

ONEseniors reserves the right to change this Financial Over-Commitment Policy at any time and notify you by posting an updated version of the Policy on our website. The amended Policy will apply between us whether or not we have given you specific notice of any change. We encourage you to review this Policy periodically because it may change from time to time.

1. ABOUT THE POLICY

- 1.1. the objective of ONEseniors financial over-commitment policy is to give our customers more control over their spending and to set a limit for how much they can spend over and above their monthly plan fee.
- 1.2. This policy applies to plans that have access data or access service charges. The policy does not apply to services and plans which give unlimited use of a service.
- 1.3. This policy is in conjunction with the Credit Limit (Un-billed Charges) which is set as a default \$250 limit and can be changed at any time by you.

2. HOW TO MANAGE YOUR SPEND

- 2.1. You can manage your spend in your personal Members area. All of the following tools are accessible by you through your Member's area.
- 2.2. Your Credit Limit
 - 2.2.1. This is the amount of money you are able to spend over and above your monthly access fee.
 - 2.2.2. \$250 is the default setting.
 - 2.2.3. You can change the amount at any time, to any multiple of \$50. The minimum amount is \$50, the maximum amount is \$250.
 - 2.2.4. We will suspend your services when you reach your Credit Limit. The Credit Limit is a guide only, and whilst we endeavour to suspend your services as close to the limit as possible, the suspension of services relies on data that is not always reported in real time. Where there is a time delay, fast usage cannot always be caught.
- 2.3. View unbilled usage
 - 2.3.1. This shows you how much you have spent on calls or data so far during the month, before your invoice is even generated the next calendar month.
- 2.4. View a breakdown of your unbilled usage
 - 2.4.1. You can see where your unbilled usage has come from (calls or data)
- 2.5. Credit Card payments
 - 2.5.1. You can make a payment at any time so that there is enough money on your account to be able to pay your next invoice.
- 2.6. You are responsible for monitoring your usage and unbilled charges. All billed amounts will be valid.