

Premium Services - Fixed Line

1) What are premium services?

A premium service is a phone call to content, live or pre-recorded advice. Premium service calls usually start with a 190, 19, 188 prefix or an international access code. Examples of premium service calls include adult entertainment, psychic lines, weather services, financial information or voting lines. You can also access these services through another provider by dialling their over-ride code followed by the service number.

Premium services are charged on a different basis to ordinary telephone calls but are paid for by customers through their telephone bills in the normal way.

2) Risks associated with premium services

Premium services can be more expensive than standard calls, which can result in unexpected high bills. You may not realise that certain calls are charged at higher rates than standard calls. Risks from using premium services include the incurring of an unexpected high bill, potential financial difficulty in repaying the bill and suspension, limitation or disconnection of your telephone service. Non-payment of the bill could lead to credit action, which could reduce your ability to obtain credit for other purposes in the future.

Furthermore, if you have a dial-up connection to the Internet, your computer modem may dial an international number by using Internet dialer software to access content on internet sites ("Internet dumping"). This can lead to unexpected high bills. See a fact sheet on Internet dumping that is available on the Australian Communications Authority's website (www.aca.gov.au) to explain what Internet dumping is and how you can protect yourself from Internet dumping.

3) Charges associated with premium services

The cost of a premium service can range from several cents to a few dollars per minute.

- 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 charged at a rate per minute or other time unit used by the supplier. 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.

Additional costs may apply if premium service calls are made from a mobile phone.

Some premium services are charged once-off for multiple use or deliveries (eg. a monthly fee for daily items), or for each use or delivery (eg. daily horoscopes).

4) Protect yourself from high bills for premium services

You should always check the cost of the premium service before you use it. It is also a good idea to keep track of how many calls you make, how often you access these services and how long they last as the cost can quickly add up. This can result in creating an unexpected high bill and potentially contribute to financial difficulty.

5) Liability for cost

You are usually responsible for the cost of any calls made from your phone, 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 customers are fully informed about the price and content of the services. If these rules have been broken, your provider may not be able to ask you 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.

6) What actions can you take to restrict premium services?

You can restrict calls being made to premium services in one of the following ways:

- 1) For a small monthly fee of \$3.30 you can request to have the Call Control feature activated on your fixed line telephone. Call Control will allow you to limit the access to Premium rate services and other call types such as International, National and Fixed to Mobile call types with a Personal Identification Number (PIN)

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2) You may request for a network access change so that calls to premium number services and/or other call types such as International, National or Fixed to Mobile Calls can not be made from your fixed line service.

Please note that International and National Calls can still be made from your service utilising another carrier's override code. Override codes are four digit numbers starting with the prefix 14 that allow customers to use another service provider on a call-by-call basis for long distance and international calls. In order to fully protect yourself from unwanted access to such services you must also bar access to international services through the use of over-ride codes.

You should call us on 1300 881 778 to activate or further discuss these options.

7) Complaints and inquiries

If you have a problem with your bills, please contact us directly on 1300 881 778. If you are not satisfied with the outcome of our complaints resolution process, you can contact the Telecommunications Industry Ombudsman (TIO), who provides a free and independent dispute resolution service for small business and residential consumers. Please note that the TIO is an office of last resort, so you must attempt to resolve your complaint with us before making a complaint to the TIO.

If your complaint concerns the advertising and/or the content of 190 services, it should be directed to the Telephone Information Services Standards Council (TISSC). The TISSC is an independent regulatory body that sets standards for these services through a Code of Practice. Please note that the TISSC does not deal with telephone billing disputes or complaints about services that are not 190 premium rate service numbers.

The Australian Communications Authority (ACA) is the governmental regulatory body for telecommunications in Australia. While it does not have a specific complaint-handling role in relation bills for telecommunications services or premium services, it monitors telecommunications companies' compliance with consumer safeguards and service guarantees.

Telecommunications Industry Ombudsman

Website www.tio.com.au

Phone 1800 062 058

Fax 1800 630 614

Email tio@tio.com.au

Address PO Box 276 Collins Street West, MELBOURNE VIC 8007.

Telephone Information Services Standards Council

Website www.190complaints.com.au

Phone 1300 139 955

Email tissc@tissc.com.au

Address PO Box K1021, HAYMARKET NSW 1240

Australian Communications Authority

Website www.aca.gov.au

Phone 03 9963 6800

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Address PO Box 13112, Law Courts, MELBOURNE VIC 8010