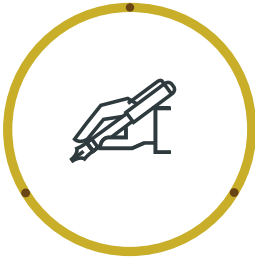
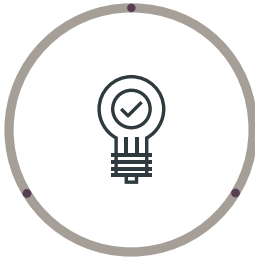


CONSUMER PROTECTION GUIDE



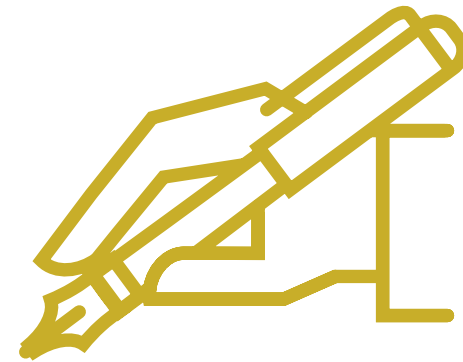
**KNOW YOUR RIGHTS, KNOW YOUR RESPONSIBILITIES
& CONSUMER FAQs**

“

**WE STRIVE
TO IMPROVE**

*our customer's satisfaction through our
commitment to the continuous improvement
of the quality of our services*

”



CONSUMER RIGHTS AND RESPONSIBILITIES



CONSUMER RIGHTS REGARDING TELECOMMUNICATIONS SERVICES

Consumer Rights

As a consumer of telecommunications services in the UAE, you have certain rights covering the following highlighted topics:

- Information regarding your telecommunications services
- Provision of contracts
- Privacy of information
- Notifications
- Invoices and Receipts
- Activation, Deactivation, Termination and Disconnection of telecommunications services
- Telephone numbers
- Telecommunications Advertisements and Spam
- Deposits and Refunds
- Security of the provided service
- Access to telecommunications Services
- Complaints and Disputes regarding telecommunications services
- Third Party Applications

1. Information regarding your Telecommunications Services

With regard to the provision of information, you have the right to:

- Receive full pre-contractual (terms and conditions) and price information that is clear, comprehensive, helpful, accurate and free of charge related to the services and choices offered by a telecommunications service provider in order that you can make an informed choice.
- Receive information assistance from your service provider regarding telecommunication services supplied in the UAE.
- Receive a simple overview of the product or service, where such overview should contain at a minimum the following details:
 - The fees payable and the frequency of payment;
 - The term (duration) of the contract;
 - An explanation of any discounts applied and the period for which such discounts apply;
 - A description of any bundled allowances; and
 - Early termination fees if applicable.

2. Provision of Contracts and or Service

With regard to the provision of a service contract, you have the right to:

- Receive a written contract in the Arabic or the English language (at your choice), and the contract shall clearly and unambiguously express the full terms and conditions including any restrictions, limitation, fair use policies relating to the supply of the related service.
- Be provided with clear information regarding any upgrade or migration terms, including any changes in service performance and any change in the tariff for the service.
- Express prior consent for the supply of additional mobile data once you exhaust your mobile data bundle allowance.
- Express consent to the contract terms.

3. Privacy of Information

With regard to privacy of information, you have the right to:

- Have your personal information protected by your service provider.
- Express prior permission before your service provider shares any of your information with its affiliate and/or third parties not directly involved in the provision of the telecommunications services which you have ordered.
- Receive any information derived from your use of a telecommunications services, free of charge and without delay after an adequate verification process.
- Express prior permission before your information is published in a directory.

4. Notifications

With regard to notifications, you have the right to:

- Be notified at least 28 calendar days prior to any price increase or any contractual change that has the effect of a price increase.
- Be notified of any planned interruption/outage of a telecommunications service.

5. Invoices and Receipts

With regard to invoices and receipts, you have the right to:

- Receive accurate and transparent invoices for postpaid services, free of charge, written in the English or Arabic language (at your choice) and provided in paper or electronic form (as selected by you).
- Receive a receipt for any payment submitted to your service provider.
- Receive proper records of your invoice details of any of your postpaid accounts for a period of at least two years.
- Have your invoice record of any of your postpaid accounts retained/maintained by your service provider for a period of not less than two years, by which you can request for the record at any time within the two years' timeframe.

6. Activation, Deactivation, Termination and Disconnection of telecommunications services

With regard to service activation, deactivation, termination and disconnection, you have the right to:

- Not to be registered, charged or otherwise availed a service which you have not expressly ordered or opted to pay for.
- Not to be deemed to have accepted an offer for service simply by failing to opt out of the offer.
- Be able to cancel a service without the need for an "Exit Interview".
- Terminate a contract without a penalty before an increase in prices takes effect.
- Have a continued accessibility to emergency numbers during the intermediate service interruption phases preceding the final service disconnection.
- Request for service reconnection once it has been disconnected by paying all the relevant outstanding charges.

7. Telephone Numbers

With regard to telephone numbers, you have the right to:

- Use the telephone number which is assigned to you but not to have an absolute right to own the number
- Request your service provider to re-activate the same number for you, during a period of one year following the deactivation of that telephone number if the number is available.

8. Advertisements of Telecom offers, Spam and Fraudulent calls

With regard to the advertisement of the offers and spam, you have the right to:

- Be protected against misleading advertisements regarding your service provider's offers and the right to complain to your service provider in case you were misled.
- Block unsolicited electronic communications messages (SPAM) which you may receive by typing letter b then keep space then type the sender name or number as received in form of a text message and send to short code 7726, for example (b<SPACE>xxxx).
- Report fraudulent call which you receive directly to your service provider and or the police for investigation.

9. Deposits and Refunds

With regard to refunds and deposits, you have the right to:

- be refunded for the non-operational days of your telecommunications service.
- request refund of security deposit which you may have paid for international roaming service.

10. Security of the Provided Service

With regard to the security of the provided service, you have the right to:

- Be provided with telecommunications services which are safe and secure.

11. Access to Telecommunications Services

With regard to access to telecommunications service, you have the right to:

- Have access to basic telecommunications services at reasonable prices.
- Receive fair treatment without undue discrimination between you and a consumer being offered with the same service.
- Have an ease access to an online directory in which you should not be obliged to follow different procedures or apply different search techniques/strings to obtain information based on the fact that different Service Provider have assigned your telephone number.

12. Complaints and Disputes regarding Telecommunications Services

Where you have a cause for complaint regarding your telecommunications services, you have the right to:

- Submit a complaint directly to your service provider, free of charge.
- Have your complaint handled efficiently by your service provider.
- Receive a complaint reference number from your service provider.
- Enquire about the progress of your complaint with your service provider.
- Have your complaint record(s) retained/maintained by your service provider for a minimum period of two years by which you can request for that record at any time within the two years' timeframe.
- Escalate your complaint as a "Consumer Dispute" to the TRA using the TRA's Consumer Dispute Resolution Service in the event that you not satisfied with the outcome provided by your service provider (please refer to the TRA's "Consumer Dispute Resolution Service" brochure).

13. Third Party Applications

With regard to activating and deactivating products and services, you have the right to:

- a) Receive details of the terms and conditions relating to purchase of any product or service, game, ringtone, etc, in advance of any subscription.
- b) Not to be subscribed to any product, service, game or ringtone with a single-click and to be offered with a two-stage process whereby you are required to confirm subscription by entering a one-time password in order to prevent accidental subscription.
- c) Receive post subscription confirmation including the price, advice of any recurring charges and a simple opt-out (cancellation) mechanism.



CONSUMER RESPONSIBILITIES REGARDING TELECOMMUNICATIONS SERVICES

Consumer Responsibilities

Consumers are expected to make responsible decisions and accept a certain level of responsibility when exercising choice or entering into service contracts with the service providers.

As a consumer of telecommunications service in the UAE, you have certain responsibilities regarding the following topics:

- Services Offers, Terms and Conditions, including Prices and Tariffs
- Billing, Payment and Return of Equipment
- Identification
- Telephone Numbers
- Security and Safety
- Third Party Applications

1. Services Offers, Terms and Conditions, including Prices and Tariffs

With regard to Services Offers, Terms and Conditions, including Prices and Tariffs, you are responsible to:

- Keep yourself informed about service offerings as best as possible.
- Obtain as much information as you can regarding the service which you intend to subscribe for, and be aware of other consumers' experience with similar services.
- Compare price, and features before making a purchase.
- Read your contract terms and conditions carefully and strive to understand each individual clause before entering in to any contract with a telecommunication service provider.
- Make decisions carefully; having considered the detrimental consequences that may arise from making hasty/ill-informed decisions.
- Understand your financial capability before entering in to any contract.
- Refrain from entering into any schemes that are promoted with fancy terms without enquiring about the details of the offer.
- Honor your side of the contract.
- Keep track of changes that have been made to the contract and enquire about them to avoid confusion.
- Be aware that you should not be coerced to subscribe to any unwanted service.
- Be aware of the usage tariffs of any Value Added Services associated with your main account prior to using such value added services.
- Understand the relevant key terms of the products or services before purchasing, which at a minimum should include the following :
 - The term (duration) of the contract.
 - The fees payable and the frequency of the payment.
 - An explanation of any discounts applied and the period for which such discounts apply.
 - A description of any bundled allowances.
 - Early termination fees if applicable.

2. Billing, Payment and Return of Equipment

With regard to billing, payment and the return of equipment, you are responsible to:

- Honor your side of the contract and pay your bills promptly to avoid non-payment disconnection.
- Ensure the receipt of your invoices on time, and ensure the accuracy of the transactions. In the event you

do not receive your invoices and in the event your invoice is inaccurate, you are responsible to report your concerns directly to your service provider for corrective action.

- Inform your service provider about the format of the bill which you wish to receive (i.e. printed or electronic format).
- Be aware that excessive use of mobile communication while roaming can lead you to incur large invoices causing "mobile bill shock".
- Pay early termination charges in the event you have canceled a service, which is subject to a minimum contract period before the contract period expires.
- Prevent automatic switching from WIFI to 3G by tuning of the Cellular Data and/or Data Roaming features on your smart phone especially while outside of the UAE to avoid excessive charges.
- Return any equipment which your service providers has made to you in connection with a service, once a service has been cancelled, suspended or disconnected.
- Inform your service provider of the format in which you would like to receive your invoices (i.e. in electronic or paper form).

3. Identification

With regard to identification, you are responsible to:

- Register your mobile number(s) using your Emirates ID in accordance to 'My Number, My Identity' policy in any of your service provider's outlets to protect your privacy and prevent any mis-use on your mobile account.
- Inform your service provider about any changes in your contact details or any changes in your personal circumstances which would affect your contract.

4. Telephone Numbers

With regard to telephone numbers, you are responsible to:

- Avoid offers of "Nice Numbers" from any source other than the Licensed Telecom Service Providers in the UAE.
- Actively use your account to prevent it from being disconnected and from losing the telephone number associated with that account.

5. Security and Safety

With regard to security and safety, you are responsible to:

- Inform your service provider about your lost/stolen sim card and take necessary actions to deactivate it.
- Ensure that your utilization of telecommunication services is not in a manner hazardous to the environment or other users.
- Prevent your account against misuse by setting protection measures (i.e. Password, Pin Code, etc..)
- Not to share any of your personal information including any password or pin code, etc. with anyone in order to prevent your account against misuse and/or fraud.
- Ensure the security of your telecom/IT equipment/system at your premises.
- Carefully use your telecommunications service in a manner which is not prohibited by law.

6. Third Party Applications

With regard to activating and deactivating products and services, you are responsible to:

- Carefully read and understand the terms and conditions before you purchase any third party applications (i.e. products or services, games, ringtones, etc.).

In order to know more about your rights, the TRA urges you to carefully read the TRA Consumer Protection Regulations document which is published on the TRA's website and which is aimed at protecting the interests of the telecom sector consumers.



CONSUMER
FAQS

FREQUENTLY ASKED QUESTIONS (FAQS)



CONSUMER AFFAIRS GENERAL INFORMATION:

01. What has the TRA done to promote & preserve consumer interests in the UAE telecommunication Industry?

The TRA has been empowered by Federal Law by Decree No. (3) of 2003, and its amendments, to oversee the telecommunications sector in the United Arab Emirates (UAE). Pursuant to its mission to protect the interests of subscribers and within the general framework of its excellence culture, the Telecommunications Regulatory Authority (TRA) has developed and implemented a world-class framework for the protection of consumer interests - the Consumer Protection Regulations (CPR). The Consumer Protection Regulations can be found on the TRA's website (www.tra.gov.ae). The CPR consolidates a number of consumer protection topics presented in sections (i.e. provision of information to consumer (pre-contract), provision of Subscriber Contracts, activating and deactivating telecommunications services, service consumption monitoring by subscribers and price transparency during service consumption, notification of price increases and notification of roaming costs, subscriber invoices and receipts, Fair Use Policies, Disconnection due to non-payment of invoices, privacy of subscriber information, on-line directory information and directory enquiries, consumer complaints and disputes, audit of billing systems by the service providers, marketing communications and practices.)

Some of the most important provisions which are highlighted in the CPR oblige the UAE Telecommunications Service Providers to:

- Provide consumers with appropriate information including the terms and conditions of the service so that consumers can make informed choices
- Provide transparent information regarding the prices of services and provide at least twenty-eight (28) days' notice of any price increase, or any change in the terms and conditions that has the effect of a price increase
- Provide the consumer the option to exit the contract, free of charge, and without penalty in the event of a price increase
- Not deceive or mislead consumers through the licensee's advertisements and other marketing communications. Claims and statements made in marketing communications must be true and substantiated
- Provide accurate invoices and provide itemised information on the invoices
- Maintain appropriate procedures for handling consumer complaints and disputes
- Maintain proper records of invoice details and consumer complaints for a period of at least two years

The TRA has also instructed the UAE Telecommunication Service Providers to publish a Code of Practice on their websites and make them readily available in their business centers.

The Code of Practice enables customers to be aware of important services with regard to consumer interests such as billing method & cycle, cancellation and restoration of service policies, handling of complaints, etc. Furthermore, in support of the welfare of consumers, the TRA operates a consumer complaint system. Where a consumer has cause for complaint regarding the supply of ICT services and where the service provider does not resolve the complaint to the satisfaction of the consumer, the complaint can be escalated to the TRA.

In addition, in the interests of promoting the interests of consumers of telecommunication services, the TRA has established a comprehensive competition framework intended to provide for lower prices and better quality services.

02. How do consumers benefit from the work of the TRA?

The TRA is committed to bringing about a competitive market for telecommunications. This will result in consumer benefits such as lower prices, higher quality of service and a wider choice of new services. Part of the TRA's mission is:

To enhance the quality of services offered, to raise public awareness, and protect the consumer interest. The full mission statement can be viewed at the TRA's website.

03. What are the choices I have for Mobile Service Providers?

Currently, there are 2 Mobile Network Service Providers in UAE, these are Etisalat and du. You may approach either service provider directly for details about their services and choose the one which best suits your needs.

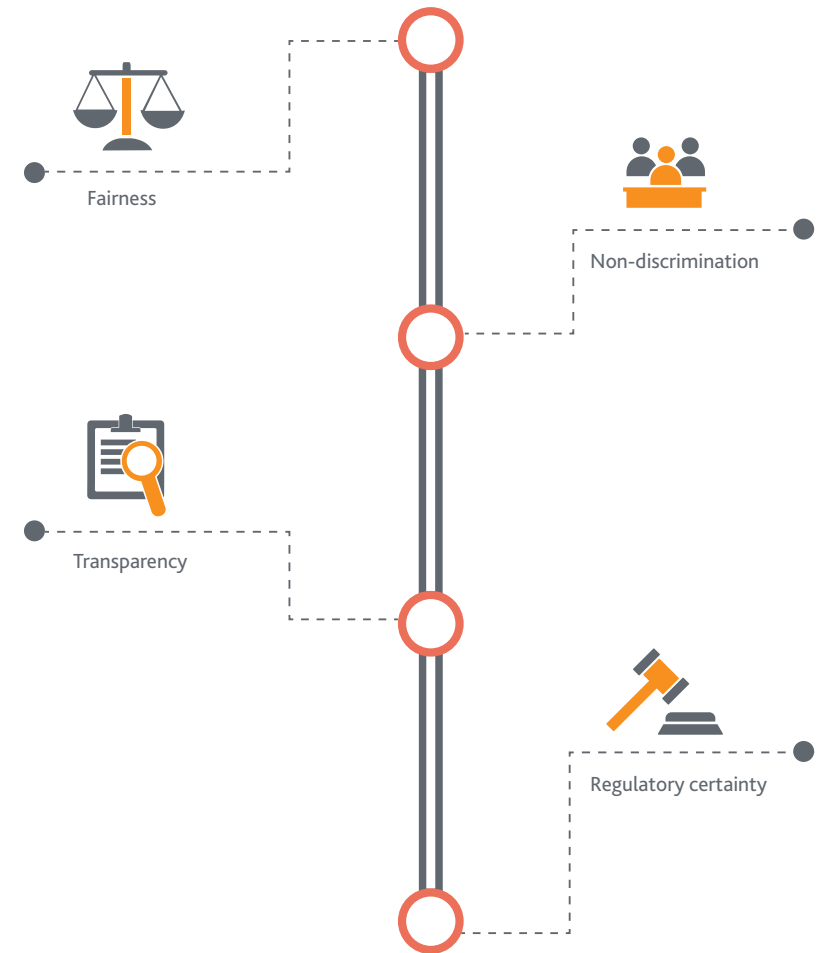
- Etisalat: www.etisalat.ae
- Du: www.du.ae

04. What examples may exist of balancing our needs as consumers versus the greater industry?

Since its creation, the TRA has been working in pursuit of its vision of establishing an optimal enabling environment in which the UAE's ICT sector will emerge as a leader in the global marketplace. The TRA has developed a transparent regulatory framework which:

- Is technology neutral
- Supports and encourages competition in the provision of world-class ICT services to UAE consumers
- Protects the interests of those consumers

THE REGULATORY ENVIRONMENT IN THE UAE IS BASED ON AN INTERNATIONAL BEST-PRACTICE MODEL ENCOMPASSING THE CONCEPTS OF:



While regulation is vital to protect the long term interests of end users of telecommunications services, the TRA also strives not to over-regulate the telecommunications sector. This is because regulation can, in some situations, reduce incentives for innovation and investment by telecommunications service providers. It is therefore important that the TRA applies regulations only where market failures exist, and that it continues to monitor the sector to ensure that any regulations remain justified. Based on this principle, the TRA recently removed the requirement for Etisalat and du and obtain prior approval from the TRA for price changes to pre-paid mobile services. This change was made on the basis on an analysis the TRA performed on the state of competition in the market for prepaid services which found that the justification for ongoing regulation no longer existed.

As a consequence of the TRA's approach to regulating the sector, the UAE's Telecommunications Service Providers have invested in the latest technologies to roll-out cutting-edge networks. The UAE now has:

- The highest penetration of fibre to the home connections in the world. These fibre networks are used to provide triple-play services: high-speed internet access (up to 100 mb/s), high definition TV and voice telephony services over a single fibre
- Highly advanced mobile networks, with coverage to 100% of the population, and which supports voice, 3G/4G and ultra-fast 4G (LTE) mobile data services
- Mobile penetration rates that are among the highest in the world



GENERAL CONSUMER ENQUIRIES RECEIVED THROUGH TRA'S WEBSITE:

05. Do you set retail prices for the telecommunication services in the UAE? Why are Internet prices high?

The TRA does not set retail prices for telecommunication services in the UAE. It assesses prices submitted by licensed operators and approves those prices which are competitive.

The TRA does not request any licensed telecommunication service providers in the UAE to increase their internet prices.

06. Why the TRA allows the service providers to increase the pricing of their service offerings?

The TRA encourages competition between service providers in the UAE. The TRA does not set the prices that the service providers charge to their respective customers. The service providers develop their respective service offerings and pricing plans and make their own commercial decisions. In some cases, for commercial reasons, a service provider may wish to increase the price that it charges for a particular service*. That is a commercial decision of the service provider.

In a competitive environment, a service provider risks losing its customers if it increases its prices. If all service providers increase their respective prices at the same time, that suggests that the market is not functioning correctly and the TRA will intervene and investigate the matter.

* the TRA has instructed the UAE service providers to notify its subscribers, at least twenty-eight (28) calendar days prior to any price increase, or any change in the terms and conditions that have the effect of a price increase, being implemented for services to which they are subscribed.

07. What are the criteria used by the TRA in approving the retail prices of telecommunications services and in particular fixed line services?

The TRA does not set the tariffs for retail services; these tariffs are set by the Telecommunications Service Providers.

However, with the exception of prepaid mobile services, the TRA does review and approve all prices before they are made available to consumers. During this review process, the TRA assesses the proposed prices to ensure that they are not anti-competitive, i.e. that they will not restrict, distort or prevent competition. This is important because it is competition that drives benefits for consumers. We can't allow the Telecommunications Service Providers to undermine this process through setting unfair prices.

Prepaid mobile telephony services do not need to be pre-approved by the TRA on the basis that the TRA considers the prepaid mobile telephony market to be prospectively competitive.

The TRA's role does not end once Telecommunications Service Providers' tariffs have been assessed and approved. The TRA further implements monitoring tools within the telecommunications market to ensure that all implemented tariffs have been approved by the TRA.

08. 3G/4G mobile broadband charges in the UAE are high compared to other operators? What is the TRA's opinion?

3G/4G mobile broadband service is a competitive service in the UAE provided by both Etisalat and Du. The TRA expects that with the continuing competition, mobile broadband service prices will experience the same downtrend as has been seen in mobile & fixed network voice services.

09. Who decides the promotions offered by Etisalat & Du to different target market?

The UAE telecommunication service providers' design their own service packages, marketing promotions and target market independent of the TRA.

10. What are the TRA's expectations on the introduction of new services to maintain consumer loyalty?

The TRA expects that as competition intensifies in the UAE, the telecommunications service providers will continue to add innovative, world-class service offerings and packages designed for their customer's needs.

11. Does the TRA impose any Universal Service Obligation on Etisalat and/or du?

The UAE does not have a specific Universal Service Obligation (USO). However, the cost of basic fixed line telephony, and in particular line rental fees and local call charges are very low when benchmarked against other countries.

12. How can I find out my rights and responsibilities with respect to my telecommunications service provider?

You can find your rights and responsibilities in the Terms and Conditions related to the particular telecommunications service to which you subscribe. Therefore, please carefully read your terms and conditions. You may also find your rights and responsibilities in the Telecommunications Service Providers' Code of Practice booklet published on your Licensee's website or you may enquire about them by visiting your service providers' business centre or by calling the customer care number.



SELLING NUMBERS:

13. What is the TRA's opinion regarding the selling of telephone numbers?

The sale of telephone numbers is unlawful in the UAE. No person has an absolute right to a given telephone number. Numbers are part of the national numbering plan which is a scarce resource managed by TRA.

The TRA mandates that Service Providers to provide a written contract, by which the contract shall clearly and unambiguously express the full terms and conditions including any restriction and or limitations relating to the supply of the related service (i.e. numbers are not the property of the consumer and that the service providers receive the right to recall the numbers.)



SLOW INTERNET SPEED:

14. Why do I sometimes experience slow speed when I visit and or download from websites outside the UAE? And what should I do when I experience that?

Any low speed which you may experience visiting and downloading from websites outside of the UAE is likely caused by various factors such as path to servers based on source IPS, server's response time and many other technical factors which are beyond the control of your service providers.

Based on the TRA's mandate to Telecommunications Service Providers, the Speedtest tool was developed and deployed for the sole purpose of checking the speeds over which the service provider has control and is within its own network and jurisdiction. Any internet traffic going outside the operator's network cannot be guaranteed against the prescribed speeds due to technical limitations as mentioned above.



RADIATION:

15. Are radio frequency signals from the mobile base stations erected close to my home/ school campus damaging to health?

Current research being conducted by international organisation such as world health organisation (WHO) suggests that there is no direct effect on health due to exposure to Radio Frequency (RF) signals from mobile stations. Referring to WHO's fact sheet the following is mentioned:

"Considering the very low exposure levels and research results collected to date, there is no convincing scientific evidence that the weak RF signals from base stations and wireless networks cause adverse health effects."

Hence, it can be concluded that if the RF signals from base stations are within the international guidelines limits (ICNIRP) then they will not cause any adverse health effects. The TRA conducted a survey of sites near schools, hospitals and residential areas in 2008 and 2013 and all of the results of these surveys were below the ICNIRP limits.



ACTIVATING AND DEACTIVATING TELECOMMUNICATIONS SERVICES:

16. What measures have the TRA taken to ensure that the deactivation process is no more difficult than the activation process of a service?

The TRA has instructed the Service Providers, via the Consumer Protection Regulations, that the process to cancel any particular service (opt-out) should be no more onerous on the subscriber than the process to activate the same service (opt-in).

The TRA draws a distinction between basic services and value added services. For instance, to obtain a basic (or initial service) service particularly for mobile, it is necessary to visit a business center in order to provide the necessary ID documents, sign the contracts, and obtain the service initially. Once a subscriber has obtained an initial, or basic, service, the subscriber can often upgrade its basic services without the need to visit a business centre- i.e. via SMS, or via a voice call to the operator's service centre. Upgrades could for instance include: subscribing to a mobile data plan, subscribing to a BlackBerry plan, increasing download speed of broadband services, etc.

The TRA has instructed the Service Providers to use all reasonable efforts to ensure that the process to cancel services is no more onerous on the subscriber than the process to activate the services. That is to say: if a subscriber can activate or upgrade a service by SMS or phone call, then the subscriber should be able to deactivate the same service by SMS or phone call. The TRA does not necessarily accept that a subscriber should be required to visit a business centre in order to deactivate a service.

The TRA notes that there are instances where a subscriber will need to visit a business centre in order to cancel certain services. These included, for instance, absolute service cancellation, collection of any deposits which were paid by the subscriber in relation to the service, or to return equipment which is the property of the operator (e.g. routers, modem, set-top boxes), etc.

17. Activating & Deactivating Partner Products & Services

What are the measures taken by TRA concerning activation and deactivation of third-party applications?

With regard to activating and deactivating products and services, you have the right to:

- Receive details of the terms and conditions relating to purchase of any product or service, game, ringtone, etc., in advance of any subscription
- Not to be subscribed to any product, service, game or ringtone with a single-click and to be offered with a two-stage process whereby you are required to confirm subscription by entering a one-time password in order to prevent accidental subscription.
- Receive post-subscription confirmation including the price, advice of any recurring charges and a simple opt-out (cancellation) mechanism.
- Carefully read and understand the terms and conditions before you purchase any third party applications (i.e. products or services, games, ringtones, etc.).

18. Can my Service provider consider that I have opted-into a trial offer without my consent?

The TRA has issued the Consumer Protection Regulations (CPR). The CPR includes provision mandating the service providers not to register, charge or otherwise avail a service to a subscriber that the Subscriber has not expressly ordered or opted to pay for. Subscribers shall not be deemed to have accepted an offer for service simply by failing to opt out of the offer.

Furthermore, the CPR also includes provisions mandating the service providers not to upgrade or migrate a Subscriber without the expressed permission of the Subscriber unless such upgrade is unquestionably without prejudice to the Subscriber or is unquestionably to the advantage of the Subscriber. The provisions mandate the service providers to upgrade or migration terms, including any changes in service performance and any change in the tariff for the service.

19. Is the service provider allowed to conduct an "Exit Interview" with me?

The TRA instructed the Service Providers that an "Exit Interview" should not be conducted unless the subscriber consents to the interview, and the interview takes place after the service cancellation.



PRICE, TERMS AND CONDITIONS TRANSPARENCY, RELEVANT NOTIFICATIONS AND SERVICE CONSUMPTION MONITORING:

20. What should a consumer do before subscribing to a service?

The TRA obliges all telecommunications service providers to provide clear information regarding the terms and conditions, especially tariff details, for their services in order that consumers may make informed decisions (please refer to the Consumer Protection Regulations published on the TRA's website to know more about the details which should be at a minimum, provided on the pre-contract stage as well as into the service contract)

Before signing a service contract, you should:

- Carefully read all of the information regarding the tariffs and other terms and conditions of the service you wish to subscribe to including but not limited to (exit charges, deposit refund policy, monthly charges, installation charges, one-time charges, fair usage policy etc.)
- Compare the service plans of different Service Providers carefully in order to make an informed choice (i.e. information on charging scheme). Pay special attention to what service items are covered by the monthly fee, how the fee is calculated and under what special circumstances additional charges will be imposed when considering subscribing to a service "package" plan (i.e. monthly usage limit and the additional payable charges in the event that you have exceeded the limit
- Ask the salesperson any question(s) that you may have in order to learn more about the service

- Select a suitable package or plan that most ideally suits your needs (i.e. your usage pattern) and meets your budget
- Not sign a service contract if the Service Provider has not provided you with the relevant prices, terms and conditions

21. What information related to telecommunications services should be provided to me by the service providers?

With regard to the provision of information, you have the right to:

- Receive the full pre-contractual (terms and conditions) and price information that is clear, comprehensive, helpful, adequate, accurate and free of charge related to the services and choices offered by a telecommunications service provider in order that you can make an informed choice.
- Receive information regarding telecommunication services supplied in the UAE.
- Receive a simple overview of the product or service, where such overview should contain at a minimum the following details:
 - a) The fees payable and the frequency of payment;
 - b) The term (duration) of the contract;
 - c) An explanation of any discounts applied and the period for which such discounts apply;
 - d) A description of any bundled allowances; and
 - e) Early termination fees if applicable.

22. What are my responsibilities as a consumer regarding the service offers terms and conditions, including prices and tariffs?

- Keep yourself informed about service offerings as best as possible.
- Obtain as much information as you can regarding the service that you intend to subscribe for, and be aware of other consumers' experience with similar services.
- Compare prices, and features before making a purchase.
- Read your contract terms and conditions carefully and strive to understand each individual clause before entering into any contract with a telecommunication service provider.
- Make decisions carefully; having considered the detrimental consequences that may arise from making hasty/ill-informed decisions.
- Understand your financial capability before entering into any contract.
- Refrain from entering into any schemes that are promoted with fancy terms without enquiring about the details of the offer.
- Honor your side of the contract.
- Keep track of changes that have been made to the contract and enquire about them to avoid confusion.
- Be aware that you should not be coerced to subscribe to any unwanted service.
- Be aware of the usage tariffs of any Value Added Services associated with your main account prior to using such value added services.

23. Can my Service Provider increase the price of the service provided during the contracted period?

Your service provider may wish to increase the price of its service. However, according to the TRA's Consumer Protection Regulation, your Telecommunication Service Provider may do so but it must notify you at least 28 calendar days prior to the price increase, or any change in the terms and conditions that have the effect of a price increase and must offer you the opportunity to terminate your contract without penalties before an increase in prices takes effect.

24. How are my calls charged?

Some Telecommunication Service Providers may charge per minute, and others may charge per second. The consumer is advised to check this with the service provider prior to entering into any service contract.

25. How can I minimise my charges?

You can minimise your charges by selecting a suitable package or plan that most ideally suits your needs and meets your budget. Look up the various plans available with different Telecommunication Service Providers and make the appropriate selection.

26. What is a minimum contract period?

Some telecommunications service providers have a minimum contract period for certain services. If you enter a service contract with the service provider and you wish to cancel the contract before the end of the minimum contract period, you may have to pay a penalty to the service provider. Consumers are advised to always check whether a service has minimum contract period and if so, the terms and conditions relating the contract period. You should make sure that you understand what penalties, if any, are payable in the event that you wish to exit the contract before the end of the minimum period. Do not enter a service contract if you are not happy with the minimum contract period with any early exist penalties that might apply.

27. Why do I have to pay exit fees in some instances?

Each service provider has its own Terms and Conditions (T&C) in which exit charges/early termination fees may apply depending on the service. Prior to launch of any service, the TRA assess and approves the price of the service. This includes the relevant associated exit charges of the service.

The Terms and Conditions should include the subscriber's responsibilities under the contract and the consequences arising from a breach of those responsibilities by the subscriber as well as the terms and

conditions concerning early termination by the subscriber. Accordingly, before subscribing to a service, you are strongly advised to examine the details of the terms and conditions for the "Service Termination" of the service which you wish to subscribe for. You should be alert to the expiry date of your service contract and all the conditions related to service termination to avoid unnecessary financial loss. You should specifically determine whether a service has a minimum contract period and if so, understand what penalties, if any, are payable in the event that you wish to exit the contract.

Do not enter a service contract if you are not happy with the early exit penalty of that specific service contract.

28. Can I use my mobile abroad?

Yes, international roaming services are available to subscribers to both pre-paid and post-paid services. However, before your departure you should contact your telecommunications service provider either via its website or its Customer Service Centre to check on the availability and cost of roaming services at your destination.

29. How can I minimise my roaming charges?

The country that you visit may have more than one mobile network and roaming charges may vary between those networks. Before travelling check your telecommunications service provider's website or contact the Customer Service Centre to find out which network has the lowest roaming charges in the country that you are visiting. Upon arrival at your destination, you should set your phone to manual network selection and be sure to select the network with the lowest roaming charges. You should receive an SMS from your telecommunications service provider advising you of roaming charges for receiving a call, making a local call and making a call back to UAE.

30. Would I receive notification of roaming costs?

The TRA obliged the Service Providers through the CPR that, where possible and practicable, to provide the following facilities to the roaming mobile subscribers, free of charge, upon your first connection to a visited network in a foreign country.

- A facility whereby you can be informed of the applicable retail roaming prices for originating a call and SMS to the UAE and for receiving a call and SMS from the UAE
- A facility whereby you can be informed of the applicable retail roaming prices for data roaming fees

31. How can I top-up my prepaid mobile account while roaming?

Before your departure, you must consult your mobile service provider's customer care centre or visit their website to obtain the relevant information.

32. How are calls to emergency services billed?

Calls made to emergency services are free of charge from any phone line.

33. Why data roaming charges are expensive?

The TRA is aware that excessive use of mobile communication while roaming can lead to large invoices causing "mobile bill shock". The UAE service providers offer various "roaming" packages, where persons who subscribe to such packages enjoy lower rates when roaming in certain countries. If you are a frequent traveler, these packages might be very attractive to you and may save you a lot of money. Accordingly, we suggest that you consider the following before travelling to protect yourself from a "bill shock"

- Check with your service provider to find out what packages are offered to international travelers
- Ensure that the roaming package which you subscribe to covers the country or countries that you visit
- Understand and observe any limitations of the package

34. What measures have the TRA taken to safeguard consumers from "bill shock"?

Following encouragement from the TRA, each of du and Etisalat have developed very good Apps whereby consumers can monitor their consumption of services (i.e. minutes and/or data) and also monitor their expenditure. Furthermore, the Regulatory Framework obligates the service providers to make available means by which Subscribers can, free of charge to the Subscriber, monitor service consumption at any given point in time and in the case of pre-paid service, a means by which Subscribers can, free of charge to the Subscriber, check the credit balance on the account.

35. Why I was switched automatically from WIFI to 3G/4G without notification?

Most smart phones can access data services via a WIFI interface or via a 3G/4G (Cellular Data) interface. In many cases WIFI is free of charge, or if not free, less expensive than using 3G/4G data. If a smart phone moves outside of the WIFI coverage, it will generally switch automatically to an available 3G/4G network in which case all data sent and received is charged at applicable rates and often by the kilo-byte. The smart phone will generally display a symbol to show whether it is connected to WIFI or 3G.

Accordingly, in order to have better control on this matter, the following actions are recommended:

- Learn the symbols displayed on your smart phone and when using data services check which network is being used
- You can prevent automatic switching from WIFI to 3G/4G by tuning of the Cellular Data and/ or Data Roaming features on your smart phone while outside of the UAE
- Avoid unnecessarily downloading emails with large attachments when data roaming on a 3G/4G network. Large attachments can be very costly to download particularly if you are roaming in another country

36. Can the TRA regulate third parties content providers?

The TRA does not have the power to regulate third parties content providers under the Telecom Law.



SUBSCRIBER INVOICES:

37. Do I have the option to select the language and the format of my invoice (i.e. printed bill versus electronic bill)?

The TRA instructed the Service Providers, under the Consumer Protection Regulations, to provide Subscribers who are subscribed to post-paid services with accurate and transparent invoices. The invoice shall: be provided free of charge; be in writing in the English or Arabic Language (as selected by the Subscriber); set out the details of the charges contained in the invoice; and be provided in paper or electronic form (as selected by the Subscriber).

38. For how long can my Service Provider maintain my bill information?

The Service Providers are instructed to retain your post-paid Invoices for a period of not less than two (2) years or for such longer period as may be mandated by any competent authority.



FAIR USE POLICIES:

39. Does the UAE Telecommunications Service Providers apply "Fair Usage Policies" and how can I know about it?

At present, the Telecommunications Service Providers in the UAE implement "Fair Usage Policies" ("FUPs") to ensure that each customer can use the services under fair and reasonable circumstances without affecting other users and to safeguard the stability and safety of networks.

The TRA instructed the Service Providers, under the Consumer Protection Regulations, to publish their fair use policies and take all reasonable steps to make them available to you upon your request. Prior to entering into a contract for a service which is subject to a fair use policy the Telecommunications Service Providers shall inform you that the service is subject to a fair use policy and upon your request, they should take all reasonable steps to accurately explain the fair use policy.

Accordingly, before subscribing to a service:

- You are strongly advised to read and examine the details and rules of the Service Providers' "Fair Use" Policies (i.e. You should particularly be aware of the monthly usage limit as well as the additional payable charges in the event that you exceeded the regular monthly usage limit.)
- Pay attention to whether the transmission volume included in the monthly fee plan caters for your own need
- Examine the measures adopted by your service providers to address mobile bill shock which enable you to monitor/check your data usage
- Do not enter a service contract if you are not happy with the early exit penalty of that specific service contract

It should be noted that the service providers deploys Fair Usage Policy to:

- Safeguard the consumer not to incur additional out of package charges (i.e. as the package is unlimited with Fair Usage Policy, the charge for utilizing or going beyond the limit is not charged; however, the speed is lowered.)
- Protect the rights of other consumers to enjoy fast internet speeds within their package limit



PRIVACY OF SUBSCRIBER INFORMATION:

40. How can I prevent unauthorised disclosure of my personal information?

As per the TRA's Consumer Protection Regulation, the telecommunications service providers are obliged to take all reasonable measures to prevent unauthorised use or disclosure of subscriber information. Additionally, the private consumer information collected by the service provider should only be used for the purposes related to the provision of the service for which the information was provided. Furthermore, the Service Provider must obtain the subscriber's prior consent before sharing any his/her information with its affiliates and/or other third parties not directly involved in the provision of the telecommunications services, ordered by the consumer.

41. Can my Service Provider disclose my own information to me

You Service Provider shall disclose to you your own information free of charge and without delay only after an adequate verification process.

42. What do I do if my mobile and/or SIM card is stolen/lost?

Immediately contact your mobile service provider's customer care centre to deactivate your stolen/lost SIM card in order to avoid any charges made by whoever has stolen/found your SIM and in order to issue a replacement SIM card.

43. Has the TRA issued any regulations regarding the protection of consumer's information from misuse by the service providers?

The TRA has issued Consumer Protection Regulations. This Regulations mandate the Service Providers to protect subscriber information from being disclosed to third parties.



ON-LINE DIRECTORY INFORMATION AND DIRECTORY ENQUIRIES:

44. Can I obtain an Etisalat number from du's Directory Enquiry Service and vice-versa?

Yes. Etisalat and du are obliged to provide you with consolidated Directory information in an on-line format only. Service Providers may, in addition to the online format, provide the directory information in any other format (i.e. CD and/or printed directory) if they wished to do so.

You should not be subject to consult multiple online directories or to call specific Directory Enquiry Services of different service providers to obtain telephone numbers assigned by individual service providers.

45. Am I obliged to include my telephone number in the Online Directory and Directory Enquiry Service? Is it chargeable?

Your telecommunications service provider is obliged to offer you the option to have your directory information published or not published. Inclusion in the online directory and/or directory enquiry service is free of charge.

46. Would I be charged by my Service Provider if I requested for bold, boxed or colour listing?

As per the TRA's Consumer Protection Regulation, the Service Provider may charge you at its published rate for enhanced services such as bold, boxed, or colour listings which may include addition information such as logos, location plans and maps, directions, etc. provided that the Subscriber is informed that the Subscriber may opt for a free of charge basic level service.



CONSUMER COMPLAINTS AND CONSUMER DISPUTES

47. What type of complaints does the TRA receive?

The TRA receives 2 types of complaints:

1. Complaints expressing dissatisfaction with the services provided directly by the Telecommunication Regulatory Authority, such as spectrum allocation, type approval, etc.
2. Complaints expressing dissatisfaction with a telecommunication service provided by the telecommunication service providers: "Etisalat" or "Du". Those type of complaints are called "Consumer Disputes"

48. What should I do if I have a complaint about the telecommunications services provided directly by my telecommunications service provider?

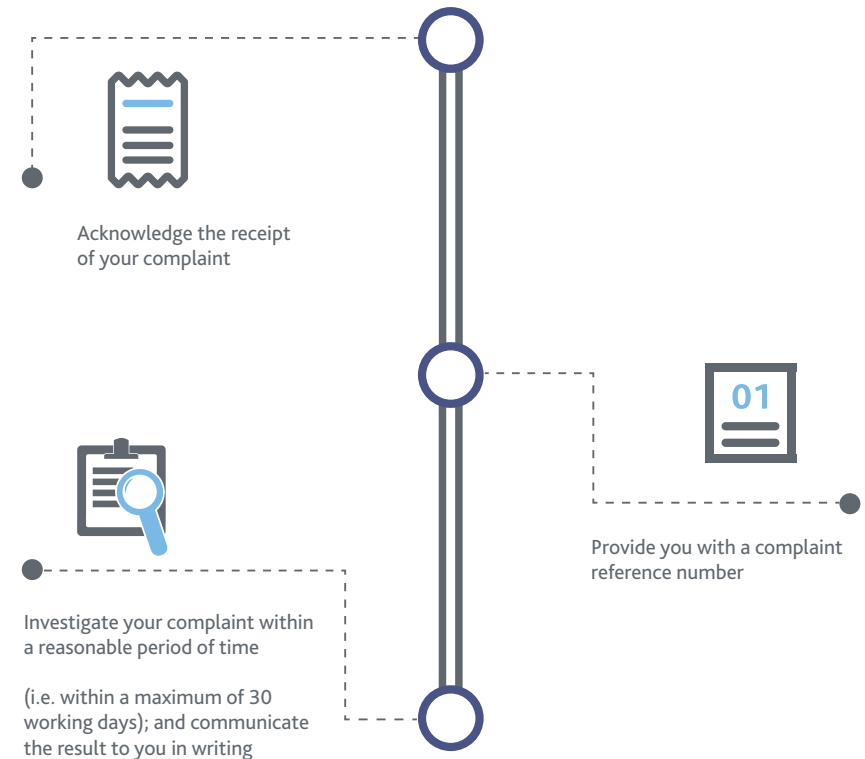
- Please refer to page 31, to find out how to raise your complaint with your service provider.

49. For how long my Telecommunications Service Provider can maintain the record of my complaint with the Telecommunications Service Provider?

The TRA has instructed the Service Providers, via the Consumer Protection Regulations, to maintain records of consumer complaints for a minimum period of two years, or such other period as may be specified in the Licence, after the conclusion of individual consumer complaints.

YOUR FIRST COURSE OF ACTION IS TO RAISE YOUR COMPLAINT WITH YOUR SERVICE PROVIDER.

Your Service Provider shall:



After your service provider has investigated your complaint and, if you are not satisfied with the outcome, you may refer your complaint as a "Consumer Dispute" to the TRA using the TRA's Consumer Dispute Resolution Service.



50. What is the Consumer Dispute Resolution service?

The TRA provides the Consumer Dispute Resolution service to help our customers resolve any disputes that may arise with the licensed service providers.

If you have cause for complaint regarding the telecommunications services of your service provider, you should submit a complaint directly to your service provider. In the majority of cases, your service provider will solve the complaint at the point of first contact. However, if you are not satisfied with the outcome of your complaint then you can escalate the case to the TRA as a "Consumer Dispute" using our Consumer Dispute Resolution service.

The role of the TRA is to be fair and impartial and to consider the case from both sides: the side of our customer and the side of the licensee.

The TRA will investigate the matter and where appropriate, the TRA will instruct the relevant licensee to take the necessary actions to resolve your dispute.



51. Who can apply for the Consumer Dispute Resolution service?

All consumers of telecommunications services in the UAE (Residential, Business and Government users) can apply for the Consumer Dispute Resolution service.



52. What are the pre-requisites for applying for this service?

The Consumer Dispute Resolution service is available to all consumers of telecommunications services in the UAE. The only pre-requisite is that you obtain a 'complaint reference' number from your service provider.

Your service provider will inform you of the case reference number when you first raise your complaint with the service provider.

OUR COMMITMENT TO YOU



We will treat your case with care, professionalism, and fairness.



We will deliver this service to the highest standard.



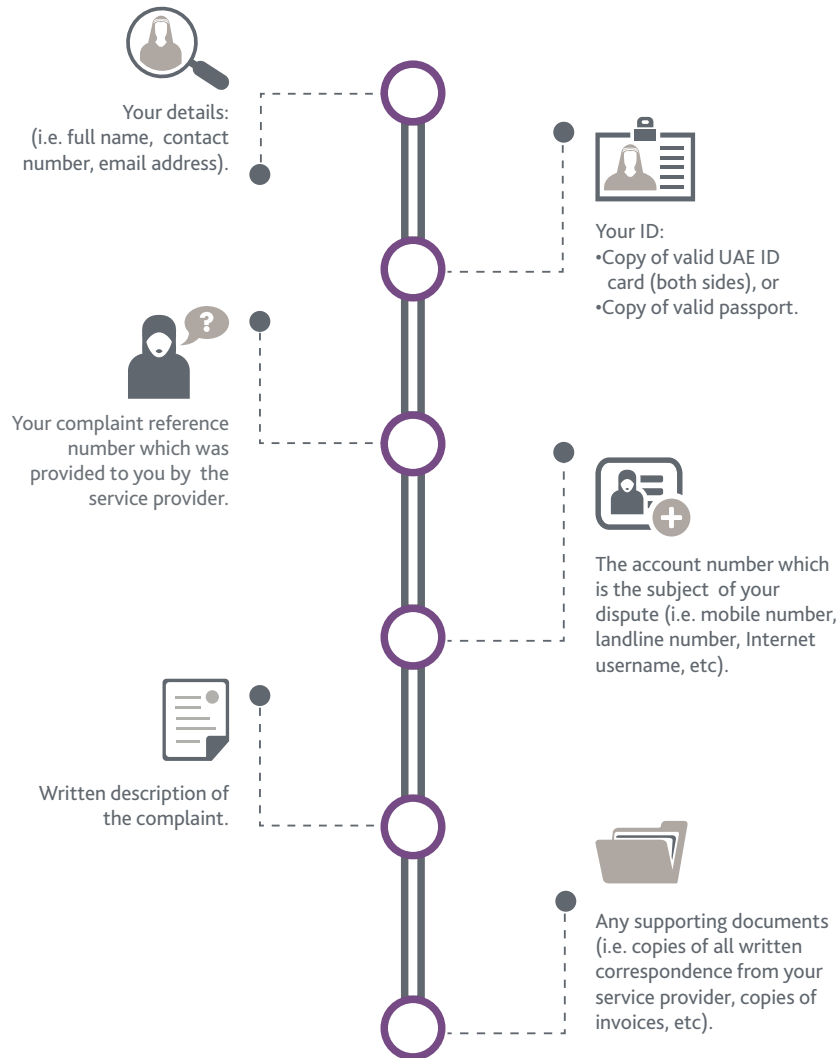
We will keep you informed of the progress of your case; and we will inform you of the outcome of your case as soon as we have finished our investigations.



We will do our best to resolve your dispute as soon as possible.

53. What information and or documents are required from you to apply for the service?

You will need to provide us with:



54. Can somebody represent me, or do I have to apply in person?

- If you are unable to apply in person, you can appoint a representative to apply on your behalf.
- Your representative will need to provide the TRA with all of the information and written authorisation or power of attorney, authorising the person to act for you.



55. Can somebody help me to apply for the Consumer Dispute Resolution service?

Yes, The TRA can help you to apply for the Consumer Dispute Resolution service. Customer's with special needs should

contact us:



In person at the TRA's office in Abu Dhabi or in Dubai.



Toll free: 80012



56. How much does the service cost?

We provide this service free of charge. There are no fees involved.



57. How long does the TRA take to deliver this service?

We deliver this service as quickly as we can. We aim to resolve your dispute within 7 days but depending on the complexity of your case and our investigations and the amount of other cases, the case resolution timescale may take up to 23 days



58. What type of disputes are covered?

Customers can use the Consumer Dispute Resolution service for all types of complaints regarding a UAE telecommunications service provider. If you have any questions, please contact us for assistance.



59. What type of disputes are not covered in the Consumer Dispute Resolution service?

You cannot use this service for:

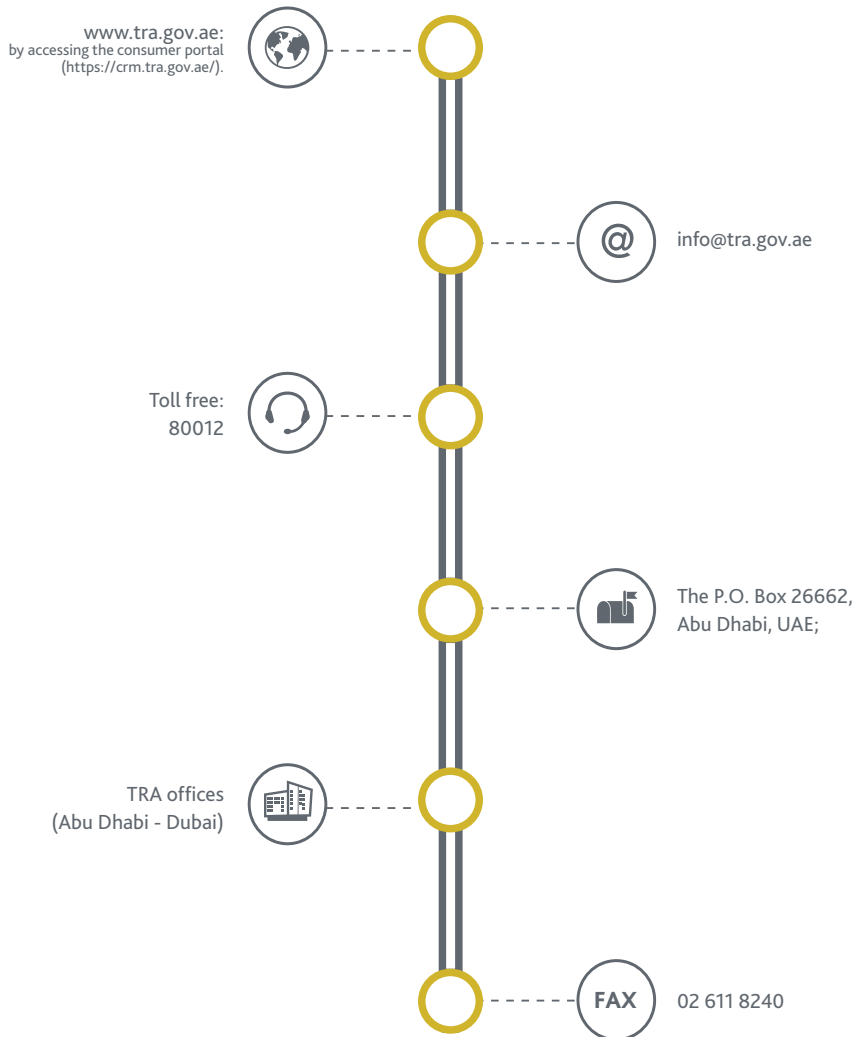
- complaints about service providers in other countries;
 - complaints about devices (telephones, tablets, routers, dongles, etc) purchased from independent shops;
 - complaints about advertising, nuisance or fraudulent calls or messages etc;
 - complaints about cyber-crime including hacking;
 - complaints regarding 'special numbers' which you might have purchased from independent vendors of numbers.
-

60. Can I raise a dispute to the TRA about the behaviour of the Telecommunications Service Providers employees?

The TRA does not condone rude behaviour and cannot regulate the staff employed by the service providers. Accordingly, such matter should be taken up directly with the service provider concerned.

61. How do I apply for the Consumer Dispute Resolution service?

To assist our customers, we provide many channels for the service.
You can apply for the service.



MARKETING COMMUNICATIONS AND PRACTICES:

62. What can I do about false and misleading ads?

If you encounter a confusing or misleading advertisement relating to telecommunications services, you should:

- File your complaint with your telecommunication service provider, your service provider should in return provide you with a complaint reference number, and investigate your complaint
- After receiving the final result, and if the outcome is unsatisfactory, then you may escalate your complaint to the TRA

63. What measures have the TRA taken to safeguard consumers from misleading marketing communications and practices?

The TRA has issued the Consumer Protection Regulations (CPR). The CPR includes provision mandating the service providers to promote high standards of ethics, responsibility and good practice in marketing communications. It mandates the service providers to:

- Prohibit inappropriate content in advertising and marketing material
- Assure consumers and the industry of ethical and responsible advertising and marketing practices
- Enhance overall public confidence
- Protect consumers' interests



COVERAGE:

64. What measures has the TRA taken for consumers complaining about Mobile Coverage?

The TRA assigned toll-free numbers which may be used by consumers wishing to comment or complain about mobile coverage or quality of service. These numbers are still active for consumers to lodge comments, enquiries and complaints about Mobile Coverage.

Etisalat 800 111050 & Du 800 112233

65. Why do some of the coverage complaints take such a long time to be resolved?

Investigation and resolution of coverage complaints can be a time consuming process due to the various processes to be undertaken by the service providers. The TRA and the service providers take such complaints very seriously.



LOCKED DEVICES:

66. Do the UAE Telecommunications Service Providers lock their devices?

If the service providers elect to lock their devices, then the service provider should, before the point of sale, inform the customer that the device is locked. The TRA believes that provided the consumer is given all relevant information prior to the point of sale, then it is a matter of consumer choice whether or not to purchase a locked device.

Unlocked devices can be purchased from a large number of independent retail outlets, sometimes at prices below the prices charged by the licensed operators.

Thus, the TRA is of the opinion that consumers have an alternative means of purchasing un-locked devices. The TRA has instructed the Telecommunications Service Providers to ensure that they have a process for unlocking the devices and that the process is not onerous and time consuming.



DISCONNECTION OF SERVICE:

67. What shall I do if my service provider disconnects my service?

If the disconnection is not due to any breach of the service contract from your side (e.g. non-payment of invoice), then you need to do the following:

- File your complaint with your service provider, your service provider should provide you with a complaint reference number, and investigate your complaint
 - After receiving the final result and if the outcome is unsatisfactory, then you may escalate your complaint as "a dispute" to the TRA
-

68. Would I be notified/alerted and or warned in advance before being disconnected due to non-payments of invoice?

As per the TRA's Consumer Protection Regulations (CPR), service providers are obliged, where-ever possible, to:

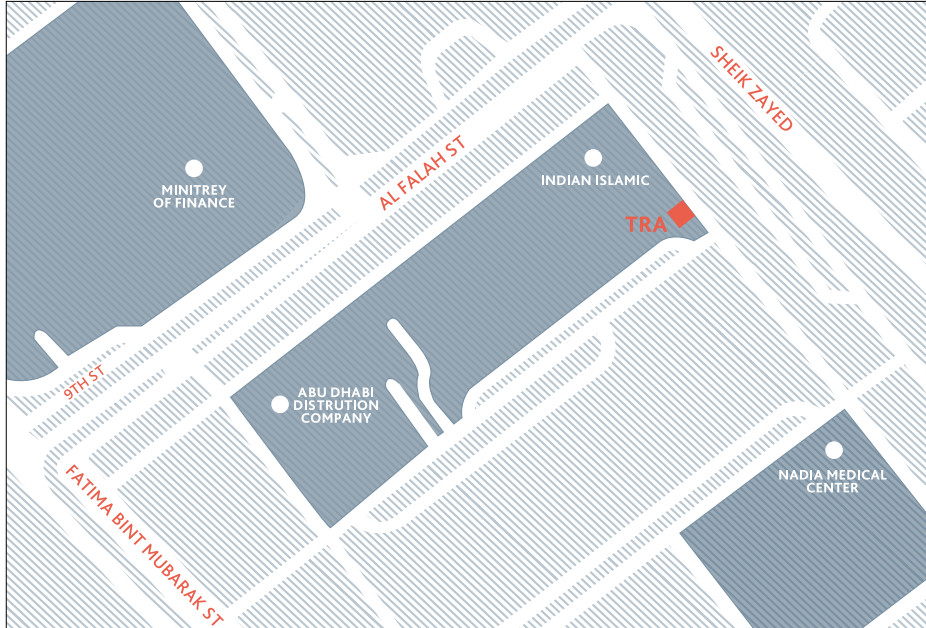
- Notify, alert and/or warn the subscriber in advance of any resulting service interruption or disconnection
- Confine any service interruption or disconnection to the services concerned as far as is technically feasible

The CPR also mandates the service providers to specify the necessary subscriber actions required to avoid non-payment disconnection and to describe the resulting implications and consequences of not doing so.

69. Would I still be able to contact the emergency numbers during the intermediate service interruption phases preceding the final service disconnection due to non-payment?

Yes, you should be able to do so.

WHERE IS THE TRA OFFICE IN ABU DHABI?



Telecommunications Regulatory Authority (TRA)

Salam Street, Abu Dhabi

P.O.Box 26662

Toll free: 80012

F: +971 2 611 8240

WORKING HOURS

Customer Service Working Hours:

7:30 AM - 2:30 PM

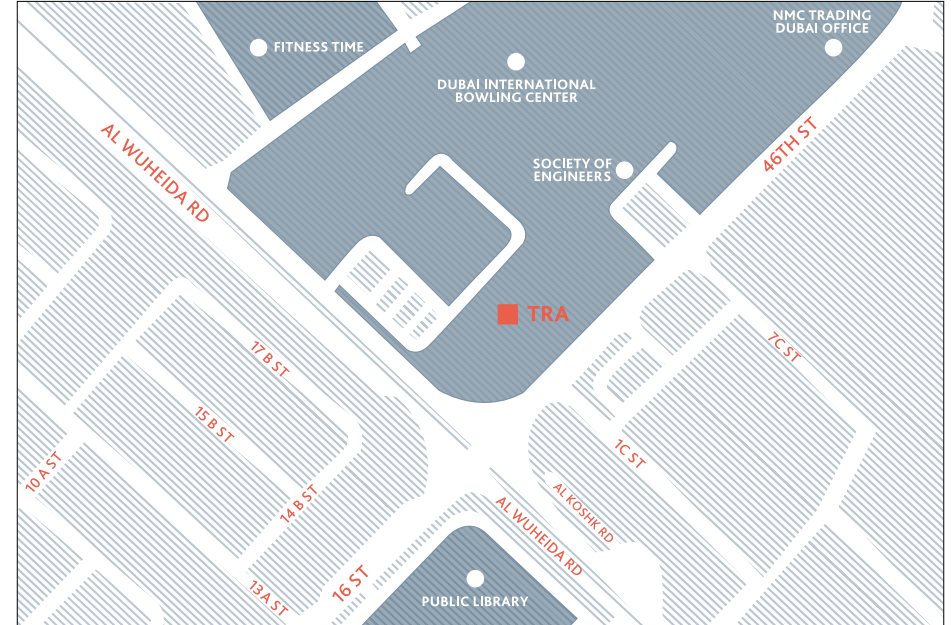
Call center:

8:00 AM - 4:00 PM

Live chat:

8:00 AM - 4:00 PM

WHERE IS THE TRA OFFICE IN DUBAI?



Telecommunications Regulatory Authority (TRA)

Al Mamzar, Dubai

P.O. Box 116688

Toll free: 80012

F: +971 2 611 8240

WORKING HOURS

Customer Service Working Hours:

7:30 AM - 2:30 PM

Call center:

8:00 AM - 4:00 PM

Live chat:

8:00 AM - 4:00 PM

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www.tra.gov.ae