



NGV Standard Form of Agreement and General Terms For Residential and Small Business Customers

PLEASE READ THESE TERMS CAREFULLY AS THEY MAY HAVE IMPORTANT CONSEQUENCES FOR YOU.

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PLEASE READ THESE TERMS CAREFULLY AS THEY MAY HAVE IMPORTANT CONSEQUENCES FOR YOU.

1 ABOUT THESE TERMS

- (a) These are the Consumer Terms of Next Generation Voice Pty Ltd, trading as NGV. They set out our standard customer terms for residential and small business *customers*.
- (b) The meaning of the words printed *like this* is set out at the end of the *consumer terms*.
- (c) These *consumer terms*, together with *your application* and *NGV Terms and Conditions*, the service description, the *standard pricing table* and the *appendices*, forms the *agreement* with *us*. To understand *your* rights and obligations *you* need to read all of the documents that relate to *you* and the *service* *you* select.
- (d) The service description is a detailed description of each of the services NGV offers, including the different features, options and availability of a service.
- (e) The *standard pricing table* sets out the fees or charges *we* may charge *you* for *your* use of the *service*. It also contains other information such as eligibility criteria and specific details of any *pricing plans* and some *specials* *we* offer. Please check the *standard pricing table* carefully to see what fees and charges apply to *your* use of the *service*.
- (f) The *appendices* contain further information that may apply to *your* use of the *service*, such as details of certain call charges, *our* usage policies and some *specials*. The service description or *standard pricing table* will refer *you* to an *appendix* if it is relevant to *your* use of the *service*.
- (g) *You* may obtain a copy of the latest version of the *NGV Terms and Conditions*, service description, *standard pricing table* and *appendices* from *us* or on *our* website: <http://www.ngvwifi.com.au>

2 THE AGREEMENT

2.1 The *agreement*

- (a) The *agreement* is made up of:
 - (i) your application,
 - (ii) these consumer terms,
 - (iii) NGV Terms and Conditions
 - (iv) the service description,
 - (v) the standard pricing table, and
 - (vi) the appendices.

- (b) The agreement is either a fixed-length agreement or non fixed-length agreement.

2.2 When does the *agreement* apply?

The *agreement* applies if you are a *consumer*.

2.3 What happens if there is an inconsistency between the different parts of the *agreement*?

- (a) If anything in these *consumer terms* is inconsistent with a provision in another part of the *agreement*, then unless otherwise stated, the *consumer terms* prevail to the extent of the inconsistency.
- (b) Clause 13, 'What *you* and *we* are liable for', below prevails over all other terms.

2.4 When does the *agreement* start?

The agreement starts when we accept your application.

2.5 When will we start providing the *service* to you under the *agreement*?

We will provide the *service* to you under the *agreement* from the *service start date*.

2.6 For how long will we provide the *service* to you in accordance with the *agreement*?

- (a) If the *agreement* is a *non fixed-length agreement*, we will provide the *service* to you in accordance with the *agreement* until the *service is cancelled* in accordance with clause 11, 'Cancelling the service', below.
- (b) If the *agreement* is a *fixed-length agreement*, we will provide the *service* to you in accordance with the *agreement*:
 - (i) for the *minimum term*, or
 - (ii) until the *service is cancelled* in accordance with clauses 11.1 or 11.3 below, or
 - (iii) if neither *you* nor *we* cancel the *service* at the end of the *minimum term* (see clause 2.7 below), until the *service is cancelled* in accordance with clauses 11.1 to 11.3 below.

2.7 What happens at the end of the *minimum term* if the *agreement* is a *fixed-length agreement*?

- (a) If the *agreement* is a *fixed-length agreement* and neither *you* nor *we* cancel the *service* at the end of the *minimum term*, the *agreement* becomes a *non-fixed length agreement* and we will continue to supply the *service* to you on a month-to-month basis in accordance with the *agreement*.
- (b) If *you* do not wish to continue to use the *service* on a month-to-month basis after the end of the *minimum term*, *you* must inform *us* (in accordance with clause 11, 'Cancelling the service', below) by giving *us*

30 days notice before the end of the *minimum term* that *you* wish to *cancel the service* at the end of the *minimum term*.

- (c) If *we* choose not to provide the *service* to *you* after the end of the *minimum term*, *we* will give *you* notice of this (in accordance with clause 11, '*Cancelling the service*', below) by giving *you* 30 days notice before the end of the *minimum term*.
- (d) If *we* wish to change the terms of the *agreement*, including any fees or charges, at the end of the *minimum term*, *we* will give *you* notice of this (in accordance with clause 2A below) before the end of the *minimum term*.

2.8 Responsibility for persons who *you* allow to use the *service*

You must ensure that any person *you* allow to use the *service* complies with the *agreement* as if they were *you*.

2A CHANGING THE AGREEMENT?

2A.1 When can *we* make changes to *fixed length* or *non fixed length agreements*?

We can make any type of change to a fixed length agreement or a non-fixed length agreement if:

- (a) the change will benefit or will not adversely affect *you*;
- (b) *you* agree to the change; or
- (c) *we*:
 - (i) reasonably expect the change to adversely affect *you*;
 - and
 - (ii) give *you* reasonable notice of the change; and,
 - (iii) if *your agreement* is a *fixed length agreement*, *we* also make sure that *we* comply with *our* obligations set out below.

2A.2 What must *we* do if *we* make changes to *fixed length agreements*?

- (a) Generally, if *we* make a change to a *fixed length agreement* which *impacts you* and it is not of the type listed in clauses 2A.6 or 2A.7 below, *we* must give *you notice in writing* of the change on *fair terms* and the right to *cancel the service*.
- (b) If *we* make a change to a *fixed length agreement* which is of the type listed in clauses 2A.6 or 2A.7 below, *we* must comply with *our* obligations set out in clauses 2A.6 or 2A.7.

2A.3 When do *we* consider that a change will *impact you*?

We consider that a change will *impact you* if *you* have used or been billed for the service affected by the change during the 6 months before *our* notice and *we* consider that the change will have more than a minor detrimental impact on *you*.

2A.4 What do we mean by *notice in writing*?

When we have to give *you notice in writing* under clause 2A.5 below of a change to the *agreement*, we can do so by giving it to *you* in person, sending it to *you* by mail or to *your* email address (if *you* have agreed to allow *us* to tell *you* about changes to the *agreement* by email), by bill message or bill insert, or in the case of pre-paid services, by making the information available on our website or at retail outlets and informing *you* (by recorded message, text message or in writing) how to obtain information about the change.

2A.5 What do we mean by *fair terms*?

- (a) When we have to give *you* notice of a change on *fair terms*, we will:
 - (i) give *you* 21 days *notice in writing* of the change before the change occurs, and
 - (ii) offer *you* the right to *cancel the service* within 42 days from the date of *our notice in writing*.
- (b) If *you* choose to *cancel the service* under clause 2A.5(a)(ii) above,
 - (i) we will cancel the *service* on the date on which *you* notify *us* that *you* wish to *cancel the service* (which must be within 42 days from the date of *our notice in writing*)
 - (ii) *you* will only have to pay
 - (A) *your* usage charges or *access fees* (incurred to the date on which *you* notify *us* *you* wish to *cancel the service*) and
 - (B) any outstanding amounts that cover installation costs or *equipment charges* (in relation to equipment that can be used in connection with services provided by any third party).
- (c) If *you* have overpaid for the *service* because
 - (i) the *service* is cancelled during a billing cycle; or
 - (ii) the change related to a price increase that became effective prior to the date *your service* was cancelled

then *your* account (if *you* continue to have any account with *us*) will be credited with the amount *you* have overpaid, or if *you* have stopped obtaining the *service*, we will use reasonable endeavours to notify *you* that *you* have overpaid and refund the overpayment.

2A.6 Changes that we can make to *fixed length agreements*, even if the change impacts *you*.

- (a) If the *agreement* is a *fixed-length agreement*, we can make changes to the *agreement* even if they *impact you*,
 - (i) if the change is in relation to the cost of international services. In this case, as *our* rates for international services are subject

to variation, we can change the charges and do not need to tell *you* individually beforehand

- (ii) if the change is required by law or is in relation to a fee or charge to account for a *tax* imposed by law and it is fair and reasonable for *us* to do so. If we expect the change to adversely affect *you*, we will whenever possible, try to give *you* at least 21 days *notice in writing* of the change.

We would consider it fair and reasonable for *us* to make a change to the *agreement* to account for a *tax* imposed by law, if the *tax* imposed is directed at *you*, the end-user and relates to *your* use of, and charges *you* must pay *us* for use of, the *service*. An example of this would be where we pass on to *you* an increase in the rate of a transaction tax, such as GST or stamp duty.

We would not consider it fair and reasonable to pass on a *tax* imposed by law if the *tax* imposed is directed at *us*, the supplier, and affects the cost to *us* of supplying the *service* to *you*.

- (b) If the agreement is a *fixed-length agreement*, we can make changes to the *agreement*, if the change is in relation to a fee or charge for a service ancillary to the supply of the *service* (for example, a billing fee or credit card transaction fee). If the change *impacts you* we will offer *you*:

- (i) use of a reasonable alternative at no fee or charge, or
- (ii) a right to *cancel the service* without incurring fees or charges other than usage charges and *access fees* (incurred to the date on which the *service is cancelled*, which is the date on which *you* notify *us* *you* wish to *cancel the service*),

- (c) If the agreement is a *fixed-length agreement*, we can make changes to the *agreement*, if the change is to increase the price of a premium service (where *we* are passing on an increase in the cost charged to *us* by the *supplier* who supplies that premium service to *us*). If the change *impacts you* we will:

- (i) wherever possible, still try to give *you* at least 21 days *notice in writing* of the increase in price if *you* have used the premium service within the previous six (6) months, and
- (ii) allow *you* to elect to not use the premium service without attracting any additional charges,

- (d) If the agreement is a *fixed-length agreement*, we can make changes to the *agreement*, if the change is a result of another *carrier* or service provider varying their agreement with *us* so that *we* need to make changes to the *agreement*. If the change *impacts you* we will :

- (i) whenever possible, still try to give you at least 21 days *notice in writing* of the change , and
- (ii) give you 42 days from the date of the notice in which *you* may *cancel the service* without incurring fees or charges other than:
 - (A) usage charges or *access fees* (incurred to the date on which *you* notify *us* *you* wish to *cancel the service*), and
 - (B) any outstanding amounts that cover installation costs or *equipment charges* (in relation to equipment that can be used in connection with services provided by any third party).

2A.7 Changes that are likely to benefit *you* or have a neutral or minor detrimental impact on *you*

- (a) *We* can make changes to a *fixed length agreement* relating to the characteristics of the *service* (including price) if the change is likely to benefit *you* or have a neutral or minor detrimental impact on *you*.
- (b) *If you* can demonstrate that such a change has had **more than a minor detrimental impact on *you* and the change is not of a type described in paragraph 2A.6** *we*:
 - (i) will offer *you* the right to *cancel the service* without incurring fees or charges other than:
 - (A) usage charges or *access fees* (incurred to the date on which the *service is cancelled*, which is the date on which *you* notify *us* *you* wish to *cancel the service*), and
 - (B) any outstanding amounts that cover installation costs or *equipment charges* (in relation to equipment that can be used in connection with services provided by any third party); and
 - (ii) may offer *you* an alternative remedy to address the impact the change has had on *you*.

2A.8 How can *you* change anything in the *agreement*?

Unless expressly allowed in the *agreement*, *you* cannot make any changes to the *agreement* without first obtaining *our* consent.

3. YOUR APPLICATION FOR THE SUPPLY OF THE SERVICE

3.1 What is the *service*?

The *service* *you* have selected is detailed in the service description.

3.2 When may we refuse your application?

We may refuse your application if:

- (a) *you* do not provide satisfactory proof of identification,
- (b) *you* do not meet the eligibility criteria for the *service*,
- (c) the *service* is not available at the location where *you* wish to acquire the *service*, or
- (d) *you* do not have an appropriate *credit rating*.

4 HOW WE DEAL WITH YOUR PERSONAL INFORMATION

4.1 Collection, use and disclosure

- (a) We may collect, use and disclose *personal information* about *you*, to decide whether to start, stop or limit supply to *you* of personal credit, the *service* or the products and services of other Next Generation Voice Pty Ltd group companies.
- (b) We may collect, use and disclose *personal information* about *you* (which may include, for example, numbers called, time of call, location of call) for purposes related to the supply of the *service* (or for purposes which would be reasonably expected) including billing and account management, business planning and product development, and to provide *you* with information about promotions, as well as the products and services of NGV and other organisations.
- (c) We may collect, use and disclose *personal information* about *you* (which may include, for example, numbers called, time of call, location of call) for the purposes in paragraphs (a) and (b) above to or from:
 - (i) a credit reporting agency or credit provider,
 - (ii) a Next Generation Voice Pty Ltd related entity,
 - (iii) third parties who are not related to *us*, including *our* agents, dealers, contractors and franchisees,
 - (iv) *suppliers* who need access to *your personal information* to provide us with services to allow supply of the *service*, and
 - (v) joint venture partners of Next Generation Voice Pty Ltd or its related entities.
- (d) We may be permitted or required by applicable laws to collect, use or disclose *personal information* about *you* (which may include, for example, numbers called, time of call, location of call), including to:
 - (i) the operator of the Integrated Public Number Database (IPND), which is an industry wide database of all public number customer data,
 - (ii) emergency services organisations, and

- (iii) law enforcement agencies and government agencies for purposes relating to the enforcement of criminal and other laws.

4.2 Opting-out

If *you* wish to only receive communications that are account-related or legally required, *you* may request not to receive other communications (that is, *you* may 'opt out'). *You* will need to contact Customer Service to make a request to opt-out. *We* will not charge *you* for processing a request to opt-out.

4.3 Gaining access to and correcting *your* personal information

If *you* are an individual, *you* are entitled to:

- (a) gain access to *your personal information* held by *us*, unless *we* are permitted or required by any applicable law to refuse such access, and
- (b) correct any *personal information* held by *us*.

4.4 Providing *your* personal information

If *you* do not provide part or all of the *personal information* *we* request, then *we* may refuse to supply, or limit the supply to *you* of, personal credit or the *service*.

4.5 Consent

By providing *your personal information* to *us* and obtaining the *service*, *you* acknowledge and consent to the collection, use and disclosure of *your personal information* as set out in this clause 4 and in accordance with *our* privacy policy. *You* may obtain a copy of *our* privacy policy from *us* or on *our* website: www.ngvwifi.com.au.

5 USING THE SERVICE

5.1 Connecting the service

You must reasonably co-operate with *us* to allow *us*, or a *supplier*, to establish and supply the *service* to *you* safely and efficiently. If *you* do not do so, *we* may be entitled to cancel the *service* under clause 11.3(a)(v) or 11.3(a)(vi) or suspend the *service* under clause 12.1(a)(vii) or 12.1(a)(viii).

5.2 Quality of the service

We will provide the *service* to *you* with due care and skill. In the event of unexpected faults *we* will use reasonable endeavours to ensure the *service* is restored as soon as possible.

5.2A Blocking Calls

We may block access to a number (other than an emergency service number) if *we* reasonably require this to be done for technical, operational or commercial reasons.

5.3 Permitted uses of the *service*

- (a) When *you* use the *service*, *you* must comply with:
 - (i) all laws,
 - (ii) all directions by a *regulator*,
 - (iii) all notices issued by authorisation of or under law (for example, under the *Copyright Act 1968* (Cth)), and
 - (iv) reasonable directions by *us*.
- (b) *You* must not use, or attempt to use, the *service*:
 - (i) to break any law or to infringe another person's rights (including damaging any property or injuring or killing any person or infringing someone's copyright),
 - (ii) to transmit, publish or communicate material which is defamatory, offensive, abusive, indecent, menacing or unwanted,
 - (iii) to expose *us* to liability, or
 - (iv) in any way which damages, interferes with or interrupts the *service*, the *NGV network* or a *supplier's network* used to supply the *service*.
- (c) We may ask *you* to stop doing something which we reasonably believe is contrary to paragraph (b) above. *You* must immediately comply with any such request. If *you* do not, then we may take any steps reasonably necessary to ensure compliance with paragraph (b) above or the request.
- (d) *You* acknowledge that we may be required to intercept communications over the *carriage service* and may also monitor *your* usage of the *service* and communications sent over it.
- (e) If *you* do not comply with this clause 5.3, we may be entitled to cancel the *service* under clause 11.3(a) (v) or (vi) or suspend the service under 12.1(a)(vii) or (viii).

5.4 Unusually high use

We may contact you if we become aware of an unusually high use of the service by you (including to verify any costs or charges which *you* may have incurred) however we are under no obligation to do so. For example, if *you* suddenly make an unusually high volume of calls to international destinations using the *service* we may contact *you* to determine whether that use is likely to continue. If so, we may ask *you* to make a pre-payment usage charge under clause 8.2(b). Please note that we may also be entitled to suspend the *service* under clause 12.1(a)(iv) for an *unusually high use* of the *service*.

5.5 Compliance with third party rules

When *you* use the *service* it is *your* responsibility to comply with any rules imposed by any third party whose *content* or services *you* access using the *service* or whose *network* *your* data traverses.

6 EQUIPMENT

6.1 What are *your* responsibilities in relation to equipment?

- (a) *You* must ensure that all equipment *you* use in connection with the *service* and the way *you* use that equipment complies with:
 - (i) all laws,
 - (ii) all directions by a *regulator*,
 - (iii) all notices issued by authorisation of or under law (for example, under the *Copyright Act 1968* (Cth)), and
 - (iv) reasonable directions by *us*.
- (b) If *you* breach paragraph (a) above, *we* may:
 - (i) disconnect the equipment from the *service*;
 - (ii) suspend the *service* in accordance with clause 11.3(a)(v) or 11.3(a)(vi); or
 - (iii) cancel the *service* in accordance with clause 12.1(a)(vii) or 12.1(a)(viii).
- (c) *We* will try to give *you* reasonable notice before *we* disconnect the equipment under paragraph (b)(i) above, but *we* may disconnect the equipment, suspend the *service* or cancel the *service* immediately if there is an emergency.

6.2 Who owns the equipment?

- (a) NGV owned equipment
 - (i) Any *NGV owned equipment* remains *our* property or the property of *our personnel*.
 - (ii) Subject to *your statutory rights as a consumer*, *you* are responsible for any *NGV owned equipment* from when *you* receive it.
 - (iii) *You* must not mortgage or grant a charge, lien or encumbrance over any *NGV owned equipment*.
- (b) Equipment purchased by *you* from *us* or any of *our personnel*
 - (i) *You* may purchase equipment from *us* or any of *our personnel* to use in connection with the *service*.
 - (ii) Subject to *your statutory rights as a consumer*, *you* will own the equipment and be responsible for the equipment from when *you* receive it.

6.3 Installation of the equipment

You must provide an adequate and suitable space, power supply and environment for all equipment used in connection with the *service* and located on the *premises*.

6.4 Maintenance and repair of any NGV owned equipment

Unless *we* both agree otherwise, *you* must allow *our personnel* (and only *our personnel*) to service, modify, repair or replace any NGV owned equipment.

6.5 Lost, stolen and damaged equipment

- (a) *You* are responsible for any lost, stolen or damaged NGV owned equipment, except if it is caused by *us* or *our personnel*.
- (b) *You* will be responsible for any outstanding payments for equipment that *you* have purchased from *us* or *our personnel*, even when that equipment is lost, stolen or damaged, except if it is caused by *us* or *our personnel*.

7 NETWORK MAINTENANCE, FAULT REPORTING AND RECTIFICATION

7.1 Maintenance on the network used to supply the service

- (a) *We* may conduct maintenance on the NGV network and maintenance may be conducted on a *supplier's network* used to supply the *service*.
- (b) *We* will try to conduct scheduled maintenance on the NGV network outside normal business hours, but *we* may not always be able to do so.

7.2 Reporting faults

- (a) *We* will provide a fault reporting service for *you* to report faults.
- (b) Before *you* report a fault to *us*, *you* must take all reasonable steps to ensure that the fault is not caused by any equipment that *we* are not responsible for such as equipment that is owned by *you* or is not provided by *us* for *you* to use in connection with the *service*, and facilities outside the NGV network.

7.3 Assisting us in investigating and repairing a fault

You must provide all reasonable assistance to enable *us* or *our personnel*, or where necessary a *supplier*, to investigate and repair a fault.

7.4 Our responsibility for repairing faults

- (a) *We* will repair faults within *the NGV network*.
- (b) Unless the service description expressly provides otherwise, *we* are not responsible for repairing any fault in the *service* where the fault arises in or is caused by:
 - (i) a *supplier's network*,
 - (ii) equipment that *we* are not responsible for such as equipment that is owned by *you* or is not provided by *us* for *you* to use in connection with the *service*, or,

- (iii) facilities outside the NGV network.
- (c) Where:
 - (i) the fault arises in or is caused by a *supplier's network*,
 - (ii) we become aware of the fault, and
 - (iii) we are not responsible for the repair of that fault,

we will notify the *supplier* of the fault and request that the fault be corrected promptly, but we will not bear any further liability or responsibility.
- (d) Where the fault arises in or is caused by equipment that *we* are not responsible for such as equipment that is owned by *you* or is not provided by *us* for *you* to use in connection with the *service*, *we* are not responsible for the repair of that fault. If *you* ask *us* to investigate and repair such a fault:
 - (i) we will give *you* an estimate of the probable cost of investigating the fault and, if *you* agree to pay those costs, we will undertake an investigation and we will then charge *you* for the cost of investigation,
 - (ii) if we have investigated the fault, we will use reasonable endeavours to inform *you* of the fault's probable cause, and
 - (iii) if *you* request *us* to repair the fault and we agree to repair the fault, we will give *you* an estimate of the probable cost of repairing the fault and we will then charge *you* for the cost of repairing the fault.
- (e) If we investigate a fault and determine that the fault is attributable to an *excluded event*, then we may charge *you* for any costs we incur in investigating and repairing the fault.

7.5 Loss of access

If the fault results in a significant loss of access to, or use of the *service*, *you* should check if *you* are entitled to a refund or rebate under clause 10.3 below. *You* may also be entitled to *cancel* the *service* under clause 11.1(a)(ii)(A) below.

8 FEES AND CHARGES

8.1 What are the fees and charges for using the *service*?

- (a) *You* must pay:
 - (i) the fees and charges for the *service*, which are set out in the *Critical Information Summary* or in any applicable *special*, and
 - (ii) any additional fees and charges noted in the *agreement* (including in *your application*) or notified by *us* in accordance with the *agreement* from time to time.

- (b) *You must pay all fees and charges which are incurred for the service even if you did not authorise its use.*
- (c) *You must pay the fees and charges for the service even if the service is unavailable or you are unable to access the service. You will be entitled to a refund or a rebate under clause 10.3 below if:*
 - (i) *you suffer a significant loss of access to, or use of, the service, and*
 - (ii) *the loss was not as a result of circumstances reasonably attributable to you or equipment that we are not responsible for, such as equipment that is owned by you or is not provided by us for you to use in connection with the service.*

8.2 Types of fees and charges (including administration charges and other charges)

- (a) *In addition to the fees and charges you incur in the normal use of the service (including an access fee, where applicable), we may charge you for an administration fee and other similar charges. These costs may include suspension fees or cancellation fees, late payment fees, payment dishonour fees and reconnection or reactivation fees. These charges are set out in the standard pricing table for your service.*
- (b) *We may also ask you to make a pre-payment usage charge or request that you make an interim good-faith payment (including, for example, if there has been an unusually high use of the service or if you want to activate roaming).*

8.3 How do we calculate fees and charges?

- (a) *To calculate fees and charges we look at billing information generated or received by us.*
- (b) *If you use the services of a third party, you will be billed at the third party's applicable rates and charges. We may bill you for your use of the services of a third party, acting in our capacity as that third party's billing agent only.*

8.4 Specials

- (a) *We may offer you a special from time to time (including a special in relation to a particular pricing plan).*
- (b) *We will notify you of any specials offered to you either through general advertising or by specifically advising you. The terms of each special will either be set out in the standard pricing table for the relevant service, in an appendix, in advertising material or you will be advised separately in writing.*
- (c) *A special may be an offer to vary the price or the terms of supply (including the minimum term), and it may be subject to certain conditions.*

- (d) If *you* validly accept a *special*, the terms of the *special* will prevail to the extent that the terms of the *special* are inconsistent with the terms of the *agreement*. Otherwise, the terms and conditions of the *agreement* continue to apply.
- (e) After the *special* expires, *we* may end the *special* and the full terms and conditions of the *agreement* will apply.

8.5 Variable charges

- (a) Some fees and charges for the *service* are subject to variation, such as charges relating to:
 - (i) international services; and
 - (ii) premium services.

9 BILLING AND PAYMENTS

9.1 How often will *we* bill *you*?

We will bill *you* on a regular basis (either in advance or in arrears), unless otherwise set out in the service description.

9.2 What will appear on *your* bill?

- (a) *We* will try to include on *your* bill all charges for the relevant billing period. However, this is not always possible and *we* may include these unbilled charges in a later bill(s).

9.3 *We* may use a billing agent to bill *you*

We may bill *you* using a billing agent (which may be another Next Generation Voice Pty Ltd group company).

9.4 What types of payment methods may *you* use?

- (a) *You* may pay by one of the payment methods as set out in the “Payment Options” section of *your* bill or on *our* websites.
- (b) Unless *you* pay by direct debit *we* may charge a payment processing fee if *you* choose to use a credit, charge or debit card to pay *your* bill.

9.5 When must *you* pay *your* bill?

Subject to clause 10.2, *you* must pay the entire amount billed by the due date specified in the payment notification, bill or as otherwise notified by *us*.

9.6 What happens if *you* do not pay *your* bill by the due date?

If *you* do not pay *your* bill by the date the payment is due, *we* may:

- (a) charge *you* a late fee. *You* should see the relevant *standard pricing table* for the *service* concerned to check the late fee that applies;
- (b) suspend or *cancel the service*, in accordance with clause 11 or 12 as relevant or the relevant service description. If *we* suspend or *cancel the service*, *we* may charge *you* a suspension fee or *cancellation fee*. If the *service* is *cancelled* and the *service* disconnected or deactivated, *you* may have to pay a reconnection or reactivation fee for the reconnection

or reactivation of the *service*. *You* should see the relevant *standard pricing table* for the *service* concerned to check what fees apply, and if fees do apply, what that fee is;

- (c) engage a mercantile agent to recover the money *you owe us*. If we engage a mercantile agent, *we* may charge *you* a recovery fee;
- (d) institute legal proceedings against *you* to recover the money *you owe us*. If *we* institute legal proceedings, *we* may seek to recover our reasonable legal costs reasonable incurred; and
- (e) on-sell any unpaid amounts to a third party. If *we* do this, any outstanding amounts will be payable to that third party.

9.7 What happens if *you* have overpaid as a result of a billing error?

If *you* have overpaid as a result of a billing error:

- (a) *your* account will be credited with the amount *you* have overpaid, or
- (b) if *you* have stopped obtaining the *service*, *we* will use reasonable endeavours to notify *you* that *you* have overpaid and refund the over payment.

9.8 Taxes (including GST)

- (a) Unless otherwise indicated, the fees and charges set out in the *agreement* include any amount on account of *tax*.
- (b) Where the fees and charges do not include an amount on account of *tax*, if any *tax* is payable by *us* in relation to, or on any supply under or in connection with the *agreement*, *we* will increase the *tax* exclusive fees and charges by an additional amount on account of the *tax*. *You* must pay the additional amount at the same time *you* pay the fees and charges. This applies where the *tax*, such as GST, is directed at, and imposed on, *you*, the end-user.

10 COMPLAINTS AND DISPUTES

10.1 Making complaints

- (a) If *you* have any complaints in connection with the *service*, *you* may complain in writing (including by completing *our* complaints form on *our* website: www.ngvwifi.com.au or by calling *us*.
- (b) *We* will handle *your* complaint in accordance with *our* complaints procedure. *You* may obtain a copy of this procedure from *us* or on *our* website: www.ngvwifi.com.au
- (c) *We* will use *our* best endeavours to resolve *your* complaint, however if *we* are not able to resolve *your* complaint to *your* satisfaction, *you* can take *your* complaint through other avenues, such as the Telecommunications Industry Ombudsman, the Department of Fair Trading or Department of Consumer Affairs in *your* state or territory.

10.2 Suspension of payment obligations

Where *your* complaint is about a fee or charge for the use of the *service*, provided *we* reasonably believe *your* complaint is bona fide, *we* will

- (a) in most cases suspend payment obligations, for that fee or charge only, until the complaint has been investigated and resolved, or
- (b) if *you* pay by direct debit, protect *your* account and reverse any fees or charges that have been applied to *your* account, once the complaint has been investigated and resolved.

All other fees and charges that are not in dispute are due and payable.

10.2A Financial Hardship Policy

The NGV Financial Hardship Policy contains information about how *we* can assist customers who are experiencing financial hardship. *You* can see and print a copy at www.ngvwifi.com.au or have a copy sent to *you* by calling *us* on 1800 505 201.

10.3 Complaints about loss of access to the *service*

Where *your* complaint is about a significant loss of access to, or use of, the *service* and the loss was not as a result of circumstances reasonably attributable to *you* or equipment that *we* are not responsible for, such as equipment that is owned by *you* or is not provided by *us* for *you* to use in connection with the *service*, *you*

- (a) will be entitled to a refund or a rebate of any *access fees* for the period in which *your* access or use was interrupted (including when an *intervening event* occurs). The service description may set out the way in which any rebate or refund is calculated; and
- (b) may be entitled to *cancel* the *service* under clause 11.1(a)(ii)(A) below.

You should contact customer service to lodge *your* complaint.

11 CANCELLING THE SERVICE

11.1 Your right to cancel the service

- (a) You may cancel the service at any time by:
 - (i) giving *us* 30 days notice (please note that *you* are required to give *us* this notice if *you* do not wish to continue to use the *service* after the end of the *minimum term* of a *fixed-length agreement*, otherwise *we* will continue to supply the *service* to *you* – see clause 2.7(b) above), or
 - (ii) giving *us* notice, if:
 - (A) *we* breach a material term of the *agreement* and *we* cannot remedy that breach, including where there are prolonged or repeated interruptions to *your* access to or use of, the *service* and the loss was not as a result of circumstances reasonably

attributable to *you* or equipment that *we* are not responsible for, such as equipment that is owned by *you* or is not provided by *us* for *you* to use in connection with the *service*; or

- (B) *we* breach a material term of the *agreement* and *we* can remedy that breach, but *we* do not remedy that breach within 30 days after *you* give *us* notice requiring *us* to do so; or
 - (C) any *intervening event* prevents the supply of the *service* in accordance with the *agreement* for more than 14 days.
- (b) If the *agreement* is an unsolicited consumer agreement regulated by the unsolicited consumer agreement provisions of the *Australian Consumer Law*, *you* may also *cancel the service*
- (i) before the end of the cooling-off period which is:
 - (A) if the *agreement* was negotiated otherwise than by telephone - the period of 10 business days from and including the first business day after *you* signed *your application*; or
 - (B) if the *agreement* was negotiated by telephone – the period of 10 business days from and including the first business day after *you* received written confirmation from *us* of *your application*;
 - (ii) in accordance with any additional termination rights *you* may have relating to unsolicited consumer agreements under the *Australian Consumer Law*. If applicable, details about these additional rights to cancel the agreement are set out in the information provided to *you* with *your application*.
- (c) If the *agreement* is a *fixed-length agreement*, *you* may also *cancel the service* in accordance with clause 2A above. Clause 2A sets out the circumstances which give *you* the right to *cancel the service* if *we* change the *agreement*.

11.2 Our right to cancel the service - non fixed-length agreement

If the *agreement* is a *non fixed-length agreement*, *we* may *cancel the service* at any time by giving *you* at least 30 days notice.

11.3 Our right to cancel the service - non fixed-length agreement and fixed-length agreement

- (a) *We* may *cancel the service* at any time if:
 - (i) there is an emergency,
 - (ii) *we* reasonably suspect fraud by *you* or any other person in connection with the *service*,

- (iii) any amount owing to *us* in respect of the *service* (which is not the subject of a valid dispute under clause 10.2 above) is not paid by its due date and *we* give *you* notice requiring payment of that amount and *you* fail to pay that amount in full within ten (10) business days after *we* give *you* that notice, unless otherwise set out in the *agreement*,
- (iv) *we* reasonably consider *you* a credit risk because *you* have not paid amounts owing to *us* (which is not the subject of a valid dispute under clause 10.2 above) in respect of any service by its due date and *you* are given notice requiring payment of that amount and *you* fail to pay that amount in full within the required period,
- (v) *you* breach a material term of the *agreement* (including for the avoidance of doubt, but not limited to, clauses 5.1 and 5.3 above or *your* obligations relating to the use of the *service* set out in the service description or otherwise misuse either the *service* (for example in breach of the NGV Internet Acceptable Use Policy) or breach clause 6.1 above) and *you* cannot remedy that breach,
- (vi) *you* breach a material term of the *agreement* (other than a breach which separately gives rise to rights under this clause) (including for the avoidance of doubt, but not limited to, clauses 5.1 and 5.3 above or *your* obligations relating to the use of the *service* set out in the service description or otherwise misuse either the *service* (for example in breach of the NGV Internet Acceptable Use Policy) or breach clause 6.1 above) and *you* can remedy that breach, and *you* do not remedy that breach within 30 days after *we* give *you* notice requiring *you* to do so,
- (vii) *we* are required to do so to comply with an order, instruction, request or notice of a *regulator*, an emergency services organisation, any other competent authority or by authorisation of or under law (for example, under the *Copyright Act 1968* (Cth)),
- (viii) *you* suffer an *insolvency event* and *we* reasonably believe *we* are unlikely to receive payment for amounts due,
- (ix) *you* die or if *you* are a partnership and the partnership is dissolved or an application is made to dissolve the partnership, and *we* reasonably believe *we* are unlikely to receive payment for amounts due,
- (x) the *service* is suspended for more than 14 days, unless otherwise set out in the *agreement*,
- (xi) any *intervening event* prevents the supply of the *service* in accordance with the *agreement* for more than 14 days, or

- (xii) we are otherwise entitled to do so under the *agreement*.
- (b) In most circumstances, we will give *you* as much notice as we reasonably can before we *cancel the service*. However, in some circumstances, for example in an emergency or if we consider *your* use of the *service* is unreasonable and in breach of Internet Acceptable Use Policy, we may *cancel the service* without notice to *you*.

11.4 How can you cancel the service?

- (a) You can ask *us* to *cancel the service* by calling *us*. Your call will be recorded with *your* permission and will be notice to *cancel the service*.
- (b) You may also be able to *cancel the service* by electing to have an equivalent service to the *service* supplied by another *carrier* or *carriage service provider* (including, by *churning*). That *carrier* or *carriage service provider* will inform *us* that *you* have elected to have the relevant service supplied by them or have *churned* to them and we will *cancel the service* immediately.

11.5 When will the service be cancelled?

The service will be cancelled on the cancellation date. You will not be able to use the service after the cancellation date.

11.6 What happens when the *service is cancelled*?

- (a) The agreement terminates when the service is cancelled.
- (b) If the service is cancelled:
 - (i) you are liable for any charges incurred (including the *cancellation fee*, and outstanding *equipment charges* if any) up to, and including, the *cancellation date* (you should check the service description and *standard pricing table* for *your service* for details of any applicable *cancellation fee*). You will not be liable for any such charges under this subsection if *you* cancel the service in accordance with section 11.1(b)(i) above.
 - (ii) because an *intervening event* prevents the supply of the *service* in accordance with the *agreement* for more than 14 days (under clause 11.1(a)(ii)(C) or 11.3(a)(xi) above), *you* are liable for any charges incurred (including outstanding *equipment charges* if any) up to the *cancellation date*. However, unless it is fair and reasonable for *us* to do so, we will not charge *you* any *cancellation fee* in these circumstances
 - (iii) *you* authorise *us* to apply any over payment on *your* account and/or money that *you* have paid in advance for the *service* which is being cancelled to pay for any undisputed outstanding charges (including the *cancellation fee*, if any),

- (iv) subject to paragraph (iii) above and unless otherwise set out in the service description (for example we may not refund or redeem for cash any unused prepaid credits on a pre-paid service), we will refund any over payment on *your* account and any money that *you* have paid in advance for the *service* which is being cancelled on a pro-rata basis to *you*, and
 - (v) if *you* are required under the service description to pay for the *service* by direct debit payment (either from *your* credit card or from *your* nominated bank account), *you* authorise *us* to debit any undisputed outstanding charges (including any *cancellation fee*, if any) from *your* credit card or bank account.
- (c) If the *service is cancelled* as a result of circumstances reasonably attributable to *you*:
- (i) before the *service start date*, *you* must pay *us* all infrastructure and installation costs incurred by *us* in connection with preparations for supplying the *service* to *you*, and
 - (ii) during the *minimum term*, subject to clause 2A, *you* must pay *us* the *cancellation fee*.
- (d) If *you* wish to reinstate the *service* *you* should contact *us*. If the *service is cancelled* as a result of circumstances reasonably attributable to *you* and *we* reinstate the *service*, then *you* may have to pay *us* a reconnection or reactivation fee.
- (e) If *you* are able to use the *service* after the *cancellation date*, *you* are liable for any charges incurred by *you* for that use, in addition to any other charges under this clause 11.6.

12 SUSPENDING THE SERVICE

12.1 Our rights to suspend the service

- (a) We may suspend the *service* at any time, if:
- (i) there is an emergency,
 - (ii) doing so is necessary to allow *us* or a *supplier* to repair, maintain or service any part of *the NGV network* or a *supplier's network* used to supply the *service*,
 - (iii) *we* reasonably suspect fraud by *you* or any other person in connection with the *service*,
 - (iv) *we* reasonably believe there has been an *unusually high use* of the *service*,
 - (v) any amount owing to *us* in respect of the *service* (which is not the subject of a valid dispute under clause 10.2 above)

is not paid by its due date and *we* give *you* notice requiring payment of that amount and *you* fail to pay that amount in full within ten (10) business days after *we* give *you* that notice, unless otherwise set out in the *agreement*,

- (vi) *we* reasonably consider *you* a credit risk because *you* have not paid amounts owing to *us* or any related entity (which is not the subject of a valid dispute under clause 10.2 above) in respect of any service is not paid by its due date and *you* are given notice requiring payment of that amount by that related entity and *you* fail to pay that amount in full within the required period,
- (vii) *you* breach a material term of the *agreement* (including for the avoidance of doubt, but not limited to, clauses 5.1 and 5.3 above or *your* obligations relating to the use of the *service* set out in the service description or otherwise misuse either the *service* (for example in breach of the NGV Internet Acceptable Use Policy) or breach clause 6.1 above) and *you* cannot remedy that breach,
- (viii) *you* breach a material term of the *agreement* (other than a breach which separately gives rise to rights under this paragraph) (including for the avoidance of doubt, but not limited to, clauses 5.1 and 5.3 above or *your* obligations relating to the use of the *service* set out in the service description or otherwise misuse either the *service* (for example in breach of the NGV Internet Acceptable Use Policy) or breach clause 6.1 above) and *you* can remedy that breach, and *you* do not remedy that breach within 30 days after *we* give *you* notice requiring *you* to do so,
- (ix) *we* are required to do so to comply with an order, instruction, request or notice of a *regulator*, an emergency services organisation, any other competent authority or by authorisation of or under law (for example, under the *Copyright Act 1968* (Cth)),
- (x) problems are experienced interconnecting *the NGV network* with any *supplier's network*,
- (xi) *you* suffer an *insolvency event* and *we* reasonably believe *we* are unlikely to receive payment for amounts due,
- (xii) *you* die or if *you* are a partnership and the partnership is dissolved or an application is made to dissolve the partnership, and *we* reasonably believe *we* are unlikely to receive payment for amounts due, or
- (xiii) *we* are otherwise entitled to do so under the *agreement*.

- (b) In most circumstances, we will give *you* as much notice as we reasonably can before we suspend the *service*. However, in some circumstances, for example in an emergency or if we consider *your* use of the *service* is unreasonable and in breach of *our* Internet Acceptable Use Policy, we may suspend the *service* without notice to *you*.
- (c) If we suspend the *service*, we may later *cancel the service* for the same or a different reason.

12.2 What happens when the *service* is suspended

- (a) If the *service* is suspended, *you* will have to pay *access fees* for the *service* while it is suspended.
- (b) If the *service* is suspended and the suspension was not as a result of circumstances reasonably attributable to *you* or equipment that *we* are not responsible for, such as equipment that is owned by *you* or is not provided by *us* for *you* to use in connection with the *service*, *you* will be entitled to a refund or a rebate of any *access fees* for the period of suspension. *You* should contact customer service for *your* refund or rebate.
- (c) If the *service* is suspended as a result of circumstances reasonably attributable to *you*, *you* may have to pay *us* a suspension fee. *You* should check the relevant *standard pricing table* for the *service* concerned to see if a suspension fee applies.
- (d) If *you* wish to lift the suspension *you* should contact *us*.

13 WHAT ARE *YOU* AND *WE* LIABLE FOR

13.1 *Your* liability to *us*

- (a) *You* are liable to *us* for any breach of the *agreement* by *you* that causes foreseeable substantial *loss* to *us*.
- (b) *You* are not liable to *us* for any *consequential losses* we suffer or for any costs, expenses, *loss* or charges that *we* incur which are not a direct result of something *you* have done.

13.2 *Our* liability to *you*

- (a) We have responsibilities and obligations under the law, including under:
 - (i) the Telecommunications Legislation,
 - (ii) the Competition and Consumer Act, including the *Australian Consumer Law*,
 - (iii) applicable laws, regulations and codes.

Nothing in the *agreement* removes or limits any rights that *you* have under existing laws or regulations.
- (b) We are liable to *you* for:

- (i) any damage to *your* property which has been caused by the fault, negligence or fraud by *us* or *our personnel* during installation, repair or maintenance,
- (ii) interruptions in *your* use of the *service* as a result of a fault or negligence of *us* or *our personnel*, to the extent of a refund or rebate for the period of the interruption and compensation for any reasonable loss incurred, and
- (iii) death or personal injury caused by *us* or *our personnel*.
- (c) If *you* have contributed to any *loss* or damage *you* are claiming against *us*, *our* liability is reduced to the extent of *your* contribution.
- (d) Subject to *your statutory rights as a consumer*, we are not liable to *you* for any *consequential losses* *you* suffer or for any costs, expenses, *loss* or charges that *you* incur.

14 ASSIGNING THE AGREEMENT TO A THIRD PARTY

14.1 How can we assign our responsibilities to a third party

- (a) We may assign some or all of *our* rights under the *agreement* (where those rights are assignable) to any person.
- (b) We may transfer some or all of *our* obligations under the *agreement* to any related entity that is able to perform those obligations.
- (c) We may perform any of *our* obligations under the *agreement* by arranging for them to be performed by another person, including a *supplier* or a related entity. We will still be responsible for the performance of the obligations.

14.2 How can you assign your responsibilities to a third party

- (a) *You* may assign *your* rights under the *agreement* (where those rights are assignable) so long as *you* have *our* prior written consent.
- (b) *You* may transfer *your* obligations under the *agreement* if:
 - (i) the person to whom *you* are transferring the obligations:
 - (A) provides satisfactory proof of identification,
 - (B) meets the eligibility criteria for the *service*,
 - (C) has an appropriate *credit rating*, and
 - (ii) the *service* is available at the location where they wish to acquire the *service*.

15 GENERAL

15.1 Which laws and courts govern the agreement?

- (a) The *agreement* is governed by the laws of the Commonwealth of Australia and the laws of the state or territory in which *you* normally reside.

- (b) *You and we submit to the exclusive jurisdiction of the courts of the Commonwealth, and its states and territories.*

15.2 Intellectual property protections

- (a) *We own all material (including *intellectual property rights*) developed by us or our personnel, or at our or their direction.*
- (b) *We may permit you to use this material, or other material licensed by us, as part of the service. This permission is subject to any conditions which we may impose from time to time and will cease when the service is cancelled.*
- (c) *You must not infringe any person's *intellectual property rights* (such as by using, copying or distributing data or software without the permission of the owner) in using the service. If you breach this paragraph, we may suspend the service under clause 12.1(a)(vii) or (viii) or cancel the service under clause 11.3(a)(v) or (vi).*

15.3 What happens if you can't fulfil your obligations or we can't fulfil our obligations under the *agreement* because of an event outside your or our control?

- (a) *If an *intervening event* occurs which affects you from performing any of your obligations under the *agreement* (other than an obligation to pay money), then you will not be liable for failing to perform that obligation. You must notify us of the *intervening event* and use your best efforts to resume performance in accordance with the *agreement* as soon as reasonably possible. Our obligations continue during the *intervening event*, except if we are not able to perform our obligations because you are unable to perform your obligations due to the *intervening event*.*
- (b) *If an *intervening event* occurs which affects us (or any of our personnel) from performing any of our obligations under the *agreement* (other than an obligation to pay money), then we will not be liable for failing to perform that obligation. We must notify you of the *intervening event* and use our best efforts to resume performance in accordance with the *agreement* as soon as reasonably possible. Your obligations continue during the *intervening event*, except if you are not able to perform your obligations because we are unable to perform our obligations due to the *intervening event*.*

15.4 What happens if you become a carrier or carriage service provider?

- (a) *You represent that you are not a carrier or carriage service provider.*
- (b) *If you are or become a *carrier* or *carriage service provider*, we may immediately *cancel the service* by giving you notice.*
- (c) *If we *cancel the service* under this clause, we will negotiate in good faith with you to enter into an alternative agreement governing supply of the service, on terms to be agreed.*

15.5 When do we waive a right we have under the *agreement*?

If *you* breach the *agreement* and we do not exercise a right that we have because of *your breach*, we do not necessarily waive *our* entitlement to exercise that right because of *your breach* at any later time.

15.6 Payment of commission by us

We may pay a commission to any of *our personnel* in connection with the *agreement*.

15.7 Information about *your* rights

Information and advice about *your* rights can be obtained by contacting the Australian Communications and Media Authority, the Telecommunications Industry Ombudsman, the Australian Competition and Consumer Commission or the relevant Department of Fair Trading or Department of Consumer Affairs in *your* state or territory.

16 WHAT DO TERMS IN THE AGREEMENT MEAN?

16.1 Definitions

access fee means the fixed payment for access to the *service* payable on a regular basis (often monthly). The *access fee* is payable regardless of the actual usage of the *service*. A minimum monthly charge and minimum monthly service charge are also *access fees*.

agreement means the terms and conditions on which we supply the *service* to *you*.

application means the part of the *agreement* which is the written or verbal application *you* complete to request that we supply the *service* to *you*.

Australian Consumer Law means The Australian Consumer Law set out in Schedule 2 of the *Competition and Consumer Act 2010 (Cth)*.

cancel the service means that the *service* is cancelled and the *agreement* is terminated.

cancel the service for convenience means to *cancel the service* in circumstances where *you* have not breached the *agreement* and there is no other event which triggers the right to *cancel the service*.

cancellation date means:

- (a) the date 30 days after *you* notify *us* that *you* wish to *cancel the service*, unless we agree otherwise,
- (b) the date at least 30 days after we notify *you* that we will be *cancelling the service*, or
- (c) as otherwise set out in the *agreement*.

cancellation fee means the cancellation fee or termination charge which may be payable on *cancellation of the service*. Unless otherwise indicated in the service description, any *cancellation fee* payable is set out in the *standard pricing table*.

charging zone refers to the geographic zone within which a particular service number can be used, which in turn determines the applicable charging zone, as prescribed by ACMA's Telecommunication Numbering Plan 1997.

churn means to change from having a service supplied by one *carrier* or *carriage service provider* to having the service supplied by another *carrier* or *carriage service provider*.

Competition and Consumer Act means the *Competition and Consumer Act 2010 (Cth)*, (named the *Trade Practices Act* before 1 January 2011) as amended or replaced from time to time.

consequential loss means any *loss* of revenue or profits, *loss* of anticipated savings, *loss* of data, *loss* of value of equipment, any penalties or fines imposed by a *regulator* and any *loss* that is an indirect *loss*.

consumer means a person or business who acquires and uses the *service* for personal, domestic or small business use only.

consumer terms means this document.

credit rating means information about *your* credit worthiness, credit standing, credit history or credit capacity that credit providers are entitled to give to each other under the *Privacy Act 1998 (Cth)*.

equipment charges means any payment for equipment obtained from *us* including, for example, phones or modems and includes the cost of any software or licences supplied to operate in conjunction with that equipment.

excluded event means:

- (a) a breach of the *agreement* by *you*,
- (b) a negligent or fraudulent act or omission by *you* or any of *your personnel*, or
- (c) a failure of any of *your* equipment.

fixed-length agreement means an *agreement* that has a *minimum term*, during which time neither *you* nor *we* are free to change the terms of the *agreement* or to *cancel the service*, other than as specifically provided for in the *agreement*. A *fixed-length agreement* does not include a month-to-month agreement.

insolvency event means:

- (a) bankruptcy proceedings are commenced against *you*, or *you* are declared bankrupt,
- (b) any step is taken to enter into any scheme of arrangement between *you* and *your* creditors,
- (c) any step is taken by a mortgagee to enter into possession or dispose of the whole or any part of *your* assets or business,
- (d) any step is taken to appoint a receiver, a receiver and manager, a trustee in bankruptcy, a liquidator, a provisional liquidator, an administrator or other like person to *you* or to the whole or any part of *your* assets or business,
- (e) *you* suspend payment of *your* debts generally, or
- (f) *you* are, or become, unable to pay *your* debts when they are due or *you* are, or are presumed to be, insolvent for the purposes of any provision of the *Corporations Act 2001* (Cth).

intellectual property rights means any intellectual or industrial property rights (including any registered or unregistered trademarks, patents, designs, or copyright).

intervening event is an event outside *your* or *our* reasonable control which interferes with the operation of the *network* we use to supply the *service* and results in ongoing disruption to the *service*. An *intervening event* includes the following events where those events are outside *your* or *our* reasonable control: failure of any electrical power supply, failure of air-conditioning or humidity control, electromagnetic interference, fire, storm, flood, earthquake, accident, war, the change or introduction of any law or regulation (including the *Telecommunications Legislation*) or an act or omission of any third party or any failure of any equipment owned or operated by any third party (including any *regulator*, any *supplier* or any of their *personnel*).

minimum term means the period of time for which *you* have agreed to receive the *service* under a *fixed-length agreement*. The *minimum term* begins on the *service start date* and runs for the period of time stated on the *application*, unless otherwise set out in the *agreement*. For a non fixed-length *agreement*, there is no *minimum term*.

loss means any loss, cost, liability or damage, including reasonable legal costs.

network means any interconnected telecommunications equipment, *facilities*, or cabling.

non fixed-length agreement means an agreement that does not have a minimum term, or a fixed-length agreement where the minimum term has

expired. A non fixed-length agreement includes a month-to-month agreement.

NGV network means the *NGV network* used to supply the *service*, as set out in the service description.

NGV owned equipment means any equipment or cabling *we*, or *our personnel*, may provide or lease to *you* to use in connection with the *service*.

personal information means information about *you* from which *your* identity is apparent or can reasonably be ascertained. *Personal information* includes *your* name, address and other details, and *your* personal or commercial *credit rating*.

personnel of a person means that person's employees, agents, contractors or other representatives and, in the case of *us*, includes the employees, agents, contractors or other representatives of any *Next Generation Voice Pty Ltd group company*.

premises means locations:

- (a) at which *we* supply the *service*, and/or
- (b) to which *we* need to have access to supply the *service*.

pricing plan contains information about the terms and conditions and prices of the plan *you* have selected in *your* application. *You* may also hear a *pricing plan* referred to as a 'rate plan'.

regulator means the Australian Communications and Media Authority, the Australian Competition and Consumer Commission, the Australian Communications Industry Forum Limited, the Telecommunications Industry Ombudsman or any other relevant government or statutory body or authority.

related corporation of a company means another company that is related to that entity in any of the ways specified in section 50 of the *Corporations Act 2001* (Cth).

service means the service, with the features requested in the *application* as described in the service description, and any related goods (including equipment) and ancillary services which *we* supply to *you* in connection with that service.

service start date for the *service* means the date on which *we* start supplying that *service* to *you*, unless otherwise specified in the service description.

special means a special promotion or offer made by *us* in connection with the *service*.

standard pricing table means the part of the *agreement* entitled 'standard pricing table', which is *our* standard rate plan, pricing and charges list for consumers for the service.

supplier means any supplier of goods or services (including interconnection services) which are used directly or indirectly by *us* to supply the service to *you*. Where a *supplier* supplies goods or services to *you* directly, that *supplier* is not acting in its capacity as *supplier*, but rather is a third party providing services directly to *you*.

tax means any value-added or goods and services tax, withholding tax, charge (and associated penalty or interest), rate, duty or impost imposed by any authority at any time but does not include any taxes on income or capital gains.

Telecommunications Legislation means the Telecommunications Act 1997 (Cth), the Telecommunications (Consumer Protection and Service Standards) Act 1999 (Cth) and Part XIB, Part XIC and related provisions of the Competition and Consumer Act, including the Australian Consumer Law.

Trade Practices Act means the Trade Practices Act 1974 (Cth).

you means the person who fills out the *application* (and **your** and **yours** is to be construed accordingly). Only one person may fill out the *application*.

your statutory rights as a consumer means *your* rights and remedies as a consumer under the *Australian Consumer Law* (see the explanatory box at clause 13.2 of these *consumer terms*).

we means Next Generation Voice Pty Ltd (and **NGV**, **NGV WiFi**, **us** and **ours** is to be construed accordingly).

unusually high use means high out of pattern usage of the service on a short-term basis or a sustained high usage which exceeds the general average usage of customers on a similar *pricing plan* or who have accepted a similar *special*.

16.2 Interpretation

- (a) The following words have the same means in the *agreement* as they have in the *Telecommunications Legislation*:

- (i) *carriage service*,
- (ii) *carriage service provider*,
- (iii) *carrier*,
- (iv) *facility*.

- (b) A term which is defined in any part of the *agreement* has the same meaning in every other part of the *agreement*.
- (c) The singular includes the plural and vice versa.
- (d) Different grammatical forms of the same word(s) have the same meaning.
- (e) Examples or words of inclusion are illustrative only and do not limit what else might be included.
- (f) A reference to a statute, ordinance, code or other law includes regulations and other statutory instruments under it and consolidations, amendments, re-enactments or replacements of any of them.
- (g) A reference to A\$, \$A, dollar or \$ is to Australian currency, unless otherwise stated.