



Credit Management Tools

28 April 2016

Helping you to estimate and control cost

Telarus provides several credit control tools to help you monitor and manage your account with us. These tools can help you in a variety of ways, depending on your specific needs or the area of cost that's of most concern to you.

1. Credit Control Tools

Online Account Information

You can access your account balance details via Frontier. Here you can check:

- Your invoice statement information (12-month historical statement information immediately available);
- Your monthly spend history; and
- Itemised billing information.

24 Hour Account detail access via phone

Through voice recognition technology, Telarus provides 24-hour access to statement and payment information.

Barring of Services (NA)

Telarus can instigate a restriction on a customer's service, depending on the status of the customer's outstanding account at any point.

Barring of Services (NB)

Or, you can request the barring of service access.

This might be a permanent bar on all services (excluding local calls), or it may be a temporary bar on your requested options such as international, STD or 1900 calls. A temporary bar request is made via Telstra, however you need to contact us at Telarus to organize the barring.

Telstra 1900 Limit

There is an automatic bar placed on premium service calls. This bars calls to content or live advice services. Your 1900 access can also be barred if at any point you reach \$500 worth of billed items for any particular month. Should you request access after this point, you can contact Telarus Credit who will review your request.

2. Standard Security Tools

Blocking a mobile number from being used

Telarus can organize the blocking of a phone's IMEI via the network provider in the event of a phone being lost or stolen. There is no charge to you. If the IMEI number is not in the Lost and

Stolen Register, Telarus will be unable to block the IMEI.

If you later recover your phone, the block is easy to remove and again, there is no charge to you. For further information on IMEI blocking, go to www.amta.org.au

Internet Security

Telarus provides access to free anti-viral and firewall software downloads.

3. Internal Investigative Tools

High Spend Reports

Telarus produces high spend reports on customer accounts each day. A Limit Control officer investigates higher spend values for fraud and security reasons.

If we see very unusual account activity, we will contact you in order to confirm the charges are being incurred by you, or at least with your authority.

This can help you avoid nasty surprises when the monthly bill arrives.