

General Tariff Information

Service Provider Name	Ooredoo Q.P.S.C.			
Tariff Number	B32-01			
Marketing Name of the Offer	Business Mobile Services			
Tariff Type	Standard Permanent			
Duration	N/A			
Customer Group	Business			
Tariff Effective Date	29 September 2022			
Tariff Version Number	029			



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1 Definitions

- 1. APN: Access Point Name.
- 2. Bearer Services Services used for transporting data over the network.
- 3. CRA: Communications Regulatory Authority
- 4. Data Device Data modem i.e. a USB modem, PCMCIA data card or laptop embedded modem.
- 5. Data Device Rating Maximum speed of device defined in Mbps (Mega Bits per second).
- 6. Data Only SIM A SIM which only allows data access only (i.e. No voice access). For use in a data device such as a USB modem, PC Data card or embedded in a laptop.
- 7. GT&C: refers to General Terms and Conditions for the Provision of Consumers

 Telecommunications Services or to the Master Services Agreement for Business Services.
- 8. Mobile Broadband The data service which enables, by using one or more bearer services, the subscriber to download and/or upload information.
- 9. Network The telecommunications systems utilized by Ooredoo in providing the Mobile Broadband service.
- 10. Subscriber The person or entity that enters into an agreement with Ooredoo to receive and pay for service.
- 11. Unlimited Defined as uncapped download and upload data.
- 12. VPN: Virtual Private Network.

2 Tariff Terms and Conditions

- 13. This tariff is for a permanent standard service. This tariff is neither a special promotion nor a readjustment.
- 14. This tariff contains rates and charges applicable to the Postpaid Mobile Broadband service.
- 15. This tariff will be effective as of the date established in this tariff and will automatically cease being effective if, subject to CRA approval, Ooredoo publishes a new tariff for this service or publishes notification on its webpage that this tariff is no longer effective.
- 16. From time to time, and subject to CRA approval, Ooredoo may publish promotions and readjustments on its webpage or by other means. Such promotions and readjustments will automatically modify this tariff as specified by Ooredoo as of the date Ooredoo publishes such promotions or readjustments.
- 17. These terms and conditions are in addition to the terms and conditions specified in other tariffs and/or the GT&C where referenced.
- 18. Ooredoo may offer up to 20% discount on the products or services from time to time on the permanent or promotional basis as per the Article 3.9 of the Retail Tariff Instructions (RTI).



3 Service Description

- 19. The Postpaid Mobile Broadband service facilitates wireless broadband network access including access to the internet for consumers. The service is provided via a 'data-only' SIM card used directly in a subscriber's device (e.g. tablet, MIFI, USB modem, etc.).
- 20. Minimum Service Period: The minimum service period for the Mobile Broadband Service is three (3) months commencing from the date of activation of service unless the customer subscribes to a mobile saver plan.
- 21. **Service validity:** The Post-Paid Mobile Service will continue to be active and valid subject to payment of the Subscriber's bill at the end of each monthly billing cycle.
- 22. **Coverage:** The coverage for the various technologies (e.g. 3G, HSDPA, HSUPA, 4G/LTE, etc) can be found on the Ooredoo website.
- 23. Speed Achieved:
- 23.1 Speed achieved is dependent on the network and data device rating.
- 23.2 The available network speed is best efforts and dependent on the subscriber's coverage, distance from the base station and current usage load on the cell.



4 Service Features and Charge Rates

4.1 Postpaid Mobile Broadband Bundles

- 24. Conditions:
- 24.1 Customers will receive a mobile data usage sheet within their monthly postpaid bill. This will detail all mobile data usage in excess of that customer's data allowance, and any applicable charges for this excess usage.
- 24.2 Both downloaded and uploaded data are accounted for in the subscriber's usage.
- 24.3 The subscriber will be subject to the monthly recurring charge irrespective of whether the subscriber consumes their monthly data usage allowance/bundle.
- 24.4 The subscriber will receive an SMS message in both English and Arabic to notify the subscriber when they have: i) utilized 80% of their bundle limit, and ii) exceeded their bundle limit.
- 24.5 Once the subscriber exceeds the monthly data usage allowance/bundle limit, the subscriber will be charged the 'Out of Bundle' usage rate multiplied by the subscriber's excess usage per month rounded to the nearest MB.
- 24.6 The subscriber may not rollover any unused data allowance to the next charging period.
- 24.7 The subscriber may move from one bundle to another at the end of the charging period.
- 24.8 The Subscriber can restore the speed by purchasing one of the following:
 - QR 50 Add-on to Add extra allowance as recurring or one-time during a billing period.
 - Fair Usage Policy (FUP): After the speed booster expires or the customer consume the data pack allowance, the speed will be lowered according to the selected packs.

4.2 New Mobile Broadband 5G plan

- 25. **Description:** The New Mobile Broadband 5G plans will have unique feature where customers will not be charged for out of bundle charges when subscribing to these packs. In addition, the plans are 5G enabled (depends on the device the customer's using).
- 26. **Charges:** The following table are the New Mobile Broadband 5G plans:

		Data SIM S	Data SIM M	Data SIM L	Data SIM XL	Data SIM 5G Business MAX
Monthly Rental (QAR)		110	180	300	385	550
Local A Data Allowance U a		Endless	Endless	Endless	Endless	Endless
	Full Speed Allowance	10 GB	25 GB	100 GB	200 GB	500 GB
	Unlimited Data at Lower Speed (up to)	64kbps	128kbps	1Mbps	1Mbps	20Mbps



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Non-Telecom Benefits	Urban Point	bscription to ; StarzPlay or sNow		Subscription to arzPlay or BeIN (
Add-ons							
Local Data Pack 50 - QR 50	4 GB	15 GB	50 GB	100 GB	250 GB		

Table 1 New Mobile Broadband 5G plans

- 27. Conditions:
- 27.1 All Data SIM Packs will have 5G feature enabled.
- 27.2 **Data SIM S:** After reaching 10GB in a given bill cycle, the maximum data transfer speed will be reduced to 64Kbps.
- 27.3 **Data SIM M:** After reaching 25GB in a given bill cycle, the maximum data transfer speed will be reduced to 128Kbps.
- 27.4 **5G Data Pack L:** After consuming 100 GB in a given bill cycle, the maximum data transfer speed will be reduced to 1Mbps.
- 27.5 **5G Data Pack XL:** After consuming 200 GB in a given bill cycle, the maximum data transfer speed will be reduced to 2 Mbps.
- 27.6 **5G Data Pack MAX:** After consuming 500 GB in a given bill cycle, the maximum data transfer speed will be reduced to 20 Mbps.
- 27.7 Customer can restore local data to full speed by subscribing to Local Data 50 add-on or top up with Data Recharge Cards.
- 27.8 Pack and Add-on allowances cannot be carried over to the next monthly bill cycle.
- 27.9 Ooredoo have the right to change or remove any of the benefit content without giving customers 30 days' notice.



4.3 Mobile Data Scratch Card Vouchers "Data Recharge"

- 28. **Description:** This service feature that allow as users to browse the internet and WAP sites over their mobile device.
- 29. Charges: Optional Subscription Packs are offered in the following defined packages:

Data Recharge	Amount (MB)	Price (QAR)	Validity
Mobile Internet 100MB	500	10	1 day ¹
Mobile Internet 500MB	1000	30	14 days
Mobile Internet 1GB	2,500	60	28 days
Mobile Internet 3GB	4,000	80	28 days
Mobile Internet 6 GB	7,000	100	28 days
Mobile Internet 10 GB	14,000	150	28 days
Mobile Internet 15 GB	20,000	200	42 days

Table 2 Data Recharge Card and Vouchers

- 30. Conditions:
- 31. Customers required entering the digit code via SMS or USSD to add Mobile Data.
- 32. Scratch Card Vouchers will be consumed first if the customer has an existing Mobile Data Pack.
- 33. Customer will resume their Mobile Data Pack or to the standard Pay As You Surf rate when the data allowance or validity is completed.

4.4 Short Message Service (SMS)

- 34. **Description:** A service feature that allows the subscriber to send a text message to another handset (also referred to as text messaging)
- 35. **Charging:** Normal national SMS charges as contained in Ooredoo Service Tariff C10-01, Postpaid Mobile Services will apply to any SMS messages sent using the subscriber's data-only SIM card.

4.5 International data roaming

- 36. **Description:** International mobile internet allows Users to enjoy access to mobile internet services while roaming.
- 37. Charging:
- 37.1 Use of the Service while roaming outside Qatar is charged at the GPRS roaming rates contained in Ooredoo Service Tariff C10-01, Postpaid Mobile Services.
- 37.2 Roaming data usage will not be deducted from any allowance or bundle that a Subscriber may have active on their service. All Roaming data usage is charged at the applicable rate indicated on Ooredoo Service Tariff C10-01 Postpaid Mobile Services
- 38. Conditions:

¹ On the day of activation until midnight



- 38.1 The Mobile Broadband Service is available outside of Qatar only in locations where Ooredoo has a roaming agreement in place. Usage outside of Qatar will be subject to roaming charges for all incoming and outgoing downloads, uploads and messages at the applicable roaming rate for the country in which the Service was provided as listed in Ooredoo Service Tariff C10-01, Postpaid Mobile Services, and via the Ooredoo website.
- 38.2 Roaming is offered by Ooredoo's international roaming partners. Ooredoo is not responsible for quality of service or coverage made available to Users while Roaming.
- 38.3 Roaming coverage may change without notice. Ooredoo is not responsible for those networks and services that are not available while roaming and does not make any representations regarding the quality of service while roaming.
- 38.4 Customers have the option to bar the roaming element of the service, instructions for which can be obtained by visiting any Ooredoo retail outlet, calling the Ooredoo Customer Service Centre or via the Ooredoo website.

4.6 Shahry Saver Key

- 39. **Description:** Customers can subscribe for QAR 10 per month extra on their monthly rental and be eligible for the 'Shahry Saver Key'. This key will allow the subscribers to make outgoing local calls, international and roaming calls.
- 40. Charges:
- 40.1 The local calls will be charged at the standard rate per minute. (listed in Ooredoo Service Tariff B03-01).
- 40.2 The international calls will be charged at the standard rate per minute depending on the destination (listed in Ooredoo Service Tariff B03-01) with the exception to the following 15 countries:

International Destination	Rate (QAR/minute)
India	0.15
Bangladesh	0.25
Indonesia	0.30
Egypt	0.45
Nepal (Nepal Telecom)	0.25
Philippines, KSA, UAE, Pakistan, Nepal (other networks), Syria, Sudan, Turkey, Thailand and Sri	0.55
Lanka	

Table 3 Shahry Saver Key International and Roaming Rates

- 40.3 The roaming calls will be charged at the standard rate per minute depending on the country and the network the subscriber is in (listed Ooredoo Service Tariff B03-01)
- 41. **Conditions:** Customers will need to text SSK to the short code 114 to enable the service. The customer can opt-out from the service by texting "STOP SSK" to the short code 114



4.7 Temporary Solution for Fiber Customer

- 42. **Description**: Ooredoo will provide a Mobile Broadband with Unlimited pack as temporary solution for customers who applied to fiber or copper services. The customer can sign for this pack until the fiber or copper services are provided.
- 43. **Charging:** Ooredoo will be renting a MyFi device to the customer for free until the fiber or copper services are provided. The rental fee for the unlimited pack will be QAR 200.
- 44. Conditions:
- 44.1 Once the fiber services are installed, the Mobile Broadband will be deactivated.
- 44.2 The customer has to return the Myfi device to any Ooredoo shop within 14 days. If the customer did not return the device to any Ooredoo Shop within 14 days, the customer will be charged for a full price of the device.

4.8 New Aamali MBB 5G Plans

4.8.1 Description

45. The New Aamali Plans have 5G enabled (depends on the device the customer's using) and a unique feature where customers will not be charged for out of bundle charges when subscribing to these packs.

4.8.2 Charging

46. The following table are the New Aamali MBB plans:

	Gold	Titanium	Platinum	Executive	Extreme
Monthly rental (QAR)	150	300	500	750	1,500
Endless local data	30 GB	100 GB	500 GB	1TB	2 TB
Throttling Speed	1 Mbps	1 Mbps	10 Mbps	15 Mbps	20 Mbps
Add-on QR 25	10 GB	25 GB	-	-	-
Add-on QR 50	20 GB	50 GB	100 GB	150 GB	200 GB

	Basic	Plus	Pro	Bronze	Silver
Monthly rental (QAR)	45	90	100	275	340
Endless local data	5 GB	10 GB	12 GB	100 GB @5Mbps	200 GB @15 Mbps
Throttling Speed	64 Kbps	64 Kbps	64 Kbps	200 GB @2Mbps	800 GB @1Mbps
2nd Throttling Speed	-	-	-	64 Kbps	64 Kbps
Add-on QAR 25	2 GB	4 GB	6 GB	25 GB	50 GB



	Basic	Plus	Pro	Bronze	Silver
Add-on QAR 50	4 GB	8 GB	12 GB	50 GB	100 GB

Table 4 New Aamali MBB plans

4.8.3 Conditions

- 47. All Aamali Data SIM Packs will have 5G feature enabled.
- 48. The Endless local data is as follows:
- 48.1 **Data SIM Gold:** After reaching 30GB in a given bill cycle, the maximum data transfer speed will be reduced to 1Mbps.
- 48.2 **Data SIM Titanium:** After reaching 100GB in a given bill cycle, the maximum data transfer speed will be reduced to 1Mbps.
- 48.3 **Data SIM Platinum:** After consuming 500 GB in a given bill cycle, the maximum data transfer speed will be reduced to 10Mbps.
- 48.4 **Data SIM Executive:** After consuming 1TB in a given bill cycle, the maximum data transfer speed will be reduced to 15 Mbps.
- 48.5 **Data SIM Extreme:** After consuming 2 TB in a given bill cycle, the maximum data transfer speed will be reduced to 20 Mbps.
- 48.6 **Data SIM Basic:** After consuming 5 GB in a given bill cycle, the maximum data transfer speed will be reduced to 64 Kbps.
- 48.7 **Data SIM Plus:** After consuming 10 GB in a given bill cycle, the maximum data transfer speed will be reduced to 64 Kbps.
- 48.8 **Data SIM Pro:** After consuming 12 GB in a given bill cycle, the maximum data transfer speed will be reduced to 64 Kbps.
- 48.9 **Data SIM Bronze:** First 100 GB with be consumed at maximum data transfer speed of 5Mbps, next 200 GB will be consumed at maximum data transfer speed of 2Mbps, after consuming (100 GB @ 5Mbps and 200 GB @ 2 Mbps) in a given bill cycle, the maximum data transfer speed will be reduced to 64 Kbps.
- 48.10 **Data SIM Silver:** First 200 GB with be consumed at maximum data transfer speed of 15Mbps, next 800 GB will be consumed at maximum data transfer speed of 1Mbps, after consuming (200 GB @ 15Mbps and 800 GB @ 1 Mbps) in a given bill cycle, the maximum data transfer speed will be reduced to 64 Kbps.
- 48.11 Customer can restore local data to full speed by subscribing to Local Data 25 or Local Data 50 add-on or top up with Data Recharge Cards.
- 49. Pack and Add-on allowances cannot be carried over to the next monthly bill cycle.

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- 50. To subscribe to the Data SIM Basic plan, Customers need to opt for at least 20 connections².
- 51. To subscribe to the Data SIM Plus plan, Customers need to opt for at least 20 connections³.
- 52. There is no penalty for maintaining less than 20 connections on either the Data SIM Basic or Data SIM Plus plans.
- 53. For all plans, a one-time connection charge of QAR 50 per connection applies.

4.9 Discount Framework

54. Business customers who are subscribed to Ooredoo's New Aamali MBB 5G Plans and New Mobile Broadband 5G Plans ("MBB 5G Plans") are eligible for the following discount framework⁴:

Plan	Lines (number)	Maximum discount
New Aamali MBB 5G - from	50-299	20%
plan 100 and above		
New Mobile Broadband 5G		
plan - all plans		
New Aamali MBB 5G - from	300-599	36%
plan 100 and above		
New Mobile Broadband 5G		
plan - all plans		
New Aamali MBB 5G - from	600+	48.8%
plan 100 and above		
New Mobile Broadband 5G		
plan – all plans		

Table 5 Discount Framework

- 55. The discount applies to revenues generated from subscriptions to all revenues generated by MBB 5G Plans (section 4.8.2 and section 4.2). The minimum subscribed plan counted for the discount eligibility must have MRC as QR 100 or above.
- 56. For the avoidance of doubt, the threshold of the Total Number of Qualifying MBB Lines must be met within the specified month to obtain the applicable discount for that month.
- 57. Minimum commitment period of 12-months applies to the above offer.
- 58. In case of early termination, the customer will be liable to pay the total value of the discounts availed during the service period.
- 59. This offer is opt-in.

² This means that the minimum initial spend for the Data SIM Basic plan is QR 900 per month.

³ This means that the minimum initial spend for the Data SIM Plus plan is QR 1800 per month.

⁴ 20% discretionary discount may also apply



5 Service Provider obligations

- 60. **Commencement of Service:** At the commencement of service the subscriber will be provided with a Data Only SIM card. When the Data Only SIM card is placed in the subscriber's Data Device, the Data Device will be registered into Ooredoo's mobile network and the subscriber will have access to the service. The service shall commence from the date of activation of service.
- 61. Ooredoo will fully reimburse the subscriber for the Postpaid Mobile Broadband service if the subscriber is consistently unable to receive service during the minimum service period in locations that Ooredoo has advertised as being covered with the exception of the service availability and limits described in section 3.
- 62. Ooredoo shall exercise all reasonable efforts to provide access that is continuous, except in cases in which the provision of service is affected as set forth in other applicable sections of this tariff and/or the GT&C.
- 63. Service Availability and Limits:
- 63.1 Certain factors, such as network changes, traffic volume, transmission limits, service outages, technical limitations, signal strength, customer device, terrain, structures, weather, or other conditions that may arise from time to time, may interfere with actual service quality and availability.
- 63.2 Connection may be interrupted, dropped, refused or limited. Ooredoo will not be liable for any service limits due to these conditions that may arise from time to time, subject to our statutory, license and other obligations.

6 Customer Obligations

- 64. **Equipment:** The Subscriber may acquire equipment from a third-party, provided that all equipment used to connect to Ooredoo's network complies with the technical standards and specifications described in Ooredoo's GT&C.
- 65. Data-only SIM Card: It is the subscriber's responsibility to keep safe the SIM card that is provided to them. SIM Cards are easily damaged and should be handled with care. The subscriber must promptly notify Ooredoo if the SIM Card is damaged. In the event of loss or theft of the subscriber's SIM Card, the subscriber must notify Ooredoo within forty-eight (48) hours of becoming aware of such loss or theft. The subscriber may be charged in the event of loss or theft of the SIM Card.
- 66. The subscriber shall comply with any reasonable request by Ooredoo concerning the configuration of the subscriber's data device, data-only SIM Card and/or the use of the service.
- 67. Ooredoo may require the subscriber to submit information reasonably related to their service, data device or data-only SIM card.



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- 68. The customer must notify Ooredoo of such change within 14 days in the case of change of customer billing address.
- 69. The subscriber undertakes to use the service personally and for the subscriber's own private interest and shall not transfer the service or assign it to a third party without obtaining Ooredoo's prior written consent.



7 Mobile number portability

7.1 Porting of mobile number away from Ooredoo

- 70. **Subscriber may port mobile number:** The Subscriber may port a mobile number allocated to the Subscriber by Ooredoo to the OLO by requesting the port of that mobile number from the OLO. Not all mobile numbers will be technically capable of being ported.
- 71. **Charges payable as at date of port:** The Subscriber cannot port a mobile number to the OLO until all invoiced charges that are outstanding at the time the Subscriber requests the port are fully paid. If charges are outstanding at the time the Subscriber requests a port, Ooredoo will inform the Subscriber of the amount payable and the timeframe in which that payment must be made to avoid the cancellation of the Subscriber's port request.
- 72. Charges that are owed but which have not been invoiced also payable: The Subscriber must pay all charges that have been incurred by the Subscriber but which have not been invoiced by Ooredoo as at the date of the port, including any early contract termination fees. Ooredoo will issue the Subscriber with a final invoice in respect of those charges. If the final invoice is not paid:
- 72.1 within 30 days of the invoice date, Ooredoo may direct the OLO to bar the ability of Users to make outgoing calls (except for calls to emergency service organization numbers and operator service numbers), send SMS/MMS, access data services and any other outgoing services using the ported mobile number;
- 72.2 within 45 days of the invoice date, Ooredoo may direct the OLO to suspend the ability of Users to receive public telecommunications services using the ported mobile number; and
- 72.3 within 60 days of the invoice date, Ooredoo may direct the OLO to terminate the supply of the public telecommunications services in respect of the ported mobile number. The Subscriber may lose the right to use the ported mobile number if the invoiced charges are not paid within a certain period after the date of termination.
- 73. **Termination:** This agreement will automatically terminate on the earlier of:
- 73.1 the date on which all invoiced charges under this agreement (including charges invoiced after the date of porting) are received by Ooredoo; and
- 73.2 the date that the supply of public mobile telecommunications services to the Subscriber is terminated by the OLO due to non-payment of Ooredoo's outstanding invoices, if applicable.

7.2 Porting of mobile numbers to Ooredoo

74. A Subscriber that ports a mobile number from the OLO to Ooredoo must pay all charges that are owed to the OLO in respect of that ported mobile number, notwithstanding the fact that the Subscriber has ceased to acquire public mobile telecommunications services from the OLO.





- 75. If the Subscriber does not pay all outstanding charges to the OLO in respect of that ported mobile number:
- 75.1 within 30 days of the invoice date, Ooredoo will, upon request of the OLO, bar the ability of Users to make outgoing calls (except for calls to emergency service organization numbers and operator service numbers), send SMS/MMS, access data services and any other outgoing services using the ported mobile number;
- 75.2 within 45 days of the invoice date, Ooredoo will, upon request of the OLO, suspend the ability of Users to receive public telecommunications services using the ported mobile number; and
- 75.3 within 60 days of the invoice date, Ooredoo will, upon request of the OLO, terminate the supply of the public telecommunications services in respect of the ported mobile number. The Subscriber may lose the right to use the ported mobile number if the invoiced charges are not paid within a certain period after the date of termination.
- 76. If the Subscriber requests the porting of a mobile number to Ooredoo and it is subsequently discovered that the port has been made in error, is fraudulent or the Subscriber does not otherwise have the right to port that mobile number to Ooredoo, Ooredoo may take such measures as are necessary to address this issue, including returning the ported number to the original range holder.

* * * END OF TARIFF * * *



Tariff Version Control

Tariff Version Number	Approval Date	Effective Date	Tariff Modifications
003		1 November 2010	Permanent changes to Postpaid Mobile Broadband
004		8 January 2013	New Mobile Data Plans Permanent Change
005		25 February 2013	Permanent Tariff Change, Mobile Number Portability
006		14 April 2013	Permanent Tariff Change, unifying C/B
007		28 January 2014	Permanent Tariff Change, Shared mobile data service.
008		30 January 2014	Permanent Tariff Change, Postpaid Mobile Broadband.
009		16 April 2014	Permanent Tariff Change, Data Scratch Card
010		17 July 2014	Permanent Tariff Change, Data Services
011		16 June 2015	Permanent Tariff Change, Monthly Packs
012		1 October 2015	Permanent Tariff Change, Data Service and
			International Roaming
013		28 July 2016	Permanent Tariff Change, Mobile Internet Pack
014		2 August 2016	Permanent Tariff Change, Data Services
015		18 November 2016	Permanent Tariff Change, Unlimited Data Pack and Fair
			Usage Policy
016	5 January 2017	5 January 2017	Permanent Tariff Change, Fair Usage Policy updated
017	17 July 2017	17 July 2017	Permanent Tariff Change, Standard Validity of Selected
			Data Recharges
018	21 November 2017	21 November 2017	Permanent Tariff Change, Data Recharge.
019	5 April 2018	5 April 2018	Permanent Tariff Change, Mobile Data Adjustments
020	17 April 2018	17 April 2018	Mobile data Scratch Card bonus removal and data
			allowance plus validity change
021	16 August 2018	16 August 2018	Permanent Tariff Change, Shahry Saver Key
022	22 November 2018	22 November 2018	Permanent Tariff Change, Mobile Broadband Revamp.
023	15 January 2020	15 January 2020	CRA Review
024	18 February 2020	18 February 2020	Speed Boosters FUP update (4.1.1.11.)
025	14 June 2020	14 June 2020	New Mobile Broadband Portfolio (4.1.4)
026	1 February 2021	1 February 2021	Postpaid Price Revisions (4.1.1.7, 4.1.2, 4.1.3, 4.1.4)
027	26 April 2021	26 April 2021	New Aamali 5G MBB Plans (4.7)
028	28 August 2022	29 August 2022	RTI 20% discount (2)
029	29 September 2022	29 September 2022	Discount Framework (4.9)