

1 What Your Agreement looks like

1.1 Our Agreement and these General Terms and Conditions

- 1.1.1 This document is referred to as the “**General Terms and Conditions**” and forms the basis of Our Standard Form of Agreement, setting out the general terms and conditions applicable in respect of services We provide in connection with Mobile Services and Mobile Devices that You may offer to purchase or lease (as applicable).
- 1.1.2 Each of the following documents constitutes Our “standard form of agreement” for the purposes of section 479(2)(b) of the Telecommunications Act 1997:
- (a) these General Terms and Conditions;
 - (b) in respect of a Mobile Device purchased by You, the applicable Mobile Device Terms;
 - (c) in respect of a Mobile Service purchased by You, the applicable Mobile Services Terms, in each case, as amended from time to time; and
 - (d) in respect of a Mobile Device leased by You from Us, the applicable Mobile Device Lease Terms,
- (together, the **Standard Form of Agreement**).

1.2 What makes up Your Agreement?

- 1.2.1 The agreement applicable to Your use of the Mobile Service and the Mobile Device, as applicable (**Agreement**) consists of:
- (a) these General Terms and Conditions;
 - (b) where You have purchased any Mobile Service and /or purchased a Mobile Device under an Instalment Plan, Your Application Form;
 - (c) where You have purchased a Mobile Device Outright, Your Mobile Device Order Form;
 - (d) where You have purchased a Mobile Device, the applicable Mobile Device Terms;
 - (e) where You have purchased a Mobile Service:
 - (i) the applicable Mobile Service Terms; and
 - (ii) the relevant Critical Information Summary applying from time to time;
 - (f) where You have leased a Mobile Device from Us:
 - (i) Your Mobile Device Lease Order Form; and
 - (ii) the applicable Mobile Device Lease Terms; and
 - (g) any other terms and conditions that each party agrees from time-to-time form part of this Agreement.

1.3 Agreement Start Time – when You become bound

- 1.3.1 You acknowledge that We:
- (a) may accept or reject an Application Form, Mobile Device Order Form or Mobile Device Lease Order Form in Our absolute discretion; and
 - (b) are not required to provide You with Our reasons in connection with any such acceptance or rejection.

1.3.2 If You are:

- (a) purchasing a Mobile Device under an Instalment Plan and we accept Your Application Form, Your Agreement begins at the time We accept Your Application Form;
- (b) purchasing a Mobile Device outright, and we accept Your Mobile Device Order Form, Your Agreement begins at the time We accept Mobile Device Order Form; or
- (c) leasing a Mobile Device from Us, and we accept Your Mobile Device Lease Order Form, Your Agreement begins at the time We accept the Mobile Device Lease Order Form, (**Agreement Start Time**).

1.4 Term of the Agreement

1.4.1 Other than in respect of the lease of a Mobile Device from Us, there is no minimum term in respect of this Agreement, which will continue until it is terminated in accordance with its terms.

1.4.2 In respect of the lease of a Mobile Device from Us, the term of this Agreement is the lease term set out in the applicable Mobile Device Lease Order Form, unless and until it is earlier terminated in accordance with its terms.

1.4.3 You may terminate this Agreement at any time in accordance with clause 4.

1.5 Changes to the Agreement

1.5.1 For various reasons (including the management of Our liability under agreements with Our suppliers, increases in costs and expenses that are beyond Our control and Our exposure to various risks (including regulatory, reputational and operational risks) or changes to Our business model) from time to time We may change one or more of the documents comprising the Agreement.

1.5.2 Changes made pursuant to clause 1.5.1 may impact Your Agreement. However, as Your ongoing satisfaction is important to Us, We will always endeavour to act reasonably, and We note We have also given You the Anytime Termination Right and where such change has had, or will have, a material adverse effect on You (or the relevant End User, if that is not You) and You exercise Your Anytime Termination Right as a result, such termination will not constitute an Acceleration Trigger Event.

1.6 Notice period for changes to the Agreement

1.6.1 To the extent that We believe that changes to the Agreement will:

- (a) have a detrimental impact on You or the End User, wherever reasonably practicable We will endeavour to provide You with at least 6 weeks' prior notice before the change takes effect; and
- (b) not have a detrimental impact on You or the End User, We are not required to provide notice before such change takes effect (with such changes being notified to You through the nu Website and/or via email).

1.6.2 Where a change is required without delay to comply with laws and regulations, or We believe the changes are necessary for security, fraud prevention or technical reasons, We cannot ensure that We will be able to notify You before We make such changes (but We will let You know as soon as reasonably possible).

1.6.3 Without limiting Your rights to terminate after changes take effect, in relation to changes in respect of which We have given You reasonable prior notice, unless You terminate before those changes take effect, You will be deemed to have accepted those changes upon their taking effect.

2 What You must and must not do

2.1 What You must do

- 2.1.1 By submitting Your Application Form or Your Mobile Device Order Form or Your Mobile Device Lease Order Form, You acknowledge that We may be required to keep Our suppliers updated as to certain customer information, and You agree to:
- (a) comply with all applicable laws and regulations;
 - (b) comply promptly with any reasonable requests We may make from time to time;
 - (c) fulfil each of Your obligations under this Agreement promptly;
 - (d) if you are receiving Mobile Services or have purchased a Mobile Device under an Instalment Plan or have leased a Mobile Device, notify Us promptly of any changes to:
 - (i) Your residential address;
 - (ii) Your preferred email address; and
 - (iii) any relevant details in connection with Your Nominated Card (including the relevant debit or credit card number or expiry date, or the corresponding billing address).
- 2.1.2 By submitting Your Application Form or Your Mobile Device Order Form or Your Mobile Device Lease Order Form, You confirm to Us that You have authority to:
- (a) disclose all of the information (including Personal Information) included in that form;
 - (b) use the relevant nominated email address, billing address and physical delivery address; and
 - (c) provide the relevant documentation for identity verification purposes (if required),
- and that You are not engaging in any unlawful or unauthorised conduct (and You indemnify Us for any such unlawful or unauthorised conduct).

2.2 What You must not do

- 2.2.1 You must not at any time:
- (a) complete or submit an Application Form or Mobile Device Order Form or Mobile Device Lease Order Form, or provide any documents, on behalf of any person (whether or not that person is proposed to be an End User or not) without that person's permission and authority (and by submitting an Application Form, Mobile Device Order Form or Mobile Device Lease Order Form and the associated documents You represent and warrant to Us that You have all necessary permissions and authority to submit such form and associated documents);
 - (b) permit anyone (including an End User that is not You) to use any goods or services provided to You under this Agreement in a manner that would constitute a breach of this Agreement (if it were You acting instead of that person);
 - (c) use any goods or services provided to You under this Agreement in breach of Our Fair Go Policy (a copy of which is available [here](#)); or
 - (d) seek to transfer Your Account, or any or all of the value standing to the credit of Your Account, to any other Account, person or entity (but this does not prevent You from permitting another End User to use that Account, for which You remain liable at all times).

3 How We will communicate with You

3.1.1 We may contact You using:

- (a) where required by law or regulation, any means permitted by such law or regulation; and
- (b) in the absence of any such requirements, any means that We consider reasonable in the circumstances, including by phone, SMS/MMS, email or in writing.

4 Termination

4.1 Termination by You

4.1.1 If you have a Mobile Phone Service or have purchased a Mobile Device under an Instalment Plan or have leased a Mobile Device from Us, You have the right to terminate this Agreement at any time (the **Anytime Termination Right**), with such termination taking effect in accordance with clause 4.1.3.

4.1.2 You may exercise the Anytime Termination Right by notifying Us by contacting Our Customer Service Team (contact details available [here](#)).

4.1.3 Should You exercise the Anytime Termination Right:

- (a) such termination of the Agreement (as distinct from the cessation of Services supplied under it) will only become effective:
 - (i) once all amounts owing by You to Us have been received in cleared and immediately available funds (including any Outstanding Balance on your Mobile Device); and
 - (ii) subject to the satisfaction of any additional Anytime Termination Right Conditions that may apply in connection with this Agreement; and
- (b) without limiting Your rights under the Australian Consumer Law (including any rights to a refund), and unless expressly stated otherwise in this Agreement, You acknowledge that in respect of such termination there is no accompanying or resulting right for You to seek a refund for any products or services.

4.2 Termination by Us

4.2.1 Without limiting any other cancellation rights under this Agreement, We may terminate this Agreement immediately if:

- (a) required in connection with an emergency;
- (b) We (or Our suppliers) suspect that there has been fraud or attempted fraud in connection with Your Account or this Agreement;
- (c) required in accordance with any applicable laws or regulations;
- (d) We are so directed to do so by a relevant authority; or
- (e) You are declared bankrupt (if You are an individual) or (to the extent permitted by law) a receiver, liquidator, provisional liquidator or administrator is appointed to You or You enter into an arrangement with Your creditors, or You become insolvent or are wound up (if You are a company or other entity).

4.2.2 We may also terminate this Agreement on reasonable prior notice if:

- (a) You breach a material term of this Agreement (including failure to pay any amount when it becomes due and payable);

- (b) We have reasonable grounds (including, without limitation, based on previous payment and collections history) to believe that You may not, or may not be able to, pay any amount as and when it will fall due (but not where You are complying with a separate payment arrangement that has been agreed between You and Us);
- (c) an event that is not within Our control prevents Us from supplying the Mobile Service for a period of more than 14 days;
- (d) We (or Our supplier) suspects that:
 - (i) there is misuse in connection with any Mobile Service provided under this Agreement;
 - (ii) the End User of a Mobile Service provided under this Agreement is not authorised to use that Mobile Service;
 - (iii) there are repeated violations of the Fair Go Policy (a copy of which is available [here](#)); or
 - (iv) We are otherwise permitted to do so by this Agreement.

4.3 Consequences of termination

4.3.1 Following termination of this Agreement, neither You nor an End User will be able to use:

- (a) any Mobile Service provided under this Agreement; or
- (b) the Mobile Phone Number corresponding with that Mobile Service (unless it has been duly ported out to another carriage service provider prior to termination in accordance with this Agreement and any applicable laws, regulations, codes (or similar) or third party contractual terms).

5 Payments, fees and nu Credits

5.1 Payments automatically deducted

5.1.1 We will, in respect of all payments due in connection with this Agreement, attempt to automatically deduct such payment on the following dates:

- (a) for each payment that is a recurring payment (e.g. a monthly instalment or fee), other than a Late Payment Fee, on the relevant due date for payment;
- (b) for payment for the outright purchase of a Mobile Device, at or shortly after the time of confirming the payment for the Mobile Device;
- (c) for each voluntary payment (e.g. a voluntarily top-up or repayment), at or shortly after the time of confirming the payment of the relevant product or service;
- (d) for each Late Payment Fee, at the time such Late Payment Fee is incurred in accordance with the terms of this Agreement; and
- (e) for each amount that becomes overdue, either as a single payment or as a series of smaller payments on each day (or at less frequent intervals at Our discretion) while any amount remains outstanding (until such amount has been collected in full, and You acknowledge that We accept no liability for any resulting transaction charges (or similar amounts) that may result from Our attempts to collect such overdue amounts).

5.2 Credit and debit card payments

5.2.1 You represent and warrant to Us in respect of each Nominated Card that You are either:

- (a) the Nominated Card Holder; or

(b) authorised by each relevant Nominated Card Holder,
to use that Nominated Card to make each of the payments due in connection with this Agreement.

5.2.2 You acknowledge that We may assume that a person is the Nominated Card Holder where that person supplies Us with the following details:

- (a) card number;
- (b) the type of card; and
- (c) the approximate date (within 2 business days) of a charge applied in Our favour using that Nominated Card.

5.2.3 We may disclose (and You consent to such disclosure) to each Nominated Card Holder details of any payments applied to the relevant Nominated Card in respect of the relevant Account (including the time, date and amount of any payment, the personal details of the relevant Account Holder and/or End User for that Account).

5.2.4 In respect of each Nominated Card, We (or Our suppliers) may perform a pre-authorisation transaction against Your Nominated Card for a nominal amount (for example, \$1.00). This transaction may appear as a pending transaction against the Nominated Card, but will be removed shortly after (and typically within 10 business days). Please contact Our Customer Service Team if such transaction has not been removed within that period.

5.3 Late and dishonoured payments

5.3.1 If we are unable to process payment for the outright purchase of a Mobile Device using the payment details provided in the Mobile Device Order Form, the Mobile Device Order Form will be rejected.

5.3.2 If Your Account goes into arrears (that is, We have been unable to collect the full amount of a payment that has fallen due), in addition to all other amounts and our rights, We may charge, and You must pay to Us, Late Payment Fees where an amount is not paid in full within 15 days of its due date and in addition to the foregoing, where such amount is not paid in full within 60 days of its due date.

5.3.3 To avoid the application of any Late Payment Fee and any interruption of any Services, You acknowledge that:

- (a) if in respect of an Account for which We cannot collect each payment in full (by debiting the Nominated Card in respect of that Account) as a result of a problem for which You are responsible (such as providing incorrect details for the Nominated Card, or having insufficient funds or credit in respect of such Nominated Card), We will attempt to repeat the collection of such amount, either as a single payment or as a series of smaller payments daily (or at less frequent intervals at Our discretion) until payment has been collected in full; and
- (b) We are not liable for any fees that may be incurred as a result of Our attempts to collect payments that are overdue (for example, any dishonour or overdrawn fees that the relevant financial institution may levy in respect of the Nominated Card).

5.3.4 To assist You to manage Your Account (to avoid going into arrears, receiving any Late Payment Fees and any resulting interruptions to any Services), We will send You various notifications from time to time to help You keep on top of payments and the balance on Your Account.

5.4 Limitations on Services and Mobile Devices when in arrears

5.4.1 If, notwithstanding Our notifications to You (and the End User, if that is not You) and Our attempts to collect overdue payments, Your Account remains in arrears, We may limit:

- (a) any Services being provided to You (for example, by barring and/or disconnecting the Mobile Service in respect of that Account pursuant to clause 11.2.1(g) of the Mobile Service Terms); and/or
- (b) the use of the relevant Mobile Device through various technical and other measures available from time to time (for example, through IMEI Blocking).

5.4.2 We will always use reasonable endeavours to notify You several times before We impose any interruptions on the Services We provide to You, or take action in respect of any Mobile Devices (including, where appropriate, the reporting of any suspected criminal or fraudulent behaviour to the relevant law enforcement agencies), but it is Your responsibility to ensure that Your Account is not in arrears and does not go into default (except where the circumstances are beyond Your control, for example, due to administrative and technical errors for which You are not responsible).

5.4.3 Subject to Your rights under the Australian Consumer Law, to the maximum extent permitted by law, We accept no liability in connection with any decision to so limit Your Services or the use of a relevant Mobile Device, or to report certain suspected behaviour, in accordance with this Agreement.

5.5 nu Credits

5.5.1 We may, in Our absolute discretion, from time to time apply credits towards Your Account (each such credit being a nu Credit).

5.5.2 You acknowledge that such nu Credits:

- (a) are not redeemable for cash (or similar);
- (b) are available for use by You solely towards amounts incurred on the Account in respect of which such nu Credits were granted (the Credited Account);
- (c) will be applied automatically towards amounts incurred on the Credited Account;
- (d) are not transferrable and may not be used in connection with any other Account (including other Accounts that may be held by You or the End User in respect of the Credited Account); and
- (e) expire upon termination of the Credited Account.

6 Your rights under the Australian Consumer Law

6.1.1 Under Australian law, You have certain rights (including to repair, replacements and refunds) that cannot be limited or excluded (and nothing in this Agreement seeks to limit or exclude any of those rights).

7 Personal Information and Privacy Policy

7.1.1 You acknowledge that We (or Our suppliers on Our behalf) will collect, store, use, disclose and otherwise handle certain Personal Information about You.

7.1.2 We collect Personal Information about You in order to assess Your Application Form, Mobile Device Order Form or Mobile Device Lease Order Form, provide You with a Mobile Device and Mobile Services, process payments in connection with Your Mobile Device and Mobile Service, contact You in connection with this Agreement as needed, deal with any enquiries You submit to Us, and for purposes otherwise set out in Our Privacy Policy (a copy of which is available here).

7.1.3 The information You provide may be disclosed to the Integrated Public Number Database, emergency services and third parties that help Us deliver Our products and services (including Our Network carrier, information technology suppliers, communication suppliers, professional advisers and Our business partners) or as required by law. If You do not provide this information, We may not be able to provide a Mobile Device or Mobile Service to You.

- 7.1.4 We may disclose Your Personal Information to recipients that are located outside of Australia, including to cloud service providers, payment service providers, software support vendors, offshore processing providers, professional advisers, and third parties in respect of any financing or mergers and acquisitions (and similar) transactions who may be located in various countries, including China, countries within the European Union, India, Japan, Malaysia, New Zealand, Philippines, Singapore, the United Kingdom and the United States of America.
- 7.1.5 The manner in which Personal Information is collected, used, stored, disclosed and otherwise handled by Us (or Our suppliers on Our behalf) is as set out in the Privacy Policy (a copy of which is available [here](#)). Our Privacy Policy also explains:
- (a) how You may access and correct Your Personal Information;
 - (b) how You can lodge a complaint regarding the handling of Your Personal Information; and
 - (c) how We will handle any complaint.

If You would like any further information about the Privacy Policy or Our practices in this regard, please contact Our Customer Service Team. By providing Your Personal Information to Us, You consent to the collection, use, storage and disclosure of that information as described in the Privacy Policy and this collection notice.

- 7.1.6 You acknowledge that We may, to protect Our legitimate financial interests (and to manage Our credit and fraud risks), provide “default information” (as defined in the Privacy Act) to any “credit reporting bodies” (as defined in the Privacy Act) in accordance with any applicable laws and regulations and Our Privacy Policy, and that, to the extent permitted by law, We exclude any liability for disclosing such information, other than to the extent that We are in breach of any applicable laws and regulations, and You provide Your consent to such disclosure.

8 Complaints and financial hardship

8.1.1 Customer complaints

- 8.1.2 If You have a complaint about Your Mobile Device or Mobile Service, You can contact Our Customer Service Team and they will handle Your complaint in accordance with Our Complaints Policy (a copy of which is available [here](#)).

8.2 Financial hardship

- 8.2.1 If at any time You believe You are in a situation of financial hardship, We invite You to contact Our Customer Service Team to discuss Your situation confidentially, and to see if You qualify for assistance in accordance with Our Financial Hardship Policy (a copy of which is available [here](#)).

9 Exclusion of liability

- 9.1.1 Without limiting Your rights under the Australian Consumer Law, and to the maximum extent permitted by law, We exclude all liability for any loss to the extent caused or contributed to by You, the Account Holder or any relevant End User (including as a result of any act or omission of You, such Account Holder or End User).

10 Common terms

10.1 Transfer of this Agreement by Us

- 10.1.1 You acknowledge that We may:

- (a) assign some or all of Our rights under this Agreement to any person, at any time, without Your consent or providing You with prior notice; and
- (b) novate this Agreement to any other person by written notice to You either from Us, or the person to whom this Agreement will be novated.

10.1.2 Unless You consent otherwise, any novation must be on terms and conditions no less favourable to You than the terms and conditions of this Agreement in force immediately before that novation and You agree to cooperate with Our reasonable requests in connection with such novation.

10.2 No transfer of this Agreement by You

10.2.1 You may not assign or novate any or all of Your rights and obligations under this Agreement (unless We provide Our prior written consent in Our reasonable discretion).

10.3 Notices

10.3.1 You acknowledge that any notice We may or are required to provide under or in connection with this Agreement may be sent by Us to You via:

- (a) email or post (to the relevant address last notified to Us through the Account Portal or via a Mobile Device Order Form);
- (b) SMS/MMS to Your Mobile Phone Number; or
- (c) any prescribed means as contemplated in clause 3.1.1.

10.4 No waiver

10.4.1 No failure or delay to exercise any right under this Agreement constitutes any waiver of that right (except to the extent that such right is waived expressly in writing).

10.5 Events outside of Our control

10.5.1 By submitting Your Application Form, Mobile Device Order Form or Mobile Device Lease Order Form, You acknowledge that certain events may not be within Our control, and may affect Our ability to perform Our obligations under this Agreement (including the supply of the Mobile Service) (such obligations being **Affected Obligations**).

10.5.2 To the extent permitted under the Australian Consumer Law, We will not be liable for Affected Obligations, however We will use reasonable endeavours to notify You of such event (and We will endeavour to provide You with prior notice, if reasonably practicable to do so).

10.6 Severability

10.6.1 The invalidity or unenforceability of any provision (or any part thereof) of this Agreement will not affect or prejudice the validity or enforceability of the remainder of this Agreement.

10.7 Governing law

10.7.1 This Agreement is governed by the laws of the Commonwealth of Australia and the laws of the Australian State or Territory in which You were normally residing at the time this Agreement is entered into between each of You and Us.

10.7.2 Each of You and Us submits to the exclusive jurisdiction of the courts of the Commonwealth of Australia, its States and Territories.

10.8 Survival

10.8.1 Each of the following clauses survives termination of this Agreement:

- (a) 4.3 (Consequences of termination);

- (b) 5.1 to 5.5 (Payments, fees and nu Credits);
- (c) 6 (Your rights under the Australian Consumer Law);
- (d) 7 (Personal Information and Privacy);
- (e) 8 (Complaints and financial hardship);
- (f) 9 (Exclusion of liability);
- (g) 10.7 (Governing law);
- (h) 10.8 (Survival); and
- (i) each other provision which by its nature is intended to survive.

11 How to get help

11.1.1 If You need or would like to discuss any aspects of this Agreement (including in respect of any Mobile Device or Mobile Service), then please contact Our Customer Service Team:

- (a) using the chat function through the nu Website;
- (b) by emailing Us at support@numobile.com.au; and/or
- (c) by calling Our Customer Service Team on 1800 951 384 (in Australia).

12 Dictionary for this document

12.1.1 Each of the following capitalised terms have the corresponding meaning in these General Terms and Conditions.

30-Day Swap or Return Option means, in the case of the purchase of a Mobile Device has the meaning given in the Mobile Device Terms, and in the case of the lease of a Mobile Device from Us has the meaning given to the term “30-Day Return Option” in the Mobile Device Lease Terms.

Acceleration Trigger Event means, in the case of the purchase of a Mobile Device has the meaning given in the Mobile Device Terms, and in the case of the lease of a Mobile Device from Us has the meaning given in the Mobile Device Lease Terms.

Account means, in respect of an Account Holder and the provision of Services to an End User, the account established on behalf of that Account Holder on Our (and Our third party suppliers’) systems for the provision of such Services to that End User.

Account Holder means, in relation to an Application Form, Mobile Device Order Form or Mobile Device Lease Order Form accepted by Us and any SIM allocated pursuant to such acceptance, the person who completed that form (or on whose behalf that form was completed).

Account Portal means, in respect of an Account Holder, the online account available through the nu Website (or such other technological means that We make available to You from time to time) and established by, or on behalf of, that Account Holder.

Affected Obligations has the meaning given in clause 10.5.1.

Agreement has, in relation to an Account Holder or a person purchasing a Mobile Device outright or leasing a Mobile Device from Us, the meaning given in clause 1.2.1.

Agreement Start Time has the meaning given in clause 1.3.2.

Anytime Termination Right has the meaning given in clause 4.1.1.

Anytime Termination Right Conditions means:

- (a) in respect of a Mobile Device the subject of an Instalment Plan for which the Purchase Price has not yet been paid in full pursuant to that Instalment Plan, if the circumstances of termination:
 - (i) mean that the exercise of the Anytime Termination Right will constitute an Acceleration Trigger Event, You must pay in full the Outstanding Balance in respect of that Mobile Device in accordance with clause 3.4 the Mobile Device Terms; or
 - (ii) are in connection with an election by You to return or swap Your Mobile Device under the 30-Day Swap or Return Option, You must comply with the provisions of clause 4.5 of the Mobile Device Terms;
- (b) in respect of a Mobile Service, for the Anytime Termination Right to take effect at the end of the then current Monthly Billing Cycle (and before payment is taken for the next Monthly Billing Cycle), Your request (and any supporting evidence of authority or confirmation in respect of a porting request) must be duly received by Us with sufficient reasonable time to process that termination before the commencement of the Monthly Processing Period (and otherwise the payment for the then applicable Mobile Service Plan will be taken and will not be refundable to You (in whole or in part), as Our wholesale provider will already have provisioned the renewal of the Mobile Service Plan for the new Monthly Billing Cycle);
- (c) in respect of a Mobile Device leased from Us, if the circumstances of termination:
 - (i) mean that the exercise of the Anytime Termination Right will constitute an Acceleration Trigger Event, You must pay in full the Outstanding Balance in respect of that Mobile Device and return the Mobile Device to Us in accordance with clause 2.4 the Mobile Device Lease Terms; or
 - (ii) are in connection with an election by You to return Your Mobile Device under the 30-Day Swap or Return Option, You must comply with the provisions of clause 3.4 of the Mobile Device Lease Terms; and
- (d) each other condition (if any) expressed in any document comprising part of this Agreement (including the Mobile Device Terms, Mobile Device Lease Terms and the Mobile Service Terms) to be an Anytime Termination Right Condition for the purposes of this Agreement.

Application Form means the online application form for the purchase of one or more goods and services provided online through the nu Website.

Australian Consumer Law means Schedule 2 of the Competition and Consumer Act 2010 (Cth) (and similar State-based consumer laws).

Complaints Policy means the policy so entitled, as amended from time to time (and available [here](#)).

Corresponding Mobile Service Plan has the meaning given in the Mobile Device Terms or Mobile Device Lease Terms as applicable.

Credited Account has the meaning given in clause 5.5.2.

Critical Information Summary has the meaning given in the Mobile Service Terms.

Customer Service Team means Our customer service team, contactable in accordance with clause 11.

End User means, at any time in relation to an Account:

- (a) a person authorised by the relevant Account Holder to use the relevant goods and services We provide in respect of that Account under this Agreement; or
- (b) where no such person is so authorised, the relevant Account Holder.

Fair Go Policy means the policy so entitled, as amended from time to time (and available [here](#)).

Financial Hardship Policy means the policy so entitled, as amended from time to time (and available [here](#)).

General Terms and Conditions has the meaning given in clause 1.1.1.

IMEI Blocking means a method utilised by Us to block use of a Mobile Device.

Instalment Plan has the meaning given in the Mobile Device Terms.

Late Payment Fee means:

- (a) if You do not pay an amount as and when required to be paid under the Agreement and such amount is not paid in full within 15 days of its due date, \$10; and
- (b) in addition to the foregoing, if an amount required to be paid under the Agreement is not paid in full within 60 days of its due date, \$30.

MMS has the meaning given in the Mobile Service Terms.

Mobile Device means,

- (c) in respect of an Account Holder and an Application Form for the purchase of a Mobile Device under an Instalment Plan that has been accepted by Us, the pre-owned mobile phone sold to that Account Holder and sent to the Account Holder's nominated delivery address;
- (d) in respect of the outright purchase of a Mobile Device via a Mobile Device Order Form that has been accepted by Us, the pre-owned mobile phone sold to that purchaser and sent to the purchaser's nominated delivery address; and
- (e) in respect of the lease of a Mobile Device from Us via a Mobile Device Lease Order Form that has been accepted by Us, the mobile phone leased to that purchaser and sent to the purchaser's nominated delivery address,

and also includes, where the context requires, any mobile device that is incorrectly returned to Us.

Mobile Device Lease Order Form means the online order form for the lease from Us of one or more Mobile Devices provided online through the nu Website.

Mobile Device Order Form means the online order form for the outright purchase of one or more Mobile Devices provided online through the nu Website.

Mobile Device Lease Terms means the document so entitled and available [here](#), as amended from time to time.

Mobile Device Terms means the document so entitled and available [here](#), as amended from time to time.

Mobile Phone Number has the meaning given in the Mobile Service Terms.

Mobile Service has the meaning given in the Mobile Service Terms.

Mobile Service Terms means the document so entitled and available [here](#), as amended from time to time.

Monthly Billing Cycle has the meaning given in the Mobile Service Terms.

Monthly Payment Date has the meaning given in the Mobile Service Terms.

Monthly Processing Period has the meaning given in the Mobile Service Terms.

Network has the meaning given in the Mobile Service Terms.

Nominated Card means, at any time in respect of an Account and the relevant Account Holder, the credit card or debit card nominated by that Account Holder from time to time for the payment of all amounts owing by that Account Holder in respect of the relevant Account and in respect of the outright purchase of a Mobile Device, the credit card or debit card nominated by the purchaser in the Mobile Device Order Form.

Nominated Card Holder means in respect of a Nominated Card, the account holder in respect of that Nominated Card.

nu Credit has the meaning given in clause 5.5.

nu Website means the website with the following URL address: www.numobile.com.au.

Outstanding Balance means, in the case of the purchase of a Mobile Device has the meaning given in the Mobile Device Terms, or in the case of the lease of a Mobile Device from Us has the meaning given in the Mobile Device Lease Terms.

Personal Information has the meaning given under the Privacy Act.

Privacy Act means Privacy Act 1988 (Cth).

Privacy Policy means the policy so entitled, as available on the nu Website from time to time.

Purchase Price in relation to a Mobile Device the subject of an Instalment Plan, has the meaning given in the Mobile Device Terms.

Services means each of the services provided to You by Us in connection with this Agreement (and includes, where the context requires, the provision of goods, such as the sale of a Mobile Device).

SIM has the meaning given in the Mobile Service Terms.

SMS has the meaning given in the Mobile Service Terms.

Standard Form of Agreement has the meaning given in clause 1.1.2.

We, Us and Our are references to nu mobile Pty Limited, and our permitted assigns and persons to whom we novate this Agreement.

You and Your are references to the Account Holder who contracts with Us for a Mobile Service, or for the purchase of a Mobile Device from Us, or for the lease of a Mobile Device from Us (and, where the context requires, includes the End User, where such service or Mobile Device is to be used by an End User who is not the Account Holder).