

Staying On Top Of Your Telecom Billing

Have you ever felt your credits or top-ups on your account have just disappeared without using your phone for any activity?

Or you have run out of a bundled data and data is being streamed from your main account?

It is very worrisome and this creates a form of inconvenience when you experience any of these encounters. Thanks to the National Communications Authority (NCA), some of these issues on your network are becoming outdated.

The NCA has put in place the following measures to ensure billing transparency and to enable consumers keep track of their spending activities on a network be it voice or data services.

NCA has directed all service providers or Network Operators to:

1. Send notifications or messages to you upon the exhaustion or completion of your bundled data.
2. Send notifications to you, to enable you confirm if you want to renew your data bundle or be put on Pay As You Go (PAYG).
3. Send proof of consent to you after confirming to be put on PAYG or to have your data bundle renewed.
4. Keep records of messages sent to you in this regard to serve as proof.



An effective billing system makes customers satisfied

How to keep track of your Voice and Text Messages spending activities

Telecom pre-paid consumers now have instant access to their billing information after any mobile activity. All Mobile Network Operators (MNOs) send Billing Feedback Messages (BFM) using Unstructured Supplementary Service Data (USSD), whereby every pre-paid subscriber after every billable transaction, whether voice or data, will receive a message detailing the following:

1. *The cost of mobile activity per second or minute.*
2. *The duration of mobile activity.*
3. *The total charge of the mobile activity in cedis up to 4 decimal places.*
4. *Your remaining balance of credit up to 4 decimal places.*

However, these messages disappear once you press a button on your phone. This helps not to influx your inbox with messages.

How to keep track of your Data Bundle spending activities

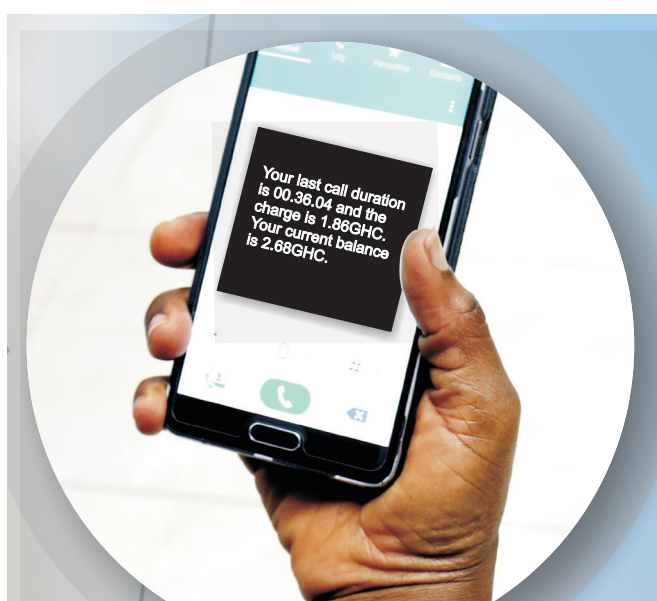
NCA has directed all service providers or Network operators to:

- Send Notifications to consumers at 90% and 100% bundle usage prior to automatic migration.

- Your subscription or consent is needed to re-bundle or to be migrated to Pay As You Go (PAYG). In this case, you will not be automatically put on PAYG as was the previous practice after the exhaustion of a bundled data.

Here are some tips to help you avoid wrongful billing:

- Become a careful consumer. Carefully review your monthly bill, and make sure you understand every charge.
- Carefully read all promotional items and printed literature-including the fine print-before signing up for telephone or any other services that will be billed to your phone.
- With regard to bundle notifications, you are advised to take note of such messages when they appear on your phones as they give you information on the expiration of your bundled data.
If you disregard the notification on the 100% exhaustion of your bundled data, you may NOT be able to use your data.
- Be careful of "activation codes" or answering "yes" to questions that may be intended to get you to authorise a service that you do not intend to sign up to.
- Do not sign up to anything unless you have read it and are sure of what you are signing up for.



Always check your billing feedback message to ensure transparency

Know What You Have Signed Up For On Your Network!!

Network Operators or Service Providers come up with various offers, deals and promotions through adverts on their website, newspapers and announcements to provide exciting packages to you as a consumer.

When choosing a particular promotion or offer on your network, it is advisable to look out for the following before subscribing or joining such offers.

What to look out for:

- **Are there terms and conditions for the promotion?**
This normally spells out all the rules, dos and don'ts of a particular offer. Ensure you read thoroughly and understand it before subscribing to an offer on your network. If you are satisfied or okay with the kind of product or service offered, you can sign up to it. Most adverts instruct consumers where to find the terms and conditions, which give a much detailed information on the promo or offer.
- **Are the prices indicated?**
The charges for the service provided by your network such as data, voice and SMS should be clearly spelt out. Find out if there are no hidden charges on the promotion or offer, as well as the minimum and maximum charges applicable to the offer. This will help you to keep track of your top-up credits and ensure you are getting the value for the money spent on the promo or offer.
- **Is there a clear description of the promotion?**
Have you entered into a promotion or an offer, just to realize you had to fulfil one more thing before enjoying its full benefits? This can be very frustrating when you realize you have been short-changed. As a consumer, you have the right to find out all that it takes to enjoy the full benefits of a promotion or offer. Look out for instance; The duration of the subscription of the promo; eg. whether it's for one hour, a day or month.
What your entitlements can be used for? e.g. whether for on-net calls, off-nets or a combination of both. If data allowance can be used to browse, video streaming etc.
- **Does the offer sound too good to be true?**
As a consumer, you have the right to ask questions about an offer or a promotion. Certainly yes!! For instance, if your network operator is promoting an unlimited offer on calls, data or both, it is your responsibility for find out if there

**“As a consumer,
do you have the
right to ask questions
about an offer or a
promotion?
Certainly yes!!”**



are really no limitations on the usage of the service. This information will help you make comparison on the default charges (the normal charges on the network) to enable you make informed decisions.


- **Is the promotion a one time/ automatic renewals?**
Some promotions or offers can be enjoyed over a period of time. Do ensure you have actually opted to enjoy the offer over a period time if available, by subscribing for Automatic renewals. Otherwise, you will be charged a one-time fee to benefit from the offer and you may experience bill shocks. As continuous usage of the service without subscription to that offer will be charged at the normal rates but not promotional rates.
- **Is the promotion compatible with your phone/SIM card?**
Be wary as a consumer when subscribing for some of these offers or promotions on your network. Some may be designed for particular phones. For instance, an offer may just be available on a 4G compatible phone. So you may lose your money if you subscribe to such promotions on a 3G or 2G phone as you may not be able to enjoy the benefits of the promotion. It is therefore advisable to find out the compatibility of your phone for various offers and promotions for your network operator.
- **Are there any exemptions?**
Some of the offers and promotions have exemptions. You may not be able to enjoy certain services as you were on the standard network. Once you are on a promotion or an offer ensure you are fully aware of the exemptions on the promotion.

Are the terms and conditions of an offer or

promotion by your service provider not clear and easy to understand or do you have an issue with the offer or promotion you subscribed to?

There is a way out, the customer service centres of your network are ready to assist with your issues and enquiries on your network.

1. Call the customer services centre of your network on 100 or walk in to the customer care centre of your network service provider and make a complaint.
2. If you are dissatisfied with the outcome of the issue you may contact the NCA through the following:
 - Call on **0307 011 419** or on our toll free number **0800 110 622**.
 - File a complaint on our website **www.nca.org.gh**.
 - Walk in to any of our offices to lodge a complaint.

**5 RIGHTS
OF A CONSUMER**

1

The right to have access to basic telecommunication services at affordable and reasonable prices.

2

The right to choose from a variety of telecom services provided.

3

The right to have a variety of information to choose from services advertised.




4

The right to select preferred services.

5

The right to be informed about products and services in complete, accurate, simple and clear language.

Communications for Development

 National Communications Authority  @NCAGhana

Is Your Electronic Equipment Safe For Use?

1. What is Equipment Type Approval?

Equipment Type approval is a demonstration by a manufacturer of an electronic communications equipment that minimum regulatory requirements (Radio Frequency (RF), Electro Magnetic Compatibility (EMC), Health, Safety, and Environment) relating to a communications product have been fulfilled.

2. What is the purpose of Equipment Type Approval?

The main goal of performing equipment type approval is to ensure that:

- Electronic communications equipment on the Ghanaian market is safe to use and environmentally friendly.
- Electromagnetic Field (EMF) exposure from electronic communications equipment is within the required national established limits.

3. When does NCA issue certificates to manufactures?

The NCA issues a Type Approval certificate to a manufacturer or its authorised agent based on satisfactory review of RF, EMC, Health and safety requirements that are contained in test reports and other supporting documents demonstrating compliance with the applicable standards.

4. Which Equipment Needs Type Approval?

All electronic communications equipment e.g. mobile phones, tablets, computers, etc.

5. How to Know Which Equipment Have Been Type Approved

There are two ways to verify if a particular device has been type approved by NCA:

- Visit the Authority's

website or NCA's type approval portal for the updated list of type approved equipment.

A search for a type approved product on the portal can be done by using any of the following information:

- Name of Manufacturer
- Brand Name
- Product Type and
- Model Number

- Check if the product may have a label as detailed below:

6. What is Type Approval Portal?

This is an online application portal for Type Approval Certification and Dealership Licensing. It is a database of NCA type approved ICT equipment and licensed dealers, to guide consumers to make informed choices. Accessing the portal is free.

7. How do I Access the Portal?

The portal can be access by using this link www.nca.org.gh (verify.nca.org.gh)

8. What Do I do If I Buy a Product

That Is Not Type Approved?

Report to the Authority on the following numbers 0302-771701 or through our complaints webpage.

9. Does the Authority test equipment too?

Yes, the Authority has a Type Approval Laboratory which enables us test Electronic Communications Equipment (ECE) to ensure that they are safe for use and meet the minimum technical requirement.

10. How does Type Approval Affect Qos?

Type Approval of electronic communications equipment is expected to reduce the number of substandard products on the Ghanaian market. The use of substandard products may have a negative impact on quality of service.

11. Any Advice?

If you are interested in buying any electronic communication equipment, please check on the Type Approval portal or NCA website before you buy. **Make sure you buy from the right sources, if you don't buy from a licensed dealer, then you do so at your own risk.**



To Complain, Call

Toll free

0800 110 622

Hotline

0307 011 419



KNOW YOUR TELECOMMUNICATIONS SERVICE TARIFFS

We publish for the information of the general public, the tariffs for Mobile telephony services as at May, 2018. This is to allow consumers compare prices and help them make informed decisions.

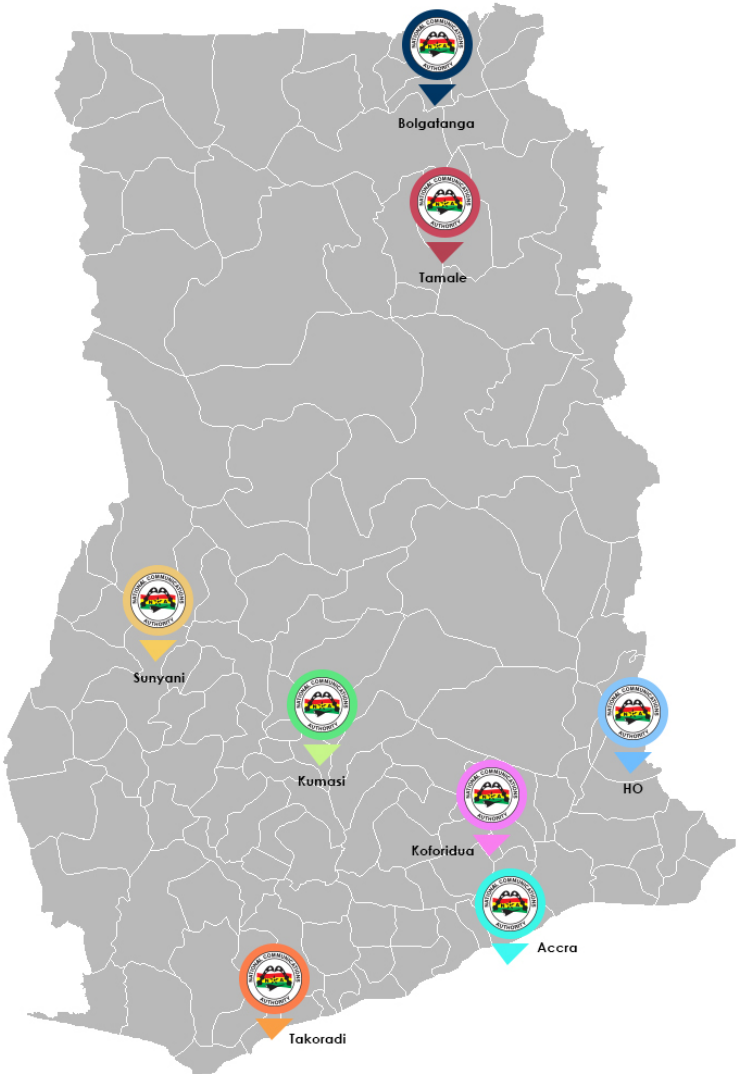
Table 1: VOICE, SMS AND DATA TARIFF OF MOBILE NETWORK OPERATORS (MNOs)
(All rates are quoted in Ghana Cedis and the billing rate is per minute)

	MTN	Tigo	Vodafone	Airtel	Glo Mobile
	Ghana Pesewas (Ghp)				
On-net (per minute)	0.11	0.13	0.11	0.11	0.11
Off-net (per minute)	0.13	0.13	0.13	0.12	0.11
SMS-On Net	0.05	0.08	0.06	0.04	0.05
SMS-Off-net	0.06	0.08	0.07	0.05	0.05
Data/MB	0.10	0.14	0.125	0.16	0.03

MNOs INTERNATIONAL TARIFFS

	MTN	Tigo	Vodafone	Airtel	Glo Mobile
UK	0.12	0.354	0.32	0.12	0.18
USA	0.12	0.18	0.16	0.14	0.09
Canada	0.12	0.132	0.16	0.14	0.09
Italy	1.40	0.18	1.5	1.20	0.70
Nigeria	0.96	0.78	0.46	0.54	0.60
South Africa	0.40	0.54	0.96	0.60	1.00
Germany	0.30	0.54	0.48	0.36	0.22
China	0.12	0.18	0.16	0.16	0.11
UAE	1.00	0.78	0.75	0.94	1.00

- Local call and SMS rates are default rates of mobile network operators.
- All the international destination rates are calls to Mobile Networks.



KNOW OUR DIGITAL ADDRESSES

Accra , Greater Accra Region	GL-126-7029
Sekondi , Western Region	WS-014-8190
Bolgatanga , Upper West Region	UB-0034-8536
Koforidua , Eastern Region	EN-001-4621
Adum Kumasi , Ashanti Region	AK-0632250
Tamale , Northern Region	NT-0027-8191
Ho , Volta Region	VH-006-0554
Sunyani , Brong-Ahafo Region	BS-0012-4632