



ClubTelco VoIP Terms and Conditions

Your service provider is ClubTelco Pty Ltd ("ClubTelco") ABN 52 144 488 620. This document contains terms in addition to the Standard Customer Terms which form part of the contract between you and ClubTelco.

SERVICE REQUIREMENTS

ClubTelco VoIP service requires a minimum broadband speed of 256/64 to operate and provide optimum performance and quality. **ClubTelco** recommends connection speeds of 512/128 or higher. As Voice over IP (VoIP) uses your broadband internet connection to pass the voice traffic to conventional phone lines, it will contribute to uploads and downloads of your internet service. Customers should consult their broadband internet provider to ensure that they are on an unlimited download plan. You acknowledge that although **ClubTelco** will take all reasonable steps to make sure you receive the voice and data service within the calling areas, the voice and data service is not free from faults or interruptions. Certain factors, such as network congestion, maintenance, technical capabilities, geographic factors, obstructions or interference, may mean you will not receive the voice and data service at certain times of making VoIP calls, and the service quality may drop. To eliminate any technical problems, **ClubTelco** recommends that the computer download be reduced or stopped to increase the performance and quality of the **ClubTelco** VoIP service. As standard, customers can expect the voice quality of a VoIP call to be similar to that of a call made on a mobile phone service.

Compatibility: Please be aware that VoIP hardware, equipment or software may not be compatible with operating systems other than Windows. Please check with the hardware, equipment or software provider to confirm compatibility.

PAYMENTS & CHARGES

New customers using the **ClubTelco** VoIP service as a stand alone product can only be set up as Direct Debit (credit card option only). Applicable charges for payment by credit card are to be found at <http://www.clubtelco.com/Pages/Legal.aspx>. Accounts online are available at www.clubtelco.com. You will receive your monthly invoice by email. Fees and charges applicable to your service will commence from the day your service is connected to **ClubTelco** and continues until you disconnect the service or **ClubTelco** suspends or cancels your service. A monthly access fee, charged in advance applies as stated in the "Access Charges and Inclusions" section together with usage costs as stated in the "Call Charges" section unless stated otherwise. You must pay hardware and services charges as set out by **ClubTelco** together with any additional charges applicable to your service.

ACCESS CHARGES AND INCLUSIONS

Access charges and inclusions are listed below:-

goVoIP Aussie Pack: An access fee of \$14.95 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$19.95 per month applies if you do not have an active **ClubTelco** ADSL broadband service. Your monthly call allowances under this plan are as follows:

- o 600 local / national calls AND
 - o 100 calls or 500 minutes to Australian mobiles (whichever occurs first),
- Where your calls exceed any of the allowances above, then the standard VoIP rate of 9.9c per call for local / national calls and 24.9c per minute for calls to Australian mobiles applies to these additional calls.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

International calls are not subject to our Fair Use policy. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$44.90 (including the goVoIP Aussie Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Aussie Plus Pack: An access fee of \$24.95 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$29.95 per month applies if you do not have an active **ClubTelco** ADSL broadband service. Your monthly call allowances under this plan are as follows:

- o 1000 local / national calls AND
- o 200 calls or 700 minutes to Australian mobiles (whichever occurs first),

Where your calls exceed any of the allowances above, then the standard VoIP rate of 9.9c per call for local / national calls and 24.9c per minute for calls to Australian mobiles applies to these additional calls.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

International calls are not subject to our Fair Use policy. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$54.90 (including the goVoIP Aussie Plus Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP World Pack: An access fee of \$14.95*¹ per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$19.95 per

month applies if you do not have an active **ClubTelco** ADSL broadband service. In any billing month, under this plan, you have an allowance of up to 100 calls or 3,000 minutes (whichever occurs first) to eligible international destinations at the applicable per call rates. Where your calls exceed this allowance, then you will be charged standard international VoIP rates.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

The standard VoIP rate for local / national calls, is 9.9c per call. The standard VoIP rate for calls to Australian mobiles is 24.9c per minute. These call types are charged in addition to the monthly access fee.

Details on international destinations and surcharges are located in the section titled "Call Charges". A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$44.90 (including the goVoIP World Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Aussie Biz Plus Pack: An access fee of \$32.95 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$37.95 per month applies if you do not have an active **ClubTelco** ADSL broadband service.

Your monthly call allowances under this plan are as follows:

- o 1400 local / national calls AND
 - o 200 calls or 700 minutes to Australian mobiles (whichever occurs first),
- Where your calls exceed any of the allowances above, then the standard VoIP rate of 9.9c per call for local / national calls and 24.9c per minute for calls to Australian mobiles applies to these additional calls. Standard international VoIP rates apply to calls made.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

International calls are not subject to our Fair Use policy. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$62.90 (including the goVoIP Aussie Biz Plus Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Biz World Pack: An access fee of \$24.95 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$29.95 per month applies if you do not have an active **ClubTelco** ADSL broadband service. In any billing month, you have an allowance of up to 200 calls or 5,000 minutes (whichever occurs first) to eligible international destinations at the applicable per call rates. Where your calls exceed this allowance, then you will be charged standard international VoIP rates.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

The standard VoIP rate for local / national calls, is 9.9c per call. The standard VoIP rate for calls to Australian mobiles is 24.9c per minute. These call types are charged in addition to the monthly access fee.

Details on international destinations and surcharges are located in the section titled "Call Charges". A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$54.90 (including the goVoIP Biz World Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Aussie & World Pack : An access fee of \$24.90 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$29.90 per month applies if you do not have an active **ClubTelco** ADSL broadband service. Your monthly calling allowances are as follows:

- o 600 local / national calls AND
- o 100 calls or 500 minutes to Australian mobiles (whichever occurs first), AND
- o 100 calls or 3,000 minutes to eligible international destinations (whichever occurs first) at the applicable per call rates,

Where your calls exceed any of the allowances above, then the standard VoIP rate of 9.9c per call for local / national calls and 24.9c per minute for calls to Australian mobiles and standard international VoIP rates apply to these additional calls.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

Details on international destinations and surcharges are located in the section titled "Call Charges". A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$54.85 (including the goVoIP Aussie & World Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Aussie Plus & World Pack : An access fee of \$34.90 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$39.90 per month applies if you do not have an active **ClubTelco** ADSL broadband service. Your monthly calling allowances under this plan are as follows:

- o 1000 local / national calls AND
- o 200 calls or 700 minutes to Australian mobiles (whichever occurs first), AND
- o 100 calls or 3,000 minutes to eligible international destinations (whichever occurs first) at the applicable per call rates

Where your calls exceed any of the allowances above, then the standard VoIP rate of 9.9c per call for local / national calls and 24.9c per minute for calls to Australian mobiles, and standard international VoIP rates apply to these additional calls.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

Details on international destinations and surcharges are located in the section titled "Call Charges". A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$64.85 (including the goVoIP Aussie Plus & World Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Aussie Biz Plus & Biz World Pack : An access fee of \$52.90 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$57.90 per month applies if you do not have an active **ClubTelco** ADSL broadband service. Your monthly calling allowances under this plan are as follows:

- o 1400 local / national calls AND
- o 200 calls or 700 minutes to Australian mobiles (whichever occurs first), AND
- o 200 calls or 5,000 minutes to eligible international destinations (whichever occurs first) at the applicable per call rates.

Where your calls exceed any of the allowances above, then the standard VoIP rate of 9.9c per call for local / national calls and 24.9c per minute for calls to Australian mobiles, and standard international VoIP rates applies to these additional calls.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

Details on international destinations and surcharges are located in the section titled "Call Charges". A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$82.85 (including the goVoIP Aussie Biz Plus & Biz World Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Aussie Biz Pack: An access fee of \$24.95 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$29.95 per month applies if you do not have an active **ClubTelco** ADSL broadband service. Your monthly calling allowances under this plan are as follows:

- o 1000 local / national calls AND
- o 200 calls or 700 minutes to Australian mobiles (whichever occurs first),

Where your calls exceed any of the allowances above, then the standard VoIP rate of 9.9c per call for local / national calls and 24.9c per minute for calls to Australian mobiles applies to these additional calls.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

Details on international destinations and surcharges are located in the section titled "Call Charges". International calls are not subject to our Fair Use policy. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

*¹ **Minimum total bundled cost per month** from: \$54.90 (including the goVoIP Aussie Biz Pack and the **ClubTelco** Express 256/64 broadband plan)

goVoIP Aussie Anywhere Pack: An access fee of \$24.95 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$29.95 per month applies if you do not have an active **ClubTelco** ADSL broadband service.

Your monthly call allowances under this plan are as follows:

- o 600 local / national calls consumed through the VoIP account AND
- o 200 calls or 700 minutes (whichever occurs first), able to be consumed in any combination of:
 - o Calls to Aussie Mobiles from the VoIP service and/or

- Calls from your linked **ClubTelco** mobile to any local, national or mobile number in Australia (excluding 1300/1800/1900 and other premium and special service numbers)

*1 **Minimum total bundled cost per month** from: \$54.90 (including the goVoIP Aussie Anywhere Pack and the **ClubTelco** Express 256/64 broadband plan)

Where your calls exceed any of the allowances above, then:

- Additional local and national calls using the VoIP access method are charged at 9.9c per call
- Additional calls to Aussie mobiles using the VoIP access method are charged at 24.9c per minute
- Additional local calls, national calls and calls to Aussie mobiles using the Mobile access method are charged at 24.9c per minute

Other mobile originated call types are not included in your calling allowances and will be charged as shown below:-

Call Type	Linked Mobile Calling Fees
Text Messages (SMS)	12.5c each (national, international)
Picture Messages (MMS)	80c each
Video Messages (Video MMS)	80c each
Video Calls	\$1.00 per minute + 30c flagfall
Voicemail Deposit	No charge
Voicemail Retrieval	20c per minute
1800, 13/1300	20c per minute + 30c flagfall
Ships at Sea	\$5.00 per minute + 30c flagfall
Inmarsat Calls	\$8.00 per minute + 30c flagfall
Satellite Networks Calls	\$7.50 per minute + 30c flagfall
Premium Calls and SMS	As per Premium Service Provider

Other Usage	Linked Mobile Usage Fees
Data (within Australia)	10c per MB (charged in 1MB blocks)
Data roaming (outside Australia)	\$11 per MB (charged in 50kb blocks)
Blackberry data (within Australia)	\$4 per MB (charged in 50kb blocks)
Blackberry Long Session (within Australia)	\$4 per MB (charged in 1MB blocks)
Blackberry data roaming (outside Australia)	\$32 per MB
Calls to 122, 123 (Directory)	20c per minute + 30c flagfall
THRUConnect	\$2.00 Call connection fee (flagfall)
SMS Delivery Report	12.5c per message
Short Dial Codes (1210 - 1213/ 1218/ 1219)	20c per minute + 30c flagfall
Call Diversions	20c per minute + 30c flagfall

VoIP originated 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Other Information

- There is a maximum of 2 Aussie Anywhere plans per customer

- We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".
- VoIP originated international calls are not subject to our Fair Use policy. A complete list of call charges to international destinations is listed on www.clubtelco.com
- Mobile originated international calls are charged from 3.5c per minute + 30c flagfall. A complete list of call charges to international destinations is listed on www.clubtelco.com
- Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations.
- Maximum call duration is four hours, followed by automated call disconnection.
- You can view your Monthly plan usage in MyAccount:
 - Your mobile calls can take a number of days before they show in MyAccount, whereas your VoIP calls should appear in MyAccount within one day.
 - We use the date the call is made to calculate eligible calls included in your Aussie Anywhere or Aussie Anywhere Plus plan and the amount of any remaining call allowances to which you may be entitled.
 - We will endeavour to send you an email reminder when we calculate that you have reached 80% and 100% of your plan call inclusions but due to the delay in receiving your mobile call records, you may have already exceeded your plan inclusions when you receive our emails.

goVoIP Aussie Anywhere Plus Pack: An access fee of \$34.95 per month applies for your VoIP service when you also have a bundled active **ClubTelco** ADSL broadband service*¹. An access fee of \$39.95 per month applies if you do not have an active **ClubTelco** ADSL broadband service.

Your monthly call allowances under this plan are as follows:

- 1,000 local / national calls consumed through the VoIP account AND
- 300 calls or 900 minutes (whichever comes first), able to be consumed in any combination of:
 - Calls to Aussie Mobiles from the VoIP service AND
 - Calls from your linked **ClubTelco** mobile to any local, national or mobile number in Australia (excluding 1300/1800/1900 and other premium and special service numbers)

*¹ **Minimum total bundled cost per month** from: \$64.90 (including the goVoIP Aussie Anywhere Plus Pack and the **ClubTelco** Express 256/64 broadband plan)

Where your calls exceed any of the allowances above, then:

- Additional local and national calls using the VoIP access method are charged at 9.9c per call
- Additional calls to Aussie mobiles using the VoIP access method are charged at 24.9c per minute
- Additional local calls, national calls and calls to Aussie mobiles using the Mobile access method are charged at 24.9c per minute

Other mobile originated call types are not included in your calling allowances and will be charged as shown below:-

Call Type	Linked Mobile Calling Fees
Text Messages (SMS)	12.5c each (national, international)
Picture Messages (MMS)	80c each
Video Messages (Video MMS)	80c each
Video Calls	\$1.00 per minute + 30c flagfall
Voicemail Deposit	No charge
Voicemail Retrieval	20c per minute
1800, 13/1300	20c per minute + 30c flagfall
Ships at Sea	\$5.00 per minute + 30c flagfall
Inmarsat Calls	\$8.00 per minute + 30c flagfall
Satellite Networks Calls	\$7.50 per minute + 30c flagfall
Premium Calls and SMS	As per Premium Service Provider

Other Usage	Linked Mobile Usage Fees
Data (within Australia)	10c per MB (charged in 1MB blocks)
Data roaming (outside Australia)	\$11 per MB (charged in 50kb blocks)
Blackberry data (within Australia)	\$4 per MB (charged in 50kb blocks)
Blackberry Long Session (within Australia)	\$4 per MB (charged in 1MB blocks)
Blackberry data roaming (outside Australia)	\$32 per MB
Calls to 122, 123 (Directory)	20c per minute + 30c flagfall
THRUConnect	\$2.00 Call connection fee (flagfall)
SMS Delivery Report	12.5c per message
Short Dial Codes (1210 - 1213/ 1218/ 1219)	20c per minute + 30c flagfall
Call Diversions	20c per minute + 30c flagfall

VoIP originated 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Other Information

- There is a maximum of 2 Aussie Anywhere Plus plans per customer
- We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".
- VoIP originated international calls are not subject to our Fair Use policy. A complete list of call charges to international destinations is listed on www.clubtelco.com
- Mobile originated international calls are charged from 3.5c per minute + 30c flagfall. A complete list of call charges to international destinations is listed on www.clubtelco.com
- Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations.
- Maximum call duration is four hours, followed by automated call disconnection.
- You can view your Monthly plan usage in MyAccount:
 - Your mobile calls can take a number of days before they show in MyAccount, whereas your VoIP calls should appear in MyAccount within one day.
 - We use the date the call is made to calculate eligible calls included in your Aussie Anywhere or Aussie Anywhere Plus plan and the amount of any remaining call allowances to which you may be entitled.
 - We will endeavour to send you an email reminder when we calculate that you have reached 80% and 100% of your plan call inclusions but due to the delay in receiving your

mobile call records, you may have already exceeded your plan inclusions when you receive our emails.

goVoIP Value Pack: An access fee of \$4.95 per month applies.

Call inclusions: \$5 included call value per month. Eligible call types for the \$5 of included call value are local calls, national calls and calls to Australian mobiles. Excluded call types for the \$5 of included value are international calls and calls to Premium Services and Special Numbers such as 13 and 1300 numbers.

Call Charges: 14.9c local and national calls. 24.9c per minute for calls to Australian mobiles. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

goVoIP Starter: No monthly access fee applies.

Call inclusions: No included call value each month.

Call Charges: 14.9c local and national calls. 24.9c per minute calls to Australian mobiles. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

goVoIP Standard: An access fee of \$9.95 per month applies.

Call inclusions: **ClubTelco2ClubTelco** VoIP calls are included at no extra charge. No other included call value each month.

Call Charges

Half price Happy Hour calls to all landlines (6-7 pm AEST). Subject to the maximum call duration outlined below, 9.9c local/national calls. 19.9c per minute calls to Australian mobiles. A complete list of call charges to international destinations is listed on www.clubtelco.com.

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in

international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

goVoIP Advance: An access fee of \$19.95 per month applies

Call inclusions: \$15 call value per month. **ClubTelco2ClubTelco** calls also included. Eligible call types for the \$15 of included call value are local calls, national calls, international calls, Half Price Happy Hour calls to all landlines (6-7 pm AEST). Excluded call types for the \$15 of monthly included value are calls to Australian mobiles and calls to Premium Services and Special Numbers such as 13 and 1300 numbers.

Call Charges: Subject to the maximum call duration outlined below, 9.9c local/national calls. 19.9c per minute calls to Australian mobiles. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

goVoIP Premium / ClubVoIP Premium: An access fee of \$29.95 per month applies.

Call inclusions: \$30 call value per month. **ClubTelco2ClubTelco** calls also included. Eligible call types for the \$30 of included call value are local calls, national calls, international calls, Half Price Happy Hour calls to all landlines (6-7 pm AEST) and calls to 13, 1300 and other Premium Services and Special Numbers. Excluded call types for the \$30 of monthly included value are calls to Australian mobiles and calls to Premium Services and Special Numbers such as 13 and 1300 numbers.

Call Charges: Subject to the maximum call duration outlined below, 9.9c local/national calls. 19.9c per minute calls to Australian mobiles. A complete list of call charges to international destinations is listed on www.clubtelco.com.

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

goVoIP Supercap

Call inclusions: \$60 call value per month. **ClubTelco2ClubTelco** calls also included. Eligible call types for the \$60 of included call value are local calls, national calls, international calls, Half Price Happy Hour calls to all landlines (6-7 pm AEST) and calls to 13, 1300 and other Premium Services and Special Numbers. Excluded call types for the \$60 of monthly included value are calls to

Australian mobiles and calls to Premium Services and Special Numbers such as 13 and 1300 numbers.

Call Charges: Subject to the maximum call duration outlined below, 9.9c local/national calls. 19.9c per minute calls to Australian mobiles. A complete list of call charges to international destinations is listed on www.clubtelco.com

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Maximum call duration is four hours, followed by automated call disconnection.

CALL CHARGES

All VoIP Plans

Call charges advertised include GST. Calls are billed in 1 minute increments. All calls will be rounded up to the next cent. No connection fees apply.

Call value, time and count inclusions (where applicable) are applied on a monthly basis and must be used within the billing month and cannot be rolled over. Calls to 13, 1300, 1900, 0055 numbers and to certain international destinations incur surcharges.

Please note that additional charges will apply for calls made to Premium Services and Special Numbers. Examples of Premium Services include calls to horoscope lines, voting lines and dating services. Examples of Special Numbers are calls to 1300, 1800, 13, 1902 and Advice and Assistance numbers (such as Directory Assistance) within Australia and the equivalent of these numbers in international destinations. 13 and 1300 numbers are charged at 25c per call while 1800 calls incur no call charges.

Charges for Inmarsat calls and calls to Satellite Networks vary and are included in the International Calling Rates listed on www.clubtelco.com.

Maximum call duration is four hours, followed by automated call disconnection.

VoIP Plans with International Call Inclusions

The following information relates to our World, Biz World, Aussie & World, Aussie Plus & World, Aussie Biz Plus & Biz World Packs.

These packs provide international access to 134 countries as follows:-

- o access to 36 countries at no extra charge and no surcharge
- o 30 countries at only 20c per call surcharge,
- o 50 countries at just 50c per call surcharge
- o 18 countries at just 75c per call surcharge

Call these 36 countries at NO EXTRA CHARGE (landline only)

Argentina, Austria, Belgium, Bulgaria*², Canada, China*², Cyprus, Denmark, France, Germany, Greece, Hong Kong, Ireland, Israel, Italy, Korea South, Malaysia, Mexico, Netherlands, New Zealand, Norway, Panama, Peru, Poland, Portugal, Puerto Rico, Singapore, Spain, Sweden, Switzerland, Taiwan, Thailand, Turkey, UK, USA, Vatican City.

Call these 30 countries for 20c per call (landline only)

Andorra, Brazil, Cambodia, Chile, Colombia, Croatia, Czech Republic*², Ecuador, Estonia, Finland, Guam, Hungary, Iceland, India*², Indonesia, Japan, Jordan, Kuwait, Luxembourg, Martinique, Monaco, Paraguay, Romania, Russia*², Rwanda, San Marino, Slovak Republic, South Africa, Venezuela, Zimbabwe.

Call these 50 countries for 50c per call (landline only)

Calls to landlines: Albania, Algeria, American Samoa, Armenia, Bahamas, Bahrain, Bangladesh, Bermuda, Bolivia, Botswana, Brunei, Burundi, Cameroon, Costa Rica, Egypt, El Salvador, Gabon, Georgia, Ghana, Gibraltar, Iran, Iraq, Kazakhstan, Kenya, Kyrgyzstan, Laos, Latvia, Liechtenstein, Lithuania, Macau, Macedonia, Malawi, Malta, Mauritius, Mongolia, Mozambique, Nigeria, Saudi Arabia, Serbia, Seychelles, Slovenia, Swaziland, Tajikistan, Uganda, Ukraine, Uruguay, Uzbekistan, Zambia.

Calls to mobiles: Malta, Uruguay

Call these 18 destinations for 75c per call

Calls to landlines: Pakistan*², Philippines*², Sri Lanka*², Turkmenistan and Vietnam.

Calls to mobiles: China, Costa Rica, Cyprus, Guam, Hong Kong, Korea South, Macau, Malaysia, Mariana Island, Peru, San Marino, Singapore and Thailand.

Eligible calls are to landlines only unless identified as a mobile calling destination.

*² Calls to the following countries are to the specified landline destinations shown below only:-

- o Bulgaria – Sofia
- o Czech Republic – Prague
- o China – Beijing, Fuzhou, Guangdong, Shanghai, Shenzhen
- o India – Kolkata/Calcutta, Hyderabad, Chennai/Madras, Mumbai, New Delhi
- o Pakistan – Islamabad and Lahore
- o Philippines - Manila
- o Russia – Khabarovsk, Moscow, Nakhodka
- o Sri Lanka - Colombo

Where your calls exceed any of the allowances included in your VoIP plan, then standard international VoIP rates apply to these additional calls. Also, where applicable, the standard VoIP rate of 9.9c per call for local / national calls and 19.9c per minute for calls to Australian mobiles will also be for additional calls not covered within your monthly calling allowance.

We also reserve the right to suspend your service under our Fair Use policy, located in the section titled "Fair Use Policy".

VoIP HARDWARE

As from Monday 10th August 2009, customers can select from three different ATA (analog telephone adaptor) repayment choices:-

1. Upfront: \$99.00 on the first bill (current arrangement)
2. Split Payment: \$99.00 split into three equal payments on the first three invoices (\$33.00 each payment). Minimum Total Cost Price is \$99 plus a \$19.95 delivery fee
3. Contract : \$5 per month over a 24 month contract for a Minimum Total Cost Price of \$120.00 plus a \$19.95 delivery fee, or \$10 per month over a 12 month contract for a Minimum Total Cost Price of \$120.00 plus a \$19.95 delivery fee

Should you cancel your VoIP account prior to your hardware being fully paid, then your next invoice will include any remaining unpaid hardware fees. For example, you sign up to a 24 month VoIP

plan to enable the ATA cost to be spread over the contract term rather than being paid upfront. After 18 months you cancel your account. Your next account will therefore also include 6 x \$5 = \$30 of ATA charges.

If we:

- provide you with equipment at no charge or a discounted charge because you have entered into a fixed term contract with us, or
- provide you with equipment that you pay for in installments over a fixed term contract, that equipment will remain the property of **ClubTelco** until the contract term ends.

If you select any other hardware such as a headset or a broadband modem at the time of signing up with either a split payment or a 12/24 month contract with your ATA, then the other hardware must be paid for upfront on your next invoice.

VALUE ADDED SERVICES

The following value added services are available:

Plan Name	Included DID Numbers* ¹ (if requested)	1300/1800 Discount* ²
goVoIP Aussie Anywhere Pack	1	No
goVoIP Aussie Anywhere Plus Pack	1	No
goVoIP Aussie Pack	1	No
goVoIP Aussie Plus Pack	1	No
goVoIP World Pack	1	No
goVoIP Value Pack	1	No
goVoIP Starter Pack* ³	0	No
goVoIP Standard Pack	1	No
goVoIP Advance Pack	1	No
goVoIP Premium Pack	1	No
goVoIP Supercap Pack	1	No
goVoIP Aussie Biz Plus Pack	5	Yes
goVoIP Biz World Pack	1	No
goVoIP Aussie & World Pack	1	No
goVoIP Aussie Plus & World Pack	1	No
goVoIP Aussie Biz Plus & Biz World Pack	5	Yes
goVoIP Aussie Biz Pack	2	Yes

*¹ Additional DID (direct in dial) numbers are charged at \$4.95 per month

*² **ClubTelco** waives the monthly access fee for one 1300 or 1800 number only while the number remains active. Any subsequent 1300 or 1800 numbers incur a charge of \$15 per month access fee per number.

*³ This plan requires no monthly commitment.

VoIP CONNECTIVITY

You are responsible for ensuring that your VoIP service is working correctly. If your broadband connection is not working or is set up incorrectly, or if your VoIP Analogue Terminal Adaptor (ATA) is set up incorrectly, or there is a power failure, your VoIP service will not work. If any of these events occurs, telephone calls cannot be made using the VoIP service, including calls to 000.

If you use a telephone connected to an ATA to make VoIP calls, and you are unsure if your VoIP service is working correctly, **ClubTelco** recommends that you make a test call to a telephone (such as a mobile phone) that supports Calling Number Display. If the number displayed during your test call is not your VoIP phone number, the call is not being made using your VoIP service.

ClubTelco does not accept any responsibility for the costs associated with any calls you may make using your landline instead of your VoIP service.

EARLY CONTRACT TERMINATION FEE

If your VoIP plan is purchased as part of a contracted bundle of **ClubTelco** services, then an Early Contract Termination Fee of \$50.00 will be applied for disconnection of your VoIP plan prior to contract expiration.

FAIR USE POLICY

ClubTelco may contact you if you undertake an unusually high use of the service. Even if we do not contact you, we reserve the right to suspend or cancel your service where your use exceeds reasonable volumes as determined by **ClubTelco** from time to time.

Our Fair Use policy applies to the following plans:

goVoIP Aussie Pack, goVoIP Aussie Plus Pack, goVoIP World Pack, goVoIP Aussie Biz Plus Pack, goVoIP Biz World, goVoIP Value & World, goVoIP Aussie & World, goVoIP Aussie Plus & World, goVoIP Aussie Biz Plus & Biz World, goVoIP Aussie Biz Pack, Biz Duo – Bonus and Biz Duo - Boost.

For all plans listed above (apart from Biz Duo – Bonus and Biz Duo – Boost), calls made which exceed the plan monthly calling allowances will be charged at standard VoIP rates. In particular local / national calls are charged at 9.9c per call while calls to Australian mobiles are charged at 24.9c per minute. International calls are charged at standard International VoIP rates.

Our Fair Use policy may change from time to time without notice.

SERVICE RESTRICTIONS

For certain plans, we place restrictions on the number of services you can have active. These restrictions are:

1. [goVoIP Aussie Pack](#) – 1 service per customer.
2. [goVoIP Aussie Plus Pack](#) – 2 services per customer. If you have a goVoIP Aussie Plus Pack, you cannot also have a goVoIP Aussie Pack.
3. [goVoIP Aussie Biz Pack](#) – 2 services per customer. If you have a goVoIP Aussie Biz Pack, you cannot also have a goVoIP Aussie Plus Pack or goVoIP Aussie Pack.
4. [goVoIP Aussie Biz Plus Pack](#) – 3 services per customer. If you have a goVoIP Aussie Biz Plus Pack, you cannot also have a goVoIP Aussie Pack or goVoIP Aussie Plus Pack or goVoIP Aussie Biz Pack.
5. [goVoIP World Pack](#) – 1 service per customer.
6. [goVoIP Value & World Pack](#) – 1 service per customer. If you have a goVoIP Value & World Pack, you cannot also have a goVoIP Aussie & World Pack.
7. [goVoIP Aussie Biz & World](#) – 2 services per customer. If you have a goVoIP Aussie Biz & World Pack, you cannot also have a goVoIP World Pack or goVoIP Aussie & World Pack or goVoIP Value & World Pack.
8. [goVoIP Biz World Pack](#) – 2 services per customer. If you have a goVoIP Biz World Pack, you cannot also have a goVoIP World Pack or goVoIP Aussie & World Pack or goVoIP Value & World Pack.

9. goVoIP Aussie & World Pack – 1 service per customer. If you have a goVoIP Aussie & World pack, you cannot also have a goVoIP Value & World Pack or a standalone goVoIP Aussie Pack or goVoIP World pack.
10. goVoIP Aussie Plus & World Pack – 2 services per customer. If you have a goVoIP Aussie Plus & World pack, you cannot also have a goVoIP Aussie & World Pack, or goVoIP Value & World Pack, or a standalone goVoIP Aussie Pack or goVoIP Aussie Plus Pack or goVoIP World pack.
11. goVoIP Aussie Biz Plus & Biz World Pack – 2 services per customer. If you have a goVoIP Aussie Biz Plus & Biz World pack, you cannot also have a goVoIP Aussie & World Pack or goVoIP Aussie Plus & World pack, or goVoIP Value & World Pack or a standalone goVoIP Aussie Pack or goVoIP Aussie Plus Pack, or goVoIP Aussie Biz Pack or goVoIP World pack.
12. goVoIP Aussie Anywhere Pack - 2 services per customer. If you have a goVoIP Aussie Anywhere pack, you cannot also have a goVoIP Aussie Biz Plus & Biz World pack, or goVoIP Aussie & World Pack or goVoIP Aussie Plus & World pack, or goVoIP Value & World Pack or a standalone goVoIP Aussie Pack or goVoIP Aussie Plus Pack, or goVoIP Aussie Biz Pack or goVoIP World pack.
13. goVoIP Aussie Anywhere Plus Pack - 2 services per customer. If you have a goVoIP Aussie Anywhere Plus pack, you cannot also have a goVoIP Aussie Anywhere pack or goVoIP Aussie Biz Plus & Biz World pack, or goVoIP Aussie & World Pack or goVoIP Aussie Plus & World pack, or goVoIP Value & World Pack or a standalone goVoIP Aussie Pack or goVoIP Aussie Plus Pack, or goVoIP Aussie Biz Pack or goVoIP World pack.

RIGHT TO TERMINATE OR SUSPEND SERVICES

We supply the services listed below for the purpose of you making calls from your home, or for making calls for business purposes. We do not consent to you using the service for resale or re-supply.

The services listed below are not available for use in a call centre or telemarketing environment. If we detect excessive or unusual use of your service, we reserve the right to terminate the service. Excessive or unusual use means where there is a high volume of usage outside of normal usage patterns or other usage which suggests irregular network access (for example, where a call remains connected for an unusually long period of time, where an unusual pattern of short calls is made in a short period of time, or where an unusually large volume of calls are made, particularly to premium-rate or international services).

Services included in this clause are:

goVoIP Aussie Pack
 goVoIP Aussie Plus Pack
 goVoIP Aussie Biz Pack
 goVoIP Aussie Biz Plus Pack
 goVoIP World Pack
 goVoIP Biz World Pack
 goVoIP Aussie & World Pack
 goVoIP Aussie Plus & World Pack
 goVoIP Aussie Biz Plus & World Pack
 goVoIP Value & World Pack
 goVoIP Aussie Anywhere Pack
 goVoIP Aussie Anywhere Plus Pack
 Biz Duo – Boost
 Biz Duo - Bonus

ACCESS TO EMERGENCY SERVICES

ClubTelco VoIP supports access to 000 or other similar emergency service telephone numbers, however **ClubTelco** recommends you call from a fixed line. As a **ClubTelco** VoIP customer, it is important to understand that your VoIP service is a secondary line and as such, **ClubTelco** recommends that you utilise your primary phone line for emergency related calls. It is also important that you are aware that location information may not be provided or can be incorrect for emergency services, for example:

1. If you are using your VoIP service from a location other than the location advised to us, the location information passed through to emergency services will not be correct
2. If you have an outbound only service, no location information can be provided

In these cases, or if you have any concern that the location information provided to the emergency services operator may not be correct, you should confirm your location with the emergency services operator.

DID (Direct In Dial) NUMBER

All plans except for the goVoIP Starter will include a real DID number. You will be allocated a number either within your current area zone (depending on your current telephone number), or within a region of your choice. All user details that are offered to a customer while they are purchasing the **ClubTelco** VoIP service will always remain the property of **ClubTelco**. This includes, but is not limited to, usernames, passwords and access phone numbers. Disconnected **ClubTelco** VoIP services that originally had a DID number will have that number held for a period of not more than 90 days before it is reissued to a new customer.

The goVoIP Starter \$0 plan is an outbound service only, so no local telephone number is available with this plan.

CLUBTELCO SOFTPHONE

A **ClubTelco** softphone is available to customers; this option uses software on your PC. The software is provided to customers for the intention of making calls with the **ClubTelco** VoIP service using a Windows 2000, XP or Vista based computer. You will require a valid **ClubTelco** VoIP account for this application to work. This application can be installed on as many computers as you choose and is free to download and use.

LOCAL NUMBER PORTABILITY

You authorise for your telephone number(s) to be ported to **ClubTelco** Communications Pty Limited ("**ClubTelco**"). A one off charge of \$9.95 will be charged to your **ClubTelco** account to port your existing telephone number. **ClubTelco** does not warrant that it can port your telephone number from your current service provider. Your current service provider may reject a port request if the information you provide is incorrect or does not match the data held by them. In this case, you authorise **ClubTelco** to correct the information and resubmit the request to port your telephone number to **ClubTelco**, or dispute the rejection by your current service provider. A porting request may also be rejected for other reasons as stated in the LNP Industry Code. **ClubTelco** does not warrant that the telephone number will be ported within any specified timeframe. Porting hours of operation are 8am to 5pm AEST/AEDST, Monday to Friday, excluding national public holidays. Cutover can only be initiated at least 3 business days after the porting notification advice is sent by **ClubTelco** to your current service provider. If a port request is rejected and needs to be resubmitted, cutover cannot take place for at least another 3 business

days after the request is resubmitted. Only your telephone number will be transferred to **ClubTelco**. This may result in the loss of any value added services that are associated with the service provided by your existing service provider (eg Voicemail). You can only withdraw your authority to port this telephone number before the Electronic Cutover Advice is sent by **ClubTelco** to your current service provider, which will be on or after the preferred cutover date specified in this form. In the event of a port, withdrawal or reversal, **ClubTelco** is not responsible for any period of outage. If you wish to port your telephone number from **ClubTelco** to another service provider, then you must contact the other provider. **ClubTelco** reserves the right to charge a fee for porting your telephone number to or from **ClubTelco**. You must not deactivate your existing service when porting. Telephone numbers can only be ported while active. **ClubTelco** recommends that you should always maintain an alternative phone service if you port your phone number to a VoIP service. A VoIP service is not a substitute for a standard (PSTN) telephone service, as in the event of power failure the VoIP service will not operate. Therefore **ClubTelco** recommends that you should not disconnect your primary phone service which provides access to 000 and other similar emergency service telephone numbers in cases of emergency. To the extent permitted by law, **ClubTelco** is not liable to you, or any person claiming through you, for damage, loss, costs or expenses or other liability in contract, tort or otherwise direct or indirect, for, or in relation, to porting. You may have outstanding contractual obligations and costs owed to your current service provider. **ClubTelco** is not liable for any such costs. Local Number Portability (LNP) does not guarantee you can keep your telephone number if you move to a different geographic location.

You acknowledge that you have been advised that:

- o by porting a telephone number, the service associated with that telephone number is disconnected from the existing service provider's network and may result in finalisation of the account for that service;
- o by porting a telephone number, any DSL/Spectrum Sharing service associated with that telephone number is disconnected and may result in finalisation of the DSL Spectrum Sharing account for that service; and
- o although you have the right to port the telephone number(s), there may be costs and obligations imposed by your current service provider associated with the port which may include early termination fees and porting fees.
- o A one off charge of \$9.95 will be charged to your **ClubTelco** account to port your existing telephone number.

A Customer Authorisation to port a telephone number must be authorised by the customer or the customer's agent. A customer authorisation may only be signed by a customer's agent if the customer has authorised the agent to act on their behalf in writing or any other format which can be produced on request if required.

ACCOUNT CHANGES & SERVICE DISCONNECTION

Should your contact details change at any time, you must notify us immediately. If you want to discontinue your connection, written notice must be provided. Either of us may terminate the Agreement by giving 30 days written notice to the other. If we sell equipment to you on an installment basis, and you have not repaid all installments at the time of termination, you must pay all outstanding installments upon termination. You remain liable for all charges payable under the Agreement in respect of services up to the time of termination. **ClubTelco** may suspend, restrict or disconnect the service under varying circumstances, as outlined in our Standard Customer Terms. A final invoice will be issued after disconnection and you must pay all fees and charges you incurred using the service, up to the date of disconnection.