-pay function located in the Circles.Life app to pay your bill.
 - ▷ This option is available for use after you received your bill.
 - ▷ Only credit & debit card payments are accepted.
 - Your payment card details will be stored for future payments. This can be updated at any time through the Circles.Life app.
- Automatic payments
 - ▷ Automatic payment is enabled by default. You may disable this at any time through the Circles.Life app.
 - ▷ Automatic payments are applied to your designated credit or debit card on file 10 working days after your bills are sent.
 - ▷ No transaction fee will be incurred.
 - ▷ Disabling the automatic payment function will take effect within 3 working days.
 - If the feature was disabled less than 3 working days before the automatic payment transaction is scheduled, your card or bank account will still be debited.
 - If you disable automatic payments through the Circles.Life app, you must use an alternate means for paying any amounts due by the due date.

If you don't pay your bill in full by the due date stated, we will send payment reminders. Late payment fees as mentioned in our Standard Pricing Table may be imposed if payment is not made by the due date stated on your bill. If you have multiple unpaid bills and there is only sufficient funds for some of the bills, the payment will be applied to the oldest outstanding charges first and you may still be liable to pay any late payment fees. Non-payment or repeated late payment of bills may have an effect on the provision of current or future telecommunications service to you.

CREDIT CAPS

In order to prevent bill shock and to manage credit, if your usage of services that are not included in your plan (such as pay-as-you-go charges, international roaming or IDD charges - service availability depending on the monthly plan you are on) reaches the set credit cap in any month, you must make the relevant credit cap payment by using the Pay Now functionality in order to be able to continue to use non-included services. The Circles.Life 100GB Monthly Plan and 20GB Monthly Plan have a credit cap of \$200 while the 8GB Monthly Plan has a credit cap of \$38. If you do not make the relevant credit cap payment, you will still be able to make standard calls, SMS and data that are included in your plan (as long as your bill payments are otherwise up-to-date), but you will not be able to use pay-as-you-go services, international roaming, IDD and other services (where applicable) that are not included in your plan until the credit cap payment is made.

Once that credit cap payment is received, the credit cap will restart. If the \$400 amount is reached again a further credit cap payment will be required to continue to use services that are not included in your plan. A maximum of \$1,200 credit caps may be used in any month.

Roaming Caps

International roaming is disabled by default. You can enable international roaming through the Circles.Life app. To prevent bill shock when travelling overseas, international roaming charges are subject to a roaming cap. A default roaming cap of \$300 per month applies. You may contact our Customer Happiness team to request an increase of the international roaming cap to \$600. Any increase in the roaming cap will be at the discretion of Circles.Life. Once your international roaming charges have reached the roaming cap, you will not be able to continue to use international roaming for the rest of that month unless Circles.Life agrees to increase your roaming cap. Please note that the Circles.Life 8GB Monthly Plan does not include international roaming for SMS, Voice or Data.

How do I retrieve my bill?

- Bills are kept for at least 6 years.
 - Requests for billing information within 2 years will be free of charge.
 - Additional charges may be incurred for requests for billing information more than 2 years prior to the date of request.
 - Where to raise enquiries
1. You can make requests to our Customer Happiness teams through our various channels (E.g Live chats, Social media, Email, etc).
 2. Regular monthly bills will be sent through the normal mode of communication (Email).
 3. You can also view your bills for the last 2 years through our Circles.Life mobile app.

What is in My Bill?

- The minimum monthly charge for the current month applicable to your plan.
- Other current month charges.
- Charges for non-standard calls or messages and excess data usage for the previous month not included in your plan.
- Any previously unbilled charges from previous billing periods (up to 160 days from the date incurred).
- Past outstanding amounts, up to 1 year from the current billing period (when applicable).
- Third-party content provider charges (when applicable - queries regarding 3rd party charges on your bill may be directed to our Customer Happiness team).
- Information on additional service of product charges that were paid at the time of purchase in the previous month (eg. payments for data boost packs or value-added services).
- You will have your itemised billing details of all charges.
- Any bill credits on your account will be reflected on your bill.

Any changes made in the bill will be communicated to you at least 10 working days in advance of the payment due date.

Changes in Communication Methods/Bill Media

1. You will be notified of any proposed changes to the methods of billing or billing media at least 30 days in advance.
2. We will notify you of any available alternatives to methods of billing or billing media (when applicable).

Billing Issues & Refunds

If you experience difficulty paying for the services, we can assist you in accordance with our Financial Hardship Policy, which can be found at [Financial Hardship Policy](#). We also have a variety of spend management tools to help you manage your usage both in our app and our website. You can also request further information or apply by emailing aus.financialhardship@circles.asia. Failure to make payments when they are due or to comply with financial hardship arrangement may result in your service being suspended, restricted or terminated.

Circles.Life will work with you to resolve any problems or errors that may have occurred in the billing process for your service. Please contact us at happinessau@circles.asia in the event that you have any issues with your bill or if you consider that your bill is incorrect.

Situations Where a Refund Will be Paid:

- You have overpaid your account;
- You have been overcharged for products/services;
- An incorrect amount has been debited from your card by automatic payments;
- You have paid a security deposit bond which is due to be refunded; or
- We are required to provide a refund under the Standard Form of Agreement or applicable laws.

Refunds may take up to 15 working days to investigate and process.

Contact happinessau@circles.asia to request a refund.

Termination / Suspension / Disconnect

Conditions upon termination / suspension / disconnect:

- Customers can select the date of termination up to 3 months in advance
- All termination will take effect by 10 PM AEST on the last day of the month
- Termination charges, if any, will be added in the next month's bill
- User can cancel termination before 12 PM AEST on the last day of the month