

## OUR SERVICES: WHAT YOU NEED TO KNOW

### 1. Authorised Representatives and Advocates

If you wish, you can appoint a person to interact with us on your behalf. An *advocate* is someone who you appoint to interact with us, but who does not have authority to change your account settings or details. An authorised representative is a person who you authorise to operate your account and make changes as if they were you.

To appoint either an advocate or an authorised representative, please complete and send to us our appointment form, which you can obtain from the link below:

<http://www.nbmcom.com.au/advocate-form.html>

### 2. Mobile Data – How much will you use?

To help you estimate the usage you will need in a phone or data plan, here is a guide to the amount of data that common tasks may incur.

In the example below, if you send/receive about 15 emails, visit 33 web pages, upload 3 posts (with photo) in Facebook, watch 1 hour of standard streaming video and download 3 songs every day, you would use approximately 5GB of data per month.

TYPE OF SERVICE			Example Daily Usage		
EMAILS SENT/RECEIVE with ATTACHMENTS	15	Emails	Every month you would consume	131.8	MB
WEB PAGES VISITED	33	Pages		990	MB
SOCIAL MEDIA POSTS WITH PHOTOS	3	Posts		43.94	MB
HOURS OF STANDARD STREAMING VIDEO	1	Hours		3600	MB
SONGS DOWNLOADED	3	Songs		360	MB
			YOUR ESTIMATED MONTHLY USAGE WOULD BE:	5.0	GB
Below are general guidelines for the amount of data used per service, to help you estimate your usage:					
• 1 email (no attachment)	35	KB	• 1 min. of streaming video (standard)	2	MB
• 1 email (with standard attachment)	300	KB	• 1 min. of streaming video (HD)	5.1	MB
• 1 web page	1	MB	• 1 song downloaded	4	MB
• 1 social media post with photo	500	KB			

Note: Data usage varies by device. The above examples are based on averages and are estimates only. The actual amount of data used for the described activity can vary.

### 3. Coverage Maps

Our services may use the networks of either Optus or Telstra, together with our own networks. If you have any questions about the networks we use, please contact us.

Where you obtain a mobile service from us that uses the Optus network or is a 3G service using parts of Telstra's 3G network and capabilities, the coverage for that service is as set out at the links below. Please note that coverage depends on a large number of factors, these maps are not a guarantee of coverage, and coverage areas for mobile networks can change.

<http://www.mobilemaps.net.au/mobile/maps/mcm/3G.html>

<http://www.optus.com.au/aboutoptus/About+Optus/Network+Coverage/Optus+Network+Coverage+Maps/>

### 4. Billing

We bill monthly, and always provide the option to pay us by direct debit without an additional payment fee.

Our bills have a standard format. An example of one of our bills is at <http://www.nbmcom.com.au/images/pdf/SampleBill.pdf>

If you have any questions about billing, please contact us.

### 5. International Roaming

International roaming on mobile phone is disabled by default on our services. You can enable international roaming by contacting us, but we strongly recommend that you do not enable international roaming.

International call and data rates are generally far higher than the rates in Australia, and are generally not included in your mobile phone plan or bundle. Even short periods of international roaming can result in large phone bills, which you will be liable to pay.

We recommend that, if you wish to make mobile calls when roaming, you purchase a temporary sim card in the country of your destination and use it in place of the sim card issued by us.

### 6. Information about your current spending and previous bills

If you want to obtain records of your previous bills from us, or view your current spend to verify that charges to be billed to you are correct, you can access our customer portal at:

<https://customerportal.telcoinbox.com/index.php?r=site/login>

If you want to access bills which are more than 24 months old, there may be an additional charge.

**7. Direct Debit**

If you have set up a direct debit with us, you can check and update your direct debit details via our customer portal at:

<https://customerportal.telcoinbox.com/index.php?r=site/login>

**8. Financial Hardship and Debt Counselling**

Our financial hardship policy is available at:

<http://www.nbmcom.com.au/images/pdf/FinancialHardshipPolicy020913.pdf>

If you are experiencing genuine financial hardship and think you may be covered by our policy, please contact us to provide evidence of the financial hardship for us to consider.

If you are experiencing financial hardship, there are a number of organisations which provide free counselling and assistance. To find a financial counsellor in your area visit [www.fcan.com.au](http://www.fcan.com.au).

A report from a financial counsellor can help show what you can afford to pay towards your telecommunications services and may be required under our financial hardship policy.

**9. Complaint Handling**

Our complaint handling policy can be downloaded at

<http://www.nbmcom.com.au/company-policies/2-uncategorised/63-customer-complaint-policy.html>

**10. Spend Management Tools**

We provide a number of spend management tools to help you manage your services with us.

You can check your spending via our customer portal, at:

<https://customerportal.telcoinbox.com/index.php?r=site/login>

You can contact us to request that certain features of your service, such as international use or premium numbers, are limited if they are enabled.

**11. Standard Form of Agreement**

You can download a copy of our Standard Form of Agreement, which forms part of our contract with our customers, at:

<http://www.nbmcom.com.au/customer-terms.html>