DVC Telco

Customer Policies

Terms of Service | Privacy Policy | Financial Hardship Policy

DVC Mobile Pty Ltd T/A DVC Telco (ABN 92 666 489 336). Effective 3 November 2026.

Terms of Service

Effective 3 November 2026 | DVC Mobile Pty Ltd T/A DVC Telco

1 Who this agreement is with

These terms are an agreement between **DVC Mobile Pty Ltd**, trading as **DVC Telco** (ABN 92 666 489 336, "DVC Telco", "we", "us"), and the person or business named on the account ("you", "the customer"). By signing up, activating a service, or continuing to use a DVC Telco service, you accept these terms.

DVC Telco is a reseller: mobile services are provisioned and carried over our wholesale network provider's (Telstra Wholesale) infrastructure, and NBN services run over the National Broadband Network operated by NBN Co. When you use your mobile overseas, your service is carried by our international roaming partner networks. Some obligations below (network availability, NBN connection timeframes, roaming coverage) depend on those upstream providers.

2 Your plan and the Critical Information Summary

Each plan has its own Critical Information Summary (CIS) — a short document required under the Telecommunications Consumer Protections (TCP) Code that sets out the minimum monthly cost, inclusions, excess usage rates, and any early termination or connection charges for that specific plan. Add-ons and related charges are set out in their own documents, including the International Roaming Travel Pack CIS, the Mobile Costs in and outside Australia CIS, the Allowable International Roaming Operator List and the Wearables Information guide. The CIS documents are provided to you before or at sign-up and are available at any time in the customer portal, at www.dvctelco.com.au/customer-information-summary, or on request.

Where anything in these Terms and a plan's CIS conflict on price or inclusions, the CIS for your specific plan governs.

Mobile and mobile broadband plans are month-to-month with no lock-in contract, unless your CIS says otherwise. NBN Home Internet plans run on a 12-month contract from the date of connection, per the Home Internet CIS.

3 Billing and payment

DVC Telco's billing cycle runs from the **28th of each month to the 27th of the following month**. Services are charged in advance, so your first invoice may look different or be higher than your regular monthly charge. Invoices are issued on the **1st of each month** and are due on the **15th of each month**. Invoices are available for download from the customer portal; we also email a copy to your nominated billing contact.

You can pay by credit/debit card or bank account (BECS direct debit) through the customer portal, or by direct bank transfer using the details on your invoice. You may choose to have payments taken automatically (autopay/direct debit) or pay each invoice manually — you can change this at any time in the portal, or change your nominated direct debit date by contacting us.

> **No card surcharge.** In line with the Reserve Bank of Australia's ban on debit and credit card surcharging (effective 1 October 2026), we do not add a surcharge for paying by card or by any other payment method.

A **late payment fee of $15** applies if an invoice is not paid by its due date. If a payment fails or an invoice remains unpaid past its due date, we will attempt to notify you and may apply the actions described in clause 7 (Suspension and non-payment). If you're having trouble paying, see our Financial Hardship Policy — contact us before the due date wherever possible.

4 Usage, excess charges and fair use

Each plan includes a data, call and SMS allowance set out in its CIS. Usage beyond your included allowance is charged at the excess (PAYG) rates in your CIS and the Mobile Costs in and outside Australia CIS, up to the excess spend limit on your account (which you or your IT Admin can configure in the portal). Shared data accounts have an excess usage limit of $500 for the entire account; once it is reached, further excess usage is barred until you contact us or lift the limit in the portal.

Services are provided for reasonable personal or business use. We may contact you, or in serious cases suspend a service, if use is inconsistent with the plan's intended use (for example commercial resale of a consumer plan, or use that we reasonably believe is fraudulent or is degrading the network for other customers).

5 International roaming and international calls

International roaming and international calling are turned on by default on all mobile services. If you want either barred, contact us or change it in the customer portal (if you have access). Using your service outside Australia is not included in your plan and is charged separately:

- In the 68 eligible countries listed in the International Roaming Travel Pack CIS, you can add an **International Roaming Travel Pack** (ROAM3, ROAM5 or ROAM10) by SMSing the pack code to **179**. Each pack has a fixed price, data, call and SMS inclusion and validity period, as set out in the International Roaming Travel Pack CIS.
- A pack is only added and charged when you send the pack code. Receiving a welcome SMS or connecting to a local network does not trigger a charge.
- Pack validity is based on Australian Eastern Time (AET). Unused pack inclusions are lost when the pack expires and do not carry over or bank. To keep roaming once a pack expires or is used up, SMS a new pack code to 179.
- **Pay-as-you-go (PAYG) international roaming is barred.** Your service will only work on overseas mobile networks in eligible countries while you have an active pack. Without a pack, or in any other country, you will not be able to use the overseas mobile network; in those countries we recommend a local SIM card.
- Wi-Fi Calling & SMS is included on all plans and uses your plan's standard inclusions while you are connected to Wi-Fi, in Australia or overseas.

Your plan includes unlimited standard calls and SMS to the selected international destinations set out in your plan's CIS. Other calls, SMS and MMS from Australia to international numbers are charged at the retail rates in the Mobile Costs in and outside Australia CIS.

6 Porting, SIMs, eSIMs and number ownership

You may port an existing mobile number to DVC Telco, or port a DVC Telco number away to another provider, at any time — number portability between Australian carriers is a right under the industry porting rules, not something we can refuse for an active, paid-up account. If you port away, the amount owing is any usage up to the time of cancellation plus the minimum monthly charge, and no credit applies for remaining days in the billing cycle. Porting into DVC Telco requires identity verification (an OTP check or, if that isn't possible, another verification method recorded on your account) before the port is actioned. If you have recently ported to DVC Telco, you may need to reset your handset's network settings before travelling overseas.

Loss or theft of a SIM, eSIM device or connected smartwatch should be reported to us immediately on 1300 655 985 so we can suspend it and arrange a replacement.

A compatible cellular smartwatch can share your mobile number through our Wearables add-on (one smartwatch per eligible mobile service). The Wearables add-on is for use in Australia only and its price, inclusions and set-up steps are set out in the Wearables Information guide.

7 Suspension and non-payment

We may suspend or, as a last resort, disconnect a service if an invoice remains significantly overdue and you haven't engaged with us about it, if we reasonably suspect fraud, or if use of the service breaches these terms. In particular:

- if your account remains outstanding on the **27th of the month** (12 days after the due date), your service(s) may be restricted, and your standard monthly charges will continue to apply; and
- if you have not contacted us and your account remains **40 days in arrears**, your service(s) will be disconnected.

We will always try to contact you first using the details on your account. We will not suspend or disconnect a service while a financial hardship request is genuinely being assessed — see our Financial Hardship Policy.

8 Changing or cancelling your service

You can change plans, add or remove services, or cancel a service at any time through the customer portal or by contacting us. Mobile plan upgrades and downgrades are not prorated: the new plan rate applies in full from the day of the change, unless the change is made on the 27th of the month. If you cancel a service or port your number away, no credit is given for unused days remaining in the billing cycle. NBN services connected under a 12-month contract may incur an early

termination charge if cancelled before that term ends; the amount is set out in the Home Internet CIS. We'll always tell you the applicable charge, if any, before you confirm a cancellation.

9 Network availability and service levels

We take reasonable steps to keep services available, but mobile and NBN services depend on third-party networks (our wholesale network provider, our international roaming partners, and NBN Co for fixed broadband) and can be affected by outages, planned maintenance, weather, or matters outside our control. We are not liable for loss caused by network unavailability outside our reasonable control, though we will keep you informed of known outages affecting your service where we can.

10 Your responsibilities

- Keep your contact details (especially your email address) up to date — see clause 2 of the Privacy Policy for how we use it to send you notices.
- Keep your account login, account number/PIN, PUK code and any device PINs secure, and tell us immediately if you suspect unauthorised access or a lost/stolen device or SIM.
- Only use the service lawfully and in a way that doesn't interfere with our network or other customers.

11 Changes to these terms

We may update these terms or a plan's CIS from time to time — for example to reflect a regulatory change, a new plan, a change by our wholesale network provider, or a change to our costs. Where a change is more than minor, we will give you at least the notice period required under the TCP Code before it takes effect, using the notice method in clause 2 of the Privacy Policy (normally email). Continuing to use the service after that notice period means you accept the updated terms.

12 Complaints and the Telecommunications Industry Ombudsman

If something's gone wrong, contact us first — see Get in touch — and we'll acknowledge and work to resolve it as quickly as we reasonably can. If you're not satisfied with our response, or we haven't resolved it within a reasonable time, you can take your complaint to the Telecommunications Industry Ombudsman (TIO), a free and independent dispute resolution service for telco complaints in Australia.

TIO PHONE	TIO WEBSITE
1800 062 058	**tio.com.au**

13 Governing law

These terms are governed by the law of New South Wales, Australia. Nothing in these terms limits any right or remedy you have under the Australian Consumer Law that can't lawfully be excluded.

Privacy Policy

Effective 3 November 2026 | Replaces the September 2023 Privacy & Consent form

DVC Telco is committed to handling your personal information in line with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). This policy explains what we collect, why, and what rights you have.

1 What we collect

To provide and bill for your service, we typically collect:

- **Identity and contact details** — name, residential/billing address, email address, phone/mobile number, and (for business accounts) ABN and company name;
- **Account and billing information** — payment method details (processed by our payment provider, Stripe — we don't store full card numbers ourselves), billing history, and direct debit authority details where provided;
- **Service and usage information** — the plan(s), add-ons and service(s) on your account, data/call/SMS usage in Australia and while roaming overseas (including the country and roaming network used), device and SIM/eSIM identifiers (including those of a connected smartwatch), and records of support contacts and service actions; and
- **Verification information** — where required for porting, identity or Wearables set-up checks, such as a one-time code sent to confirm you're authorised to act on a number.

2 How we communicate with you

We communicate with you primarily by email, sent to the address you provide at sign-up or any updated address you give us. This includes invoices, service notices, and changes to your plan or these policies. Usage alerts (for example at 50%, 85% and 100% of your data or roaming pack allowance) and roaming welcome and confirmation messages are sent by SMS, and roaming usage alerts can also be sent by email if you choose. It's your responsibility to keep your email address current and to check it — a notice sent to your registered email is treated as received. If you'd prefer another primary contact method, let us know and we'll do our best to accommodate it.

3 Why we use your information

- To provide, provision, bill for and support your service, including international roaming and add-ons;
- To verify your identity, including for number porting and Wearables set-up;
- To meet our legal and regulatory obligations, including our obligation to supply certain customer information to the Integrated Public Number Database (IPND), which supports the emergency call service (Triple Zero), law enforcement, and directory assistance — this is a standard requirement for all Australian telcos, not something specific to DVC Telco;
- To assess and respond to financial hardship requests (see our Financial Hardship Policy); and
- With your consent, to send you information about DVC Telco products and offers (see clause 5, Marketing).

4 Who we disclose it to

We only share your information where it's needed to provide your service or where we're required to by law, including:

- **Our network and billing providers** — our wholesale network provider (mobile and NBN service provisioning and actioning) and Stripe (payment processing and billing). Stripe may process and store payment information on infrastructure located outside Australia as part of providing that service;
- **International roaming partners** — when you use your service overseas, the overseas network you connect to receives the information needed to carry and bill your roaming usage (such as your mobile number and SIM identifiers). These networks are located in the country you are visiting;
- **Device manufacturers** — when you connect a smartwatch, device information (such as IMEI and eSIM details) is exchanged with your device manufacturer's set-up service and our network provider to activate the service;
- **The IPND** and, through it, emergency service organisations and directory assistance providers, as required by law;
- **Law enforcement and government agencies**, where required or authorised by law (for example under the Telecommunications (Interception and Access) Act 1979); and
- **A person you've authorised** to act on your account (for example an IT Admin sub-user you've added, or someone you've told us to discuss your account with).

We don't sell your personal information, and we don't disclose it to third parties for their own marketing purposes.

5 Marketing

We'll only send you marketing about DVC Telco products and offers if you've opted in (for example at sign-up). You can opt out at any time — click unsubscribe on any marketing email, or contact us — and we'll stop within a reasonable time, in line with the Spam Act 2003. Opting out of marketing doesn't affect service notices, usage alerts, invoices or account-related communications, which we need to send you regardless.

6 Storage and security

Your information is held on secure, access-controlled systems (our customer portal and supporting cloud infrastructure, and our payment and network providers' own systems). Access is limited to staff who need it to do their job, and significant account actions are logged. We keep personal information only as long as reasonably necessary for the purposes above or as required by law (including tax and record-keeping obligations), and take reasonable steps to destroy or de-identify it once it's no longer needed.

7 If there's a data breach

If we become aware of a data breach that's likely to result in serious harm to you, we'll notify you and the Office of the Australian Information Commissioner (OAIC) in line with the Notifiable Data Breaches scheme under the Privacy Act.

8 Accessing and correcting your information

You can ask us for access to the personal information we hold about you, or ask us to correct it if it's wrong, by contacting us (see Get in touch). We'll respond within a reasonable time. We may need to verify your identity first, and in some circumstances permitted by the Privacy Act we may decline a request — if so, we'll tell you why.

9 Complaints about your privacy

If you think we've mishandled your personal information, contact us first (see Get in touch) and we'll investigate. If you're not satisfied with our response, you can complain to the Office of the Australian Information Commissioner (OAIC) at oaic.gov.au or on 1300 363 992.

10 Changes to this policy

We may update this policy from time to time, including the current version on our website. Material changes will be notified in line with clause 2 above.

Financial Hardship Policy

Effective 3 November 2026

We understand that unexpected circumstances — illness, job loss, a natural disaster, family or domestic violence, or other genuine hardship — can make it hard to pay a bill on time. This policy explains how we can help, in line with the Telecommunications Consumer Protections (TCP) Code's requirements for financial hardship assistance.

1 Who this is for

This policy is for any residential or small business customer experiencing genuine financial hardship that affects their ability to pay a DVC Telco bill — whether that's short-term (for example a temporary loss of income) or ongoing.

2 How to apply

Contact our accounts team as early as possible — ideally before your invoice is overdue on the 15th, though we'll still work with you if it's already passed due:

PHONE	EMAIL
1300 655 985	**accounts@dvctelco.com.au**

You don't need formal documentation to start the conversation. Depending on your situation, we may ask for some supporting information (for example a Centrelink statement, a letter from an employer, or a referral from a financial counsellor) to help us work out the right arrangement — we'll only ask for what's reasonably needed.

3 What happens while we assess your request

> **We won't suspend, restrict or disconnect your service** while we're genuinely assessing a hardship request you've made in good faith.

We aim to acknowledge your request quickly and come back to you with an outcome or a request for more information within a reasonable time — normally within a few business days.

4 What we can offer

Depending on your circumstances, this can include:

- A **payment plan** — spreading what you owe over a number of instalments;
- A **temporary payment extension**;
- Moving to a **lower-cost plan** better suited to what you can currently afford, without an early termination charge where a fixed-term NBN plan is involved;
- Barring international roaming or international calls, or setting a lower excess spend limit to help you avoid unexpected charges;
- Waiving a specific fee (for example the $15 late payment fee or a dishonour fee), where reasonable; and
- A referral to a free, independent financial counselling service (see clause 6) if that would help.

We'll agree the specific arrangement with you directly — there's no one-size-fits-all outcome, and we'll take your actual circumstances into account.

5 Family and domestic violence

If your situation involves family or domestic violence, tell us and we'll handle it sensitively and confidentially, including keeping account and contact information secure from a person who may pose a risk to you. Let us know if you need to speak with a specific staff member, prefer a particular contact method, or need any part of your account (such as a joint account) separated for your safety.

6 Free financial counselling

Independent, free financial counselling is available regardless of who your provider is:

NATIONAL DEBT HELPLINE **1800 007 007**	WEBSITE **moneysmart.gov.au**

7 If you're not satisfied

If you disagree with an outcome, ask us to review it — a different member of our accounts team will take a fresh look. If you're still not satisfied, you can take the matter to the Telecommunications Industry Ombudsman (1800 062 058, tio.com.au), a free and independent service.

8 Confidentiality

Information you give us as part of a hardship request is used only to assess and manage that request, handled in line with our Privacy Policy, and shared internally only with staff who need it to help you.

Get in touch

DVC Mobile Pty Ltd T/A DVC Telco | ABN 92 666 489 336

GENERAL & SUPPORT **1300 655 985**	SUPPORT EMAIL **support@dvctelco.com.au**
ACCOUNTS TEAM **1300 655 985**	ACCOUNTS EMAIL **accounts@dvctelco.com.au**
HOURS **Mon–Fri, 8am–5pm**	AFTER HOURS SUPPORT **1300 655 985**
REGISTERED ADDRESS **1/51 Kendal Street, Cowra NSW 2794**	POSTAL ADDRESS **PO Box 423, Cowra NSW 2794**
WEBSITE **www.dvctelco.com.au**	CUSTOMER PORTAL **portal.dvctelco.com.au**

Need an interpreter? Call the Translating and Interpreting Service (TIS National) on 131 450. If you're deaf or have a hearing or speech impairment, contact us through the National Relay Service at accesshub.gov.au.

Effective 3 November 2026. Prepared from DVC Telco's Critical Information Summaries (Standalone Mobile Plans, International Roaming Travel Pack, Mobile Costs in and outside Australia), Allowable International Roaming Operator List, International Roaming FAQ, Wearables Information guide, invoice terms and Privacy & Consent form, and the Telecommunications Consumer Protections Code, Privacy Act 1988 and TIO scheme.