



## **MGM Telecom Regulatory Compliance Statement**

MGM Telecom operates within a complex regulatory environment but remains committed to keeping you informed about key protection measures that exist within the telecommunications industry.

Some of these measures include, your right to Priority Assistance if you have a life threatening medical condition, through to information on the Customer Service Guarantee.

At MGM Telecom we know that our success depends on the service we provide our customers. The Public Affairs section is responsible for managing and communicating relevant and interesting information regarding the telecommunications regulatory environment.

Take the time to browse through it. If you need further information on anything contained here please contact us.

### **Billing**

MGM Telecom is committed to providing our customers with clearly understood, accurate, timely and complete bills and billing related information. MGM Telecom has legal and regulatory obligations when it comes to:

- receiving billing information
- what's in your bill
- ensuring all bills are presented and formatted so you can easily read and understand them
- making sure our bills are accurate and that the information in them can be confirmed
- ensuring you have access to itemised details on all charges relating to your fixed line phone - either on the bill itself or as a separate piece of correspondence
- not billing for charges older than 180 days from the date they were incurred
- payments
- direct debit
- contact points to make billing enquiries.

### **Customer complaints**

If we haven't provided the levels of service you expected, or if you have a concern with MGM Telecom, please tell us. We have a formal complaint management process in place to ensure that your complaint is addressed appropriately. For further information on Privacy complaints please refer to our Privacy policy. Our Complaints Policy can be found on the MGM Telecom Website.

If you need to make a complaint please contact us.

## **Credit management**

MGM Telecom is committed to maintaining an acceptable level of credit risk for our company through a sound credit management approach. We have legal and regulatory obligations regarding credit. Among the matters we address are:

- we'll undertake a credit assessment in deciding whether or not to supply you with services
- we'll tell you about the general nature and effect of that credit assessment
- we'll make credit control tools available if they're needed
- we'll assist you if you have payment difficulties
- we won't take credit management action whilst there is a genuine dispute about payment of a bill, and
- we will have a financial hardship policy.

## **Our customer charter**

The MGM Telecom Customer Charter is our commitment to always providing you with the highest standard of customer service. It summarises what you can expect and what's expected of you as a MGM Telecom customer who is being supplied telephone services under a MGM Telecom Standard Form of Agreement (SFoA). The SFoA covers you, unless you are a business customer and have negotiated a separate contract for the supply of your phone services. You can read your SFoA in full or contact us and we'll send you your free copy.

## **Our responsibilities to you**

Our Customer Charter plays an integral role in our culture and business. We are committed to meeting our obligations under our SFoA and to consistently delivering you quality customer service. The Charter covers the following areas:

- accessibility and information
- billing
- credit management
- personal information
- customer service guarantee
- complaints
- consultation, accountability and audit

## **Accessibility and Information**

- our call centre will be open from 8:30am until 6pm (EST), Monday to Friday.
- we'll provide and ensure that our documentation and contracts are expressed in plain and intelligible language
- if a contract term is found to be unfair, we'll not seek to enforce the unfair term against you
- we'll respond in detail, by phone or in writing, to any enquiry you make within 5 working days, and
- we'll keep you fully informed about any complaints you make to us.

## Billing

- we'll provide you with ready access to information about the billing practices that are relevant to the services you have with us;
- we'll not bill you for charges older than 180 days from the date they were incurred;
- we can make different arrangements with you in terms of how you receive your bill - for example, we offer electronic billing, paper billing - and what is included on your bill, within regulatory requirements;
- we'll make it easy for you to pay your bill;
- we'll tell you about any changes to our billing processes;
- we'll make it easy for you to contact us about your bill.

## Credit management

- we will not demand payment of genuinely disputed amounts whilst a complaint is being investigated
- we'll have in place processes to assist you if you are experiencing difficulties in paying your accounts, such as the option of negotiating an instalment plan.
- if you ask for it, we'll help you to find information about, and referral to, any government assistance programs, and give you information about independent financial counselling services.
- we'll tell you everything that is relevant to your non-payment of the bill prior to taking any credit management action.
- we'll tell you all relevant information before we suspend, restrict or disconnect you and we'll ensure that the way we tell you is clear and able to be understood by you.
- we'll review our decision to restrict or suspend without notice if you request it and if we have made a mistake we'll reconnect you without charge.
- we will not take credit management action in relation to genuinely disputed amounts whilst the disputed amount is being investigated and remains unresolved by us, the TIO or any other relevant recognised agency.

## Personal information – privacy, access and correction

- we value the personal information you give us and we'll take all reasonable precautions to prevent unauthorised access to that information
- we'll, with your help, keep your personal information accurate, complete and up to date. We guarantee to correct any error we make that you bring to our attention
- you have the right to inspect personal information that we hold about you. This right is subject to some exceptions. See our Privacy policy
- we'll take all reasonable steps to ensure your information is secured.

## Emergency call service

This is an operator-assisted service that connects you to an emergency service organisation such as police, fire or ambulance services in a life-threatening or time-critical situation from any phone at no charge.

Dialling **000** will connect you with emergency services from any fixed, mobile or pay phone.

If you have a speech or hearing impairment you can call the text-based emergency call service by dialling 106. This service is NOT available for mobile text messaging users.



If you're a GSM digital mobile user, you can also connect to the emergency call service by dialling 112 from anywhere in the world where there is GSM coverage and the call will automatically be transferred to that country's emergency number. 112 can be dialled in any area covered by GSM, whether it's within your mobile phone company's coverage area or not, and without having to unlock your keypad or key in your security-protection pin number.

**Note:** Caller information will be disclosed to the emergency service organisation you are contacting regardless of whether you have Calling Number Display (CND) blocking in place or not. You should only call the emergency call service in a life-threatening or time critical situation.

If you require emergency service assistance but the matter is not urgent, use the appropriate local number. You'll find this in the phone book or by calling Directory Assistance.

### **Financial hardship**

Financial hardship involves a situation where a person is unable, for reasons such as illness, unemployment or another reasonable cause, to meet their financial obligations to us, however they reasonably expect to be able to do so with an adjustment to their payment and / or service arrangements. If you wish to claim financial hardship and adjust your payment / service arrangements, please contact us.

There are no charges associated with this service. Each situation will be assessed on a case by case basis.

If you have any questions, please contact us.

### **Legal compliance policy**

We carry out our business activities in a way that meets all applicable legal and regulatory requirements, minimises the cost of legal and regulatory risk and maximises business opportunities. Compliance involves making sure that we act in accordance with external legal and regulatory obligations, as well as our own internal policies and procedures. MGM Telecom believes that meeting its compliance obligations is essential to getting the best results for our people, our customers and our business.

### **Mobile manners**

As a member of The Australian Mobile Telecommunications Association (AMTA), we encourage mobile phone users to use their phones responsibly and to be considerate and aware of situations where using their phone might annoy others.

**Please remember these simple courtesies:**

- When in doubt, always go out: Whenever possible, go outside or into another room to make your call if it might disturb others. Please make good use of features such as text messaging answering services, call diversion and vibration alert to receive important calls without disturbing others
- If you can't turn it off, use silent mode: If you need to keep your phone on for important calls, then turn it to silent or vibrate mode. It's the ring of a mobile phone in inappropriate places and times such as at the tennis or in restaurants which annoys people the most
- When required turn your phone off and check it's off: There are some places where people should never talk on a mobile phone or send text messages and where the ringing of a mobile phone or message alert is considered highly unacceptable. These include movies, stage shows, weddings, funerals, concerts, speeches, classrooms and lectures. In these cases, turn your phone off and remember to check it's off before you enter the venue. You can always check your voicemail, text messages or your answering service afterwards
- Keep your conversations private: People's sense of personal space varies in each situation. Making a call in a busy pub may be okay, but talking loudly in a confined space like a lift or on a train tends to infringe on other's personal space. In some situations it might be better to send a text message rather than make a call
- Speak softly: Mobile phones have very sensitive microphones that can pick even the softest voice, so there's no need to shout. If you are having trouble hearing the other caller, check that you have the volume on your phone set high enough
- You don't always have to answer - use your messaging service: It's a natural reflex to answer your phone if it rings, however, if you forget to put your phone on silent or vibrate mode and it rings at an inappropriate moment, send the call to voice mail or your answering service (usually by pressing the hang-up key)
- Talk to the one you're with: If you receive a second call during a conversation, send that call to your voicemail or answering service. Your first priority should be to the person you are speaking with. However, if you are expecting an important call let the person you're with know before the call arrives, and excuse yourself before accepting the call
- Don't send inappropriate text messages: Text messaging is a great way to communicate, but don't send offensive or threatening text messages, because it is a criminal offence to use a mobile phone to menace or harass someone. Also receivers can save messages and easily identify you as the sender
- Respect others' privacy when using in phone cameras: In-phone cameras shouldn't be used anywhere a normal camera would be considered inappropriate, such as in change rooms or toilets. You should ask for permission before you take someone's picture
- Ban the ring: not the phone: Venues can help by asking people to turn their phone to silent or vibrate mode before they enter. This will encourage those who need their phone for important calls to comply.

**Premium services (Visit <http://www.19sms.com.au/> for More Information)**

A premium service call is a phone call to content or live advice. The calls usually start with the prefixes 109X, 191, 193, 194, 195, 196, 197 or 199 and services provided on mobile proprietary networks (or mobile carrier portals) or an international access code. Examples of premium service calls can include sex services, psychic lines, weather services, voting lines for TV shows or competition lines. Premium service calls can also include high school test result hot lines. You can usually access these services through another provider by dialling their over-ride code followed by the service number. An example of a service provided on a mobile proprietary network is video calls.

**How can you be charged?**

You can be charged for premium service calls in several ways:

- flat rate - this is where you are charged a fixed amount for each call you make. It is a good idea to keep track of how many calls you make as the cost can quickly add up.
- timed rate - this is where your calls are timed and usually charged at a rate per minute. A fixed set up or connection fee may also apply. Keeping track of how long you spend on the call will help to keep your costs to a minimum. [The average cost of a premium service can range from several cents to a few dollars per minute, depending on the service].
- calls from mobile phones - if you are calling from a mobile phone, additional costs such as air time may apply.

You should always check the cost of the premium service call before you make the call. You are usually responsible for the cost of any calls made from your telephone, including calls made by family and friends, even when made without your knowledge. There are a number of specific rules that relate to the provision of premium services aimed at ensuring that you are fully informed about the price and content of the services. If these rules have been broken, you may not have to pay for the service. Note: If you are deaf or have a hearing or speech impairment and wish to make calls to premium service numbers via the National Relay Service, then you must have an account with Australian Communication Exchange (ACE) and you will be charged for the calls.

**Information about the financial risks associated with premium services**

You need to be aware that using premium services can generate unexpectedly high bills which could cause you financial hardship while repaying the debt. Failure to pay for charges incurred from using premium services may result in the disconnection of some or all of your services and the recording of a default with a credit reference agency which could affect your credit rating and your ability to obtain finance. What steps can you take to lessen the risk of high, unexpected bills? You can bar access to some or all premium services using one of the following options:

- barring only 190 calls. This means all calls to 190 numbers are barred permanently.
- barring all calls (excluding local calls). This means all national, international, calls to mobiles and calls to 190 numbers are barred permanently through Telstra.



- temporarily bar all calls (excluding local calls) using Easy Call Control. At a small monthly fee of \$3.30, you can use this service to temporarily bar calls to mobiles, national, international and 190 calls. We provide you with a PIN which you can use to activate or de-activate the bars.

Please contact us to discuss your barring options. For mobile phone users, you can also take action to control your phone bill by using a prepaid mobile service.

### **Concerned about your use of premium services?**

Please contact us and we will assist you with barring options and payment arrangements. If you are worried about contacting us, you can arrange to have a Financial Counsellor assist you when you contact us. Please check your phone book or the internet for details on how to locate a Financial Counsellor.

### **The Telecommunications Industry Ombudsman**

The TIO investigates complaints about billings of premium services on the 190 prefix, international numbers, 19X numbers and proprietary networks.

Freecall: 1800 062 058  
Freefax: 1800 630 614  
TTY: 1800 675 692  
Translator and Interpreter Service: 131 450  
Phone: 03 8600 8700  
Fax: 03 8600 8797

Mail: PO Box 276  
Collins Street West  
Melbourne VIC 8007

Email: [tio@tio.com.au](mailto:tio@tio.com.au)

### **The Telephone Information Services Standards Council (TISSC)**

TISSC investigates complaints related to the breach of its Code of Practice about the message content and advertising of premium services on the 190 prefix.

Phone: 1300 139 955  
Fax: (02) 9211 4447

Mail: 190 Complaints  
PO Box K1021  
Haymarket NSW 1240

Email: [tissc@tissc.com.au](mailto:tissc@tissc.com.au)



## **The Australian Communications and Media Authority (ACMA)**

For calls from Melbourne: (03) 9963 6988  
For calls outside Melbourne: 1300 850 115  
Fax: (03) 9963 6989

Mail: PO Box 13120  
Law Courts  
Melbourne VIC 8010

### **Selling practices framework**

MGM Telecom is committed to offering you our products and services in a legal, decent, honest and truthful manner. We understand that direct selling plays a key role in our ability to compete as a business, and that we are responsible for our direct sellers behaviour. We are committed to ensuring that:

- we will not mislead and deceive you
- we will not harass or exploit you
- you will clearly understand the terms of our offers
- you'll be told the full price commitment and any cooling off periods applicable to the sale.

Regulatory Compliance Statement  
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MGM Telecom