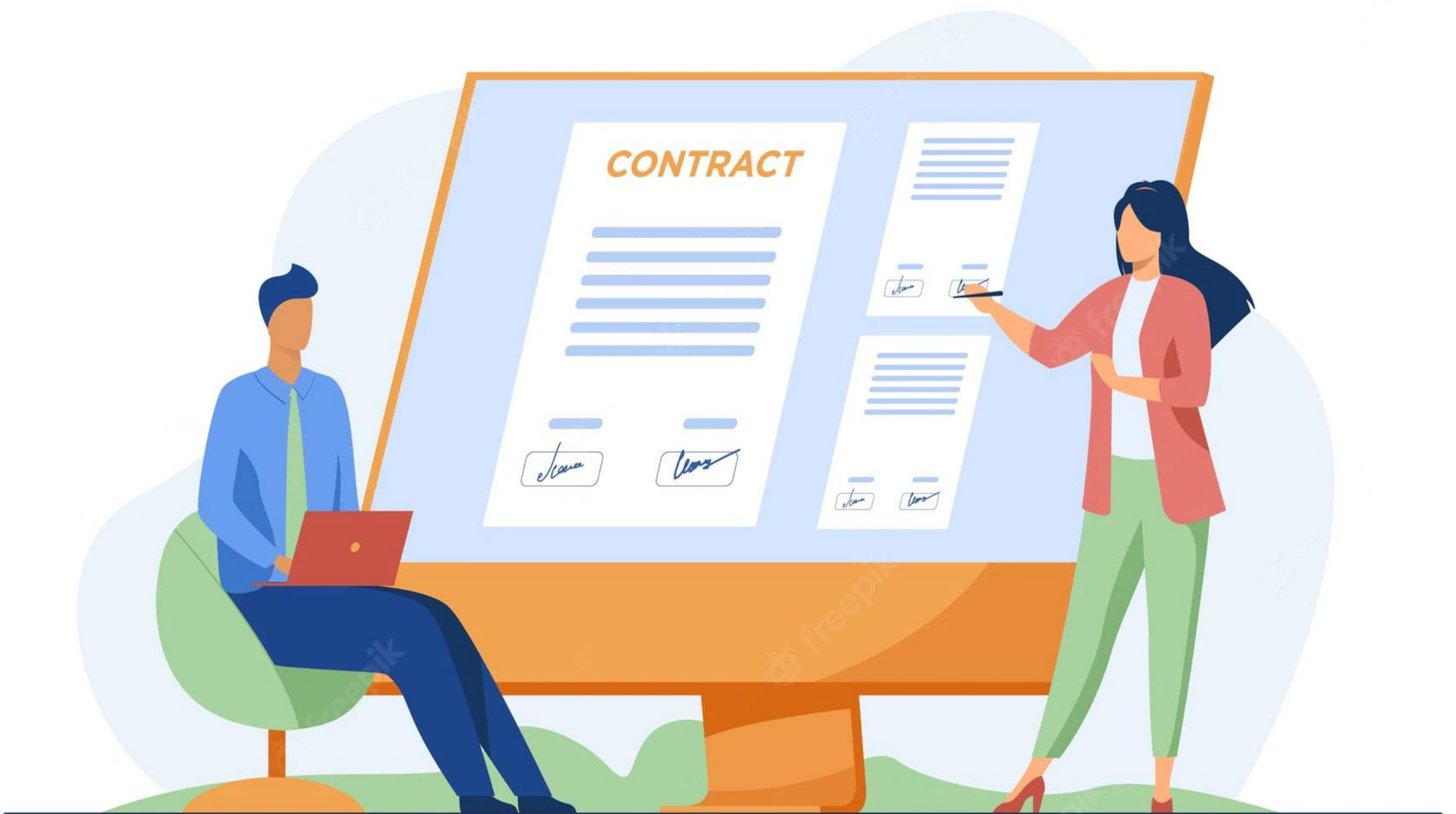
















Contract Information



The contract you have with your chosen service provider, is an important document which stipulates the various terms you are agreeing to when subscribing to a service, or bundle of services. Some consumers may find contracts too lengthy and complex to understand. In order to assist consumers in better understanding the conditions of their contracts, the GRA has prepared a short checklist highlighting the most important clauses for you to keep in mind before signing a contract. Consumers are encouraged to carefully read the terms and conditions and in the first instance refer their contract enquiries to their service providers.

	Check
<p>Monthly fees - Providers tend to charge their customers for the majority of services on a recurring monthly basis, usually on the same day towards the end of every month. Avoid surprises and make sure you are aware of what the monthly fee of the service is.</p>	
<p>Itemised bill - When subscribing to internet access services or a telephony package, you have the right to access a basic level of itemised billing in respect of your usage. This includes the usage and cost related to transactions made from your mobile or fixed line.</p>	
<p>Inclusive allowances - In mobile services, this refers to the number of call minutes, SMS's and amount of mobile data included. Note that you will incur additional charges for any further usage after your included allowances have been consumed.</p>	
<p>Tariff rates - These refer to any charges that may apply when making calls, sending SMS's and using mobile data. Be aware that different tariff charges may apply for calling or sending SMS's to international or premium numbers. You should also familiarise yourself with roaming charges that may apply when travelling abroad. More information on roaming services is available in the FAQs section of the GRA's website.</p>	
<p>Other charges - Any other charges which you may incur, such as installation fees, late payment fees, damage to terminal equipment etc.</p>	
<p>Time for initial connection - This is the time taken for your service provider to install and connect your services upon signing up. Keep in mind that if your service is not installed within such timeframe, you may have a right to exit your contract without penalties. More details available in the Consumer section of the GRA's website.</p>	

<p>Internet speeds - If you subscribe to a broadband package, make sure you take note of the maximum download and upload speeds of your package. If upon performing a speed test you find that the speeds are significantly below what they should be, report this to your provider.</p>	
<p>Terms & Conditions - It is vitally important that you read any associated terms and conditions related to the service/s that you have subscribed to, so that you are fully aware of what you are agreeing to.</p>	
<p>Billing cycle - The majority of services in this sector have a fixed monthly renewal and customers are billed accordingly. Some services are provided on a pay-as-you-go basis, where there is no fixed payment schedule giving you the user, control over your expenditure and no fixed monthly bills. Make sure you understand your service billing cycle and if you need clarification, contact your provider.</p>	
<p>Payment methods - Service providers may offer different methods of payment, such as direct debit, direct online payments, cheque, card, cash, etc. Make sure that your preferred payment method is offered by your provider.</p>	
<p>Suspension of service – Operators may temporarily suspend your service without notice for the purpose of repair, maintenance, security and integrity of the service and/or network.</p>	
<p>Complaint and disputes handling procedures - Your service provider offers you the possibility to make a complaint or dispute whenever something goes wrong with your service. You should be offered a copy of their Code of Practice which sets out the procedures they shall apply for the handling of complaints and disputes. Furthermore, if your dispute is not resolved and the relevant procedures have been exhausted, you may seek resolution from the GRA. More details available on the GRA's website, under its Consumer section.</p>	

<p>Duration of the contract - The duration of a contract may vary depending on the products or services purchased. This may be for a period of 12 months, however, the maximum contractual period should normally, not exceed a period of 24 months.</p>	
<p>Early termination fees - These are the fees that may be applicable should you decide to terminate the contract before the lapse of your contractual agreement.</p>	
<p>Directory services - If you intend to subscribe to a telephony service, your service provider should give you the option as to whether or not to include your personal details in the directory.</p>	