

CIRCLES.LIFE CRITICAL INFORMATION SUMMARY



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

CIRCLES.LIFE MONTHLY PLAN

Description	Monthly mobile post-paid service plan with inclusions and exclusions described in this Critical Information Summary	
Minimum monthly charge	\$28	
Included Data	Base Data: First 20GB	
	Bill Shock Protection: 3GB	If you run out of Base Data we provide you with an additional 3GB at no cost.
Included Minutes (standard national calls, 13, 1300, 1800 numbers and voicemail)	UNLIMITED	
Standard National SMS (per SMS of up to 160 standard characters)	UNLIMITED	
Standard National MMS (per message)	UNLIMITED	
Additional Data Options	Boost: 3GB for \$6 NON-RECURRING	Non-recurring Boost data top-up can be applied multiple times in any billing period. Each Boost top-up is an individual transaction. Unlike monthly plan charges, the card on file will be charged immediately each time you buy a Boost top-up.
	Add-on: 20GB for \$10 RECURRING	Recurring data add-on available once per billing period. Upon first activation, the cost is pro-rated for that month and will be charged on your upcoming bill. This is an ongoing monthly charge until you choose to turn it off through the app. The \$10 charge will be added to your upcoming bills every month.
Excess Data Charges	Excess data is charged at \$0.01 per 1MB unless you purchase additional data.	
International Voice Calls (originating in Australia)	For the full list of International 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.	
International SMS (originating in Australia)	\$0.32 per SMS up to 160 standard characters	
International MMS (originating in Australia)	\$0.68 per MMS	
International Roaming	For the full list of roaming rates, see circles.life/au/roaming-international-call-rates/ .	
Term	Month to month plan which may be terminated before 12PM on the last day of the calendar month. No cancellation charges apply but pre-paid monthly and data charges will not be refunded. If cancelled in the first month, the pro-rata minimum monthly charge is payable.	

INFORMATION ABOUT THE SERVICE

In order to use the service, you must first have a Circles.Life SIM card, which may be ordered through your Circles.Life app or through our website at www.circles.life/au/. You bring your own mobile device. You may purchase additional Data Boost or Data Add-on which can be used with the Circles.Life Base Plan.

DATA

Data included in the plan are for use within Australia only. The 20GB included data + 3GB Bill Shock Protection included data offer equates to \$0.0012 per 1MB. Any unused data expires at the end of each billing month.

STANDARD CALLS, SMS AND MMS

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. Local MMS are unlimited, and MMS sent to international numbers will be charged at \$0.68 per message.

EMERGENCY SERVICES

Circles.Life 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.Life will provide services to you from the service start date, in accordance with the agreement, until the service is cancelled in accordance with the clauses spelt out under the section "Cancellation".

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 your 3GB Bill Shock Protection 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.Life 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 that can be found [here](#).

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's purpose is to ensure Circles.Life can continue to deliver quality mobile services to all our customers. It guides our customers so that you don't use our services in a way we deem "inappropriate" or "unacceptable", and avoids 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 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

Contact customer care by email at happinessau@circles.asia, or voicemail call back service on 1300 863 004 to raise a complaint or a dispute.

Operating hours:

- 8am - 8pm AEST/AEDT Monday – Friday;
- 8am - 5pm AEST/AEDT weekends and public holidays.

If you are not satisfied with our review of the complaint, or with the way in which we handled the complaint, you can ask the Telecommunications Industry Ombudsman (TIO) to assist, after you have spoken with us.

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 to us first. The TIO will expect you to have attempted to resolve the issue with us before lodging a TIO complaint.