

# Tariff Awareness Guide



**Pakistan Telecommunication Authority**

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## WHAT IS THIS GUIDE FOR?

The welfare of consumers of telecommunication services has remained a high priority for PTA. For this purpose, PTA has been issuing instructions to telecom operators to provide complete and accurate information regarding tariff packages and to avoid misleading advertisements. However, in order to achieve the objectives customer acquisition and customer retention, operators continue to come up with more and more innovative tariff offers. The increasing complexity of tariff packages and promotions, especially for the prepaid cellular mobile services, has necessitated the need for increased consumer awareness in this regard.

This Guide is aimed at providing retail customers, essential information for making well informed decision regarding choice of tariff package, informing them of their and the operator's rights with regards to tariff packages, and conveying the ways of seeking remedy should they feel the operator has not fulfilled its responsibility.

This is the first version of the Guide and efforts have been made to include to all matter related to retail consumer tariffs. However, if there are any suggestions for the improvement of the Guide or you find any mistake in the content, please feel free to contact us at [muhammadrashed@pta.gov.pk](mailto:muhammadrashed@pta.gov.pk).

## GETTING TARIFF INFORMATION

### WHAT TYPE OF PACKAGE SUITS ME?

Do not make a hasty decision that you may regret later on. Seek all the information associated with the service you are interested in. Every consumer has different need and a package available in the market may or may not suit your needs. For example if you talk almost equally on all networks then opt for package with low call rate on all networks. If you speak very little outside your own network then you are better off with a package that offers cheaper on-net rates. Therefore, before making a decision on which tariff package to opt for, you should be very clear about your needs.

## WHAT ARE MY OPTIONS?

Having made a decision on what type of package you are interested in, your next step should be to look for those tariff packages being offered by different operators that closely resemble your needs. However, before making a final selection, see if you have complete information of all candidate packages you are considering.

## IMPORTANT INFORMATION

Ask yourself the following questions for each package under consideration. If you think you have answers to all of these questions, only then consider these packages for comparison, otherwise seek further information.



- What is the price of this package? (Pay attention to nuances such as Peak, Off Peak, Per Minute or Per Second call-charging features. Calculate the effective per minute price for better comparison)
- What is the on-net and off-net call price?
- Is this package a bundle offer that combines several services (e.g. voice, SMS, data) that cannot be separated?
- Is there any recurring charge (daily/monthly deductions, line rent)?
- Is there any security deposit? If yes, how much?
- What are the terms of payment (in arrears or in advance)? Is there any late payment penalty or other payment aspects that you must know?
- What are applicable other terms and conditions? (validity, downgrade charge, package conversion charge, usage detail charges, balance inquiry fee. Such details are often written in fine print, so pay close attention to details)
- Does the package/promotion talk about “free minutes” or “free balance”? Bear in mind that “free minutes” are not the same as “free balance”. Free balance can be used on services other than voice calls as well.
- Does the package include an “unlimited” service? The word “unlimited” generally does not mean literally unlimited. “Unlimited” plans/offers tend to have a fair usage policy/non-abuse limit. Find out what it is.
- Do you know the cost of ancillary services? (help line charges, credit recharge charges, fee for usage detail etc)

- Whether the prices quoted are exclusive or inclusive of taxes

#### APPLICABLE TAX RATES

All telecom services (except internet) are subject to various Government taxes. These taxes are either charged upfront (for example Withholding Tax is deducted as soon as you recharge your pre-paid account) or are deducted on usage basis (for example Federal Excise Duty (FED) is charged on per call basis). The current rates of Withholding Tax and FED on telecom services are 10% and 19.5% respectively. However, these rates keep changing and therefore you should find out the latest applicable tax rates.

Tariffs advertised by the operators normally tend to exclude tax rates. Therefore, any calculation of effective out of pocket expense to a consumer must also take into account all applicable taxes.

#### SERVICE CHARGES ON SCRATCH CARDS AND EASYLOADS

Mobile operators and several Fixed Wireless Local Loop operators levy additional service charges on reload of pre-paid accounts through scratch cards and easy-loads. The following charges are currently being charged mobile operators on pre-paid accounts.

#### [SERVICE CHARGE ON PREPAID ACCOUNT RECHARGE

All mobile operators except Telenor levy 5% service charges on the face value of all recharges (through top-up / Jazz load/ easy load/ money load and scratch cards). This charge is 7.0% in case of Telenor.

#### ACCOUNT MAINTENANCE CHARGE/OPERATIONAL FEE/ADMIN FEE ON PREPAID ACCOUNT RECHARGE

In addition to the above service charges, the following cellular mobile operators (CMOs) also deduct the following fees/charges on the face value of all recharges (through top-up / Jazz load/ easy load/ money load and scratch cards).

CMO	Rate of Charge
<b>Ufone Account Maintenance Charge</b>	2.0%
<b>Mobilink Operational Fee</b>	2.0%
<b>Zong Operational Charge</b>	2.0%
<b>Warid Maintenance Charge</b>	2.0%

## TOTAL OPERATOR CHARGES FOR PREPAID MOBILE ACCOUNT ON RECHARGE OF RS 100

If a pre-paid mobile account is recharged with Rupees 100/- the following amounts are deducted by the mobile operators under various fees (plus GST on operator fee) as explained in the table below. Additionally WHT is deducted up front. (GST is charged on per call basis)

CMO	Rate of Charge		Amount deducted on recharge of Rs. 100.00	Amount available on recharge of Rs. 100.00
	Operational/ Maintenance Fee	Service Charge		
<b>Ufone</b>	2.0%	5.0%	Rs. 17.45	Rs. 82.63
<b>Mobilink</b>	2.0%	5.0%	Rs. 17.36	Rs. 82.54
<b>Zong</b>	2.0%	5.0%	Rs. 17.45	Rs. 82.54
<b>Warid</b>	2.0%	5.0%	Rs. 17.45	Rs. 82.54
<b>Telenor</b>	-	7.0%	Rs. 17.45	Rs. 82.54

## HOW MUCH AMOUNT IS AVAILABLE FOR ME USE AFTER ALL DEDUCTIONS?

If a pre-paid mobile account is recharged with Rupees 100.00 the amount left for consumers to use after all deduction of operator fees and taxes is between Rs 68.80 to 69.20 depending upon the operator.

## HELP LINE CHARGES OF MAJOR OPERATORS

Following are the help line/directory assistance charges of major operators (in Pak Rupees excluding taxes). The following charges apply when you connect to customer service representatives through helpline. The charges may be lower if you only connect to the interactive voice response (IVR) and do not talk to the customer service representative. Furthermore, these charges are deducted on per call basis i.e. they are not dependent on call duration.

PTCL	UFONE		MOBILINK		TELENOR		WARID		ZONG	
	Post Paid	Pre Paid								
2.00	0.00	2.00	0.00	2.00	2.00	2.00	0.00	2.00	0.00	1.00

## WHAT DOES PTA DO TO ENSURE THAT MOBILE OPERATORS ARE NOT OVERCHARGING?

Every year PTA carries out a billing verification exercise for all mobile phone operators using state-of-the-art modern tools. So far no alarming aberrations have been observed during such exercises. PTA has a host of regulatory sanction to invoke in case any intentional overcharging is detected.

## INFORMATION SOURCES

The non-exhaustive list of questions mentioned in this Guide presents various aspects of a tariff package or promotion that you should know before opting for it. The obvious question then is where to look for this information. Press and electronic advertisements tend to highlight only the key features of a package. Therefore sources providing credible and complete information should be referred to. Following are some suggested sources for obtaining tariff information.

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## FROM WHERE CAN I GET TARIFF INFORMATION?

- PTA hosts tariffs of selected telecom services on its website which are periodically updated. To make comparison easier PTA maintains converts tariffs of mobile operators into per minute rates. You should check the following links:

### **PTCL Tariffs:**

<http://www.pta.gov.pk> > Consumer Support > Consumer Guide > PTCL Tariff

### **Cellular Mobile Tariffs:**

<http://www.pta.gov.pk> > Consumer Support > Tariffs > Cellular Pre-paid

<http://www.pta.gov.pk> > Consumer Support > Tariffs > Cellular Post-paid

### **DSL Tariffs:**

<http://www.pta.gov.pk> > Consumer Support > Tariffs > DSL Tariffs

- PTA also issue a Consumer Alert on its website to alert the consumers regarding tariff related matters of immediate concern such as changes to help line charges, service fees, tax rates etc.

### **Consumer Alert**

<http://www.pta.gov.pk> > Consumer Support > Consumer Alert

- Telecom service providers normally place their tariff information on their websites as well. If you have access to internet consulting the operators website for seeking detailed information regarding tariff plans is advisable.
- Complete and correct information is best obtained through contacting the service provider. And the best way to do so is calling the customer help line of the concerned operator. The contact details of notable operators can be seen later in this Guide.
- If you can pay a visit to franchise or customer service centre of the operator you can also get information from there.

## OTHER TARIFF RELATED ISSUES

### PREMIUM RATE CALLS AND SMS

These numbers generally provide special content to callers/SMS senders (e.g. news, jokes, horoscopes etc). These numbers are also used by radio and TV programmes for online voting and by charity organizations for collecting donations. Calls made or SMS sent to the premium rate numbers are charged higher than the normal tariff plan rates. The revenue generated as a result of premium rate services (calls/SMS) is shared between the network provider and the content provider.

Premium rate numbers tend to be short codes (phone numbers smaller than an ordinary numbers e.g 1217, 668, 7000) or begin with 0900 prefix. Since the charges for these numbers are higher therefore before making a call or sending an SMS to such number, the user should find out how much it will cost including applicable taxes.

### TARIFF CHANGE BY TELECOM OPERATORS

After the de-regulation of telecom sector in 2004 by the Government of Pakistan, most of telecom markets have grown competitive and there is no need for regulatory approval of tariffs.

However, tariff plans involving basic voice services provided by PTCL still require Authority's prior approval. All the other telecom operators are free to set tariffs within the regulatory

guidelines issued by the Authority from time to time. Nonetheless, while issuing a new tariff package or modifying the charges or terms and conditions of an existing tariff plan, the operators are required to adhere to the following obligations.

#### TARIFF RELATED OBLIGATIONS OF TELECOM OPERATORS

- No tariff change can be implemented without providing a prior notice of seven days to the consumers.
- Tariff information should be as clear as possible and must not be misleading, deceiving, or incomplete.
- Actual charging should be done exactly in line with the advertised tariffs (i.e. no hidden charges)

#### CAN I CHANGE MY MOBILE OPERATOR WITHOUT CHANGING MY MOBILE PHONE NUMBER?

A consumer can switch to another mobile operator without changing the mobile number. PTA has implemented Mobile Number Portability (MNP) that allows consumers to retain their mobile numbers including the 4-digit prefix while switching to another cellular mobile operator. And this service is virtually free of cost. Only two operators Telenor and Warid are charging fee of Rs. 55 and Rs. 50 respectively from consumer coming in from other networks but even the amount is returned in the form of free minutes/balance after joining their networks.

#### MODES OF LODGING COMPLAINT

The first point of contact in case of a complaint should be the operator concerned. If the operator does not resolve the issue, or you remain unsatisfied with the operator's response, you can lodge a complaint with PTA at its Headquarters in Islamabad or with any of its Zonal Offices. The contact details for lodging complaints through email, postal mail, telephone, email or online at PTA website are given below.

## PTA CONTACTS

### PTA HQs Islamabad

Telephones: 0800-55055 (Toll Free Number)  
051-9225325  
051-9225329-30 (Ext-155) PTA Exchange  
FAX. 051-2878127  
E-Mail. [complaint@pta.gov.pk](mailto:complaint@pta.gov.pk)  
On-line. <http://www.pta.gov.pk> > Consumer Support > Complaints > Complain Form  
Postal Mail/ Consumer Protection Directorate, PTA Headquarters,  
in person visit: F- 5/1, Islamabad.

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## PTA ZONAL OFFICES

### Karachi

Telephone: 021-35655437  
E-mail: [karachi@pta.gov.pk](mailto:karachi@pta.gov.pk)  
Postal Mail/ PTA Zonal Office, Wireless Compound, Opp: JPMC, Rafiqui Shaheed  
person visit: Road, Karachi

### Lahore

Telephone: 042-36665022  
E-mail: [ptalhr@pta.gov.pk](mailto:ptalhr@pta.gov.pk)  
Postal Mail/ PTA, Zonal Office, Adjacent Cantt, Telephone Exchange, 165-Abid  
in person visit: Majeed Road, Lahore

### Peshawar

Telephone: 091-5829177  
E-mail: [peshawar@pta.gov.pk](mailto:peshawar@pta.gov.pk)  
Postal Mail/ PTA, Zonal Office, Plot # 11, Sector A-3, Phase-V,  
in person visit: Hayatabad, Peshawar

### Quetta

Telephone: 081-2826883-4  
E-mail: [quetta@pta.gov.pk](mailto:quetta@pta.gov.pk)  
Postal Mail/  
In person visit: PTA Zonal Office, Behind FIA Building Samungli Road, Quetta

### Rawalpindi

Telephone: 051-5766404  
E-mail: [rawalpindi@pta.gov.pk](mailto:rawalpindi@pta.gov.pk)  
Postal Mail/ PTA Zonal Office, H. No. 161, Street No. 9, Chaklala Scheme III,  
In person visit: Rawalpindi

**Muzaffarabad**

Telephone: 05822-921198  
E-mail: muzaffarabad@pta.gov.pk  
Postal Mail/  
In person visit: PTA Zonal Office, B-92, Upper Chattar Housing Scheme, Muzaffarabad

**CONTACTS OF MAJOR OPERATORS FOR COMPLAINTS****PTCL**

Call Centre 1218 and 1236 from PTCL  
Email complaints.suggestions@ptcl.net.pk  
Post: PTCL HQs, Block-E, G-8/4, Islamabad

**CM Pak Zong**

Call Centre 310 (Zong Mobile), 111 222 111(Land Line)  
Fax 051-111 031 031  
Post CMPak Limited, T.F Complex, 7 Mauve Area, G9/4. Islamabad.  
Email customerservices@zong.com.pk

**Mobilink**

Call Centres 111 (Mobilink Mobile), 111 300 300 (Land Line)  
Fax 042-111 301 301  
Post P.O.Box Number 6246 GPO Lahore Cantt.  
Email customercare@mobilink.net

**Telenor**

Call Centre 345 (Telenor Mobile), 111 345 100 (Land Line)  
Fax (021-042-051) 111-345-200  
Email telenor345@telenor.com.pk  
Mail PO BOX 345, Main GPO Mall Road, Lahore

**Ufone**

Call Centre 333 (Ufone Mobile), 111 333 100 (Land Line)  
Fax 051-111 333 900  
Post Ufone House, Plot No.316, Street No.4, Sector I-9/3, Islamabad.  
Email customercare@ufonegsm.net

**Warid Tel**

Call Centre 321 (Warid Mobile), 111 111 321 (Land Line)  
Fax 042-111 111 322  
Post PO Box 3321, Lahore  
Email customerservice@waridtel.com