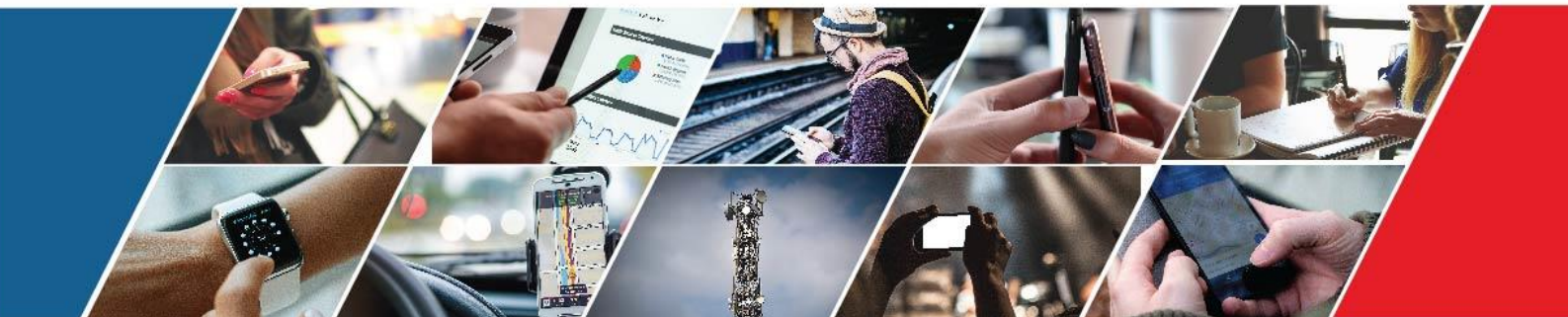




QUALITY OF MOBILE SERVICES BILLING AUDIT KINGDOM OF BAHRAIN - 2018

Version	Date	Auteurs	Détail des modifications
1	01/02/2019	Edouard CLISSON	Creation of document



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This study is published in accordance with Articles 3(b)(1), 3(c)(2), 3(c)(4) and Article 54 of the Telecommunications Law. The purpose of the study is to evaluate and benchmark Quality Levels offered by Mobile Network Operators, Batelco, Viva and Zain, in the Kingdom of Bahrain. The independent study was conducted with an objective End-user perspective by Cabinet Directique and does not represent any views of the Authority.

This study is the property of TRA. Any effort to use this Study for any purpose is permitted only upon the Authority's written consent.

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1. READER'S ADVICE

For a proper understanding of this report, readers are advised to take into account the following key elements:

Quality of Mobile Services Audit is a snapshot of the observed quality and performance offered by Mobile Operators at the time of the measurements campaign.

Mobile Operators are continuously performing modifications and upgrades (including during the audit). Performance at the time of reading the report may be different.

TRA deliberately chose to assess quality from the end user perspective, which involves for example carrying out measurements with mobile devices which are available in Mobile Operator shops, behaving like the user on the field and cross network testing.



2. EXECUTIVE SUMMARY

2.1. REPORT OBJECTIVE

The aim of this report is to evaluate, from an end-user perspective, the accuracy of the billing systems used by mobile network Operators Batelco, Zain and Viva for the following key services:

- National Calls
- National Short Message Services (SMS)
- Data
- International Calls
- Roaming

Subscriber identity modules (SIM cards) used in this study are post-paid packages.

The Authority selected Directique, an international consulting firm, to conduct the assessment using a test method designed to gather a faithful qualitative records from an End-users' point of view, avoiding assessing quality through a pure technical angle as this is performed by Mobile Operators themselves on a regular basis.

This audit was conducted from the 27th September to the 6th November 2018 inclusive.

2.2. POSTPAID PACKAGES

2.2.1. BATELCO

2 postpaid plans have been subscribed.

The tab here under gives for each line of the plan the effective billing and the correspondence with the actual consummation:

Batelco – Postpaid n°1 - 39068089

BD16 - no contract

- Free local minutes to all operators = 1 300
- Local call rates = 15 fils
- SMS rates = 30 fils
- 16GB Data on 4G network

Bill # 1810100011203

Monthly Rental Fees		Start Date	End Date	Total (BD)	Billing ok?
Month 1 - Super 16 no contract - Rental		28/09/2018	09/10/2018	6.400	✓
Month 2 - Super 16 no contract - Rental		10/10/2018	09/11/2018	16.000	✓
Usage	Total usage	Allowance	additional usage	Total (BD)	Billing ok?
National Calls	286 minutes	1 300 minutes	0 minutes	0.000	✓
Rental Charges – Print Bill				0.750	✓



Batelco – Postpaid n°2 - 39086855

BD16 - no contract

- Free local minutes to all operators = 1 300
- Local call rates = 15 fils
- SMS rates = 30 fils
- 16GB Data on 4G network

Bill # 1810280273957

Monthly Rental Fees	Start Date	End Date	Total (BD)	Billing ok?
Month 1 - Super 12 no contract - Rental	28/09/2018	27/10/2018	6.400	✓
Month 2 - Super 12 no contract - Rental	28/10/2018	27/11/2018	16.000	✓
20 GB Data Voucher	18/10/2018		10.000	✓
8 GB Data Voucher	23/10/2018		5.000	✓

Usage	Total usage	Allowance	additional usage	Total (BD)	Billing ok?
National Calls Summary					
Calls to Batelco (Free)	1 300 min.	1 300 min.	0 min.	0.000	✓
Calls to Batelco (Free)	158 min.	0 minute	158 min.	2.370	✓
Extra Charges					
National Calls	1.458 min.	0 min.	1.458 min.	2.370	✓
Roaming Calls	10 min.	0 min.	10 min.	2.260	✓
Roaming SMS	10 SMS	0 SMS	10 SMS	0.230	✓
Roaming GPRS	10.710 MB	0 MB	10.710 MB	2.461	✓
SMS to Batelco (charged)	499 SMS	0 SMS	499 SMS	14.970	✓
SMS to international (charged)	1 SMS	0 SMS	1 SMS	0.030	✓



2.2.1.1. ROAMING DETAILS - DUBAI

TYPE	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/unit (BD)	Billing ok?
Call	20/10/2018	DU-UAE	Bahrain	10	2.26	0.226	✓
SMS	20/10/2018	DU-UAE	Bahrain	10	0.23	0.023	✓
Data	20/10/2018	DU-UAE		10.698	2.461	0.230	✓

Volumes of Call to Bahrain, Local calls and SMS are correctly calculated

In **Dubai**, the following SMS has been received when activating the SIM:

"Welcome to United Arab Emirates, peak rates per minute BD charges:

DU - Receive call 0.105, **Local call 0.094, Call to Bahrain 0.233, SMS 0.026, Data 0.320 per MB**

Rates may be subject to change, for more info visit www.batelco.com"

Tariffs - Batelco's website:

	Operator	Peak Rate	Off Peak Rate	SMS
Calling Bahrain	du	0.226	0.226	0.023

Conclusion: in Dubai, calls to Bahrain are billed in accordance with Batelco's price on their website, prices received by SMS are not updated.

2.2.1.2. ROAMING DETAILS - FRANCE

TYPE	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call	06/11/2018	Orange	Bahrain	3	3.9	1.300	✓
Local Calls	06/11/2018	Orange	France	1	0.45	0.450	✓
SMS	06/11/2018	Orange	Bahrain	2	0.284	0.142	✓

In **France**, the following SMS has been received when activating the SIM:

"Welcome to France, peak rates per minute BD charges:

Orange - Receive call 0.320, **Local call 0.450, Call to Bahrain 1.300, SMS 0.142, GPRS 2.363 per MB**

Rates may be subject to change, for more info visit www.batelco.com"

Tariffs - Batelco's website:

	Operator	Peak Rate	Off Peak Rate	SMS
Calling locally in	Orange	0.450	0.450	0.142
Calling Bahrain	Orange	1.300	1.300	1.300

Conclusion: calls to Bahrain are billed in accordance with Batelco's price on their website, and tariffs received by SMS are not updated.



2.2.2. VIVA

2 postpaid plans have been subscribed.

The tab here under gives for each line of the plan the effective billing and the correspondence with the actual consummation:

Viva – Postpaid n°1 - 35403220

Viva new postpaid SIM only LTE BD 16 Plan

- Free local min. to all operators = 1 500
- Local call rates = 25 fils/min.
- SMS rates = 20 fils
- 22GB Data on 4G network

Bill ref: B1-122663986

Monthly Rental Fees		Start Date	End Date	Total (BD)	Billing ok?
Viva Postpaid Connection fee		14/10/2018		5.000	✓
VIVA new postpaid SIM only LTE BD 16 Plan		20/10/2018	19/11/2018	16.000	✓
VIVA new postpaid SIM only LTE BD 16 Plan		28/09/2018	19/10/2018	11.733	✓
Usage	Total usage	Allowance	Add. usage	Total (BD)	Billing ok?
VIVA to VIVA Calls	833 min.	765 min.	118 min.	2.900	✓
VIVA to Other Network Calls	217 min.	187 min.	30 min.	0.750	✓
VIVA to VIVA SMS	396 SMS	0 SMS	396 SMS	7.920	✓
National Data	11.3353 GB	11.3353 GB	0 GB	0.000	✓

Viva – Postpaid n°2 - 35404220

Viva new postpaid SIM only LTE BD 16 Plan

- Free local min. to all operators = 1 500
- Local call rates = 25 fils/min.
- SMS rates = 20 fils
- 22GB Data on 4G network

Bill ref: B1-122663937

Monthly Rental Fees		Start Date	End Date	Total (BD)	Billing ok?
Viva Postpaid Connection fee		28/09/2018		5.000	✓
VIVA new postpaid SIM only LTE BD 16 Plan		20/10/2018	19/11/2018	16.000	✓
VIVA new postpaid SIM only LTE BD 16 Plan		28/09/2018	19/10/2018	11.733	✓
Mobile data Once-Off 10HC		15/10/2018		10.000	✓
Mobile data Once-Off 10HC Plus		18/10/2018		10.000	✓
Usage	Total usage	Allowance	Add. usage	Total (BD)	Billing ok?
VIVA to VIVA Calls	424 min.	424 min.	0 min.	0.000	✓
National Data	32.0178 GB	32.0178 GB	0 GB	0.000	✓
Mobile Data Once-Off 5 HC				5.000	✓
Mobile Data Once-Off 5 HC Plus				5.000	✓



2.2.2.1. ROAMING DETAILS - DUBAI

TYPE	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/U (BD)	Billing ok?
Call Bahrain	21/10/2018	ETILISAT	Bahrain	00:11:00	2.486	0.226	✓
Local call	21/10/2018	ETILISAT	Dubai	00:02:00	0.18	0.090	✓
SMS	21/10/2018	ETILISAT	Bahrain	11	0.253	0.023	✓
Data	21/10/2018	ETILISAT	Bahrain	19.873 MB	4.491	4.425	✗

Volumes of Call to Bahrain, Local calls and SMS are correctly calculated

In **Dubai**, the following SMS has been received when activating the SIM:

"For your reference, the peak roaming rates while in (UNITED ARAB EMIRATES) in BD/min:
(Etisalat) Incoming Calls:0.083 ,Local:0.090 ,Bahrain:0.226 ,Call GCC:0.226 ,SMS:0.023
,Data:0.489 per MB

Rates may be subject to change."

Billed amounts are in accordance with tariffs received by SMS for Calls and SMS, but **not for Data**

2.2.2.2. ROAMING DETAILS – FRANCE

TYPE	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call Bahrain	02/11/2018	Orange France	Bahrain	00:03:00	3	1.000	✓
Local call	02/11/2018	Orange France	France	00:01:00	0.5	0.500	✓
SMS	02/11/2018	Orange France	Bahrain	3	0.75	0.250	✓
Data	02/11/2018	Orange France	Bahrain	25.899 MB	25.898	1.000	✓

Volumes of Call to Bahrain, Local calls and SMS are correctly calculated

Billed amounts are in accordance with tariffs on Viva's website:

France						
Postpaid						
country	Operator	Incoming Call	Local Call	Calling Home	SMS	GPRS per MB
France	Free Mobile	0.3	0.3	1.55	0.145	5.985
France	Orange	0.5	0.5	1	0.25	5
France	SFR	0.52	0.43	1.105	0.145	5.99

In **France**, the following SMS has been received when activating the SIM:

"Dear customer, while roaming with France Orange
following are the VIVA Postpaid charges: (calling within France **BD 0.500/min**, calling
Bahrain **BD 1.000/min**, sending **SMS BD 0.250**, incoming calls BD 0.500/min, GPRS BD
5.000/MB."

- Billed amounts are in accordance with tariffs received by SMS



2.2.3. ZAIN

2 postpaid plans have been subscribed.

The tab here under gives for each line of the plan the effective billing and the correspondence with the actual consummation:

Zain – Postpaid n°1 - 66638531

Package Charges Postpaid 15 – non-contracted

- Local Calls = 1 200 min.
- Local call rates = 15 fils/min.
- SMS rates = 30 fils
- 16GB Data on 4G network

Monthly Rental Fees	Start Date	End Date	Total (BD)	Billing ok?
Once off registration fee (One Off)			5.000	✓
Package PostPaid 15	28/09/2018	30/09/2018	1.500	✓
Package PostPaid 15	01/11/2018	30/11/2018	15.000	✓

Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Month 1					
Local calls	975 min.	975 min.	0 min.	0.000	✓
SMS	1 SMS	1	0	0.000	✓
Internet	18.429 GB	16 GB	2.429 GB	0.000	✓
Month 2					
Call made while roaming	3:09	0	3:09	5.907	✓
Other Services – GPRS roaming	56140 KB	56140 KB		38.414	✓

Roaming Calls, SMS and data

France:

TYPE	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call	06/11/2018	Bouygues France	Bahrain	00:03:00	4.962	1.654	✗
Local call	06/11/2018	Bouygues France	France	00:01:00	0.559	0.559	✗
SMS	06/11/2018	Bouygues France	Bahrain	2	0.386	0.193	✗
data	06/11/2018	Bouygues France		23 090 KB	15.783	3.158	✗



Not one of billed amounts are in accordance with tariffs on Zain's website:

- Bouygues France :**

PostPaid		
Roaming Tariff Rates	Peak	Off - Peak
Incoming Calls	0.613	0.563
Local	-	0.376
Local calls	0.417	0.417
Bahrain	1.46	1.46
SMS Rate	0.174	
GPRS Rate PER MB	3.338	

These rates are subject to change by the visited operator.

These rates may also be subject to currency exchange fluctuations and foreign taxes that may be applied by the visited country.

Those rates are indicative, as described on the disclaimer under the table.

But no SMS has been received in France when activating the device.

Undue data wrongly billed

As shown in the tab here under, a total of 152 data sessions with no customer usage has been wrongly billed to the customer, for a total of 22.6BD. This amount should not be charged to the customer, as it does not correspond to an actual use of data while roaming.

TYPE	Nb billed sessions	Volume	Amount (BD)	Billing ok?
Data session	5	23.1MB	15.783	☒
Data unexpected usage	152	33.5MB	22.631	☒

Moreover, detailed bill shows that a lot of those sessions have been billed several times (up to 6 times):

Number	Country	Date	Time	Dur./Vol	Type	Charg
20820	FRAF3	02/11/2018	14:24:32	930KB	G	0.636
20820	FRAF3	02/11/2018	14:24:32	130KB	G	0.089
20820	FRAF3	02/11/2018	14:24:32	10KB	G	0.007
20820	FRAF3	02/11/2018	14:42:14	930KB	G	0.636
20820	FRAF3	02/11/2018	14:42:14	930KB	G	0.636
20820	FRAF3	02/11/2018	14:42:14	930KB	G	0.636
20820	FRAF3	02/11/2018	14:42:14	930KB	G	0.636
20820	FRAF3	02/11/2018	14:42:14	10KB	G	0.007
20820	FRAF3	02/11/2018	14:42:14	10KB	G	0.007
20820	FRAF3	02/11/2018	14:42:52	4620KB	test	3.158
20820	FRAF3	02/11/2018	14:42:56	4610KB	test	3.151
20820	FRAF3	02/11/2018	14:42:59	4620KB	test	3.158
20820	FRAF3	02/11/2018	14:43:02	4620KB	test	3.158
20820	FRAF3	02/11/2018	14:43:10	4620KB	test	3.158
20820	FRAF3	02/11/2018	14:43:18	930KB	G	0.636
20820	FRAF3	02/11/2018	14:43:18	930KB	G	0.636
20820	FRAF3	02/11/2018	14:43:18	930KB	G	0.636
20820	FRAF3	02/11/2018	14:43:18	180KB	G	0.123
20820	FRAF3	02/11/2018	14:43:18	10KB	G	0.007
20820	FRAF3	02/11/2018	14:43:18	10KB	G	0.007

There is clearly a problem of billing for data roaming which leads to a disproportionate extra amount for the customer.



Zain – Postpaid n°2 - 66638532

Postpaid 15 - non contracted

- Free local min. to all operators = 1 200
- Local call rates = 15 fils/min.
- SMS rates = 30 fils
- 16GB Data on 4G network

Monthly Rental Fees	Start Date	End Date	Total (BD)	Billing ok?
Once off registration fee (One Off)			5.000	✓
Package PostPaid 15	28/09/2018	30/09/2018	1.500	✓
Package PostPaid 15	01/10/2018	31/10/2018	15.000	✓

Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Month 1					
Local calls	2.293 min.	1200 min.	1 093 min.	16.395	✓
SMS	604 SMS		604 SMS	18.120	✓
Video calls	1 minute		1 minute	0.065	✓
Calls made while roaming	12:18 min.		12:18 min.	3.773	✓
Internet/WAP	46.884GB	16GB	30.884GB		
Other Services – GPRS roaming	48 930 KB		48 930 KB	10.800	✓

All prices for roaming calls & SMS are in line with the announced tariffs by Zain.

Roaming Calls, SMS and data

Dubai:

TYPE	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call	21/10/2018	ETISALAT-UAE	Bahrain	00:14:00	3.164	0.226	✓
Local call	21/10/2018	ETISALAT-UAE	Dubai	00:03:00	0.269	0.090	✓
SMS	21/10/2018	ETISALAT-UAE	Bahrain	10	0.34	0.034	✓
Data	21/10/2018	ETISALAT-UAE		48.93 MB	10.8	0.212	✓
				TOTAL	14.573		✓

Volumes of Call to Bahrain, Local calls and SMS are correctly calculated.

But billed amounts for **SMS** are not in line with received SMS:

"For your reference, the peak roaming rates while in (UNITED ARAB EMIRATES)in BD/min:
(Etisalat) Incoming Calls:0.083 ,Local:0.090 ,Bahrain:0.226 ,Call GCC:0.226 ,SMS:0.023
,Data:0.489 per MB"



And also with tariffs on Zain's website:

ETISALAT-UAE:

PostPaid		
Roaming Tariff Rates	Peak	Off - Peak
Incoming Calls	-	0.083
Local	-	0.090
Local calls	-	-
Bahrain	-	0.226
Call GCC	-	0.226
SMS Rate	0.023	
GPRS Rate PER MB	0.226	

Furthermore, as no SMS was received to explain tariffs in **Dubai**, it is impossible for the consumer to evaluate the final cost of its communications.



3. ANNEX

3.1. BATELCO BILLS

39068089

Batelco Services Bill			
		Account No. 100119169 Bill Profile 2000047477 Bill No. 181010001203 Bill Date 10/10/2018 Bill Period 28/09/2018 - 09/10/2018	
Balance Brought Forward	BD 0.000	Previous Billed Amount	BD 0.000
Current Charges	BD 25.150	Payment Received	BD 0.000
For Period 28/09/2018 - 09/10/2018		Balance Brought Forward	BD 0.000
Total Amount Due	BD 25.150	Total Adjustments	BD 0.000
Payment Due Date 19/10/2018		Total Disputes	BD 0.000
Summary of Current Charges			
Mobile Voice & Internet Services			
Rental Charges	BD 22.400		
One Time Charges	BD 0.000		
Usage Charges	BD 0.000		
Discounts	BD 0.000		
Total	BD 22.400		
Other Services			
Rental Charges	BD 0.750		
One Time Charges	BD 0.000		
Usage Charges	BD 0.000		
Discounts	BD 0.000		
Total	BD 0.750		
			
When making a payment, please present this page in full.			
Bill Date 10/10/2018	Payment Due Date 19/10/2018	Total Amount Due	BD 25.150
Batelco Reward Points 0 Batelco Reward points are accumulated on account level for ID: 031115764			
Payment Received Details Details not available			
Mobile Voice & Internet Services			
Summary of Charges			
Services	Service Status	Amount	
39068089	No Contract 80%	Active	BD 22.400
Total			BD 22.400
39068089 - Bill Details			
Rental Charges This section covers all the monthly charges for the subscribed services.			
Charges	Date	Amount	
Super 16 No Contract	28/09/2018 - 09/10/2018	BD 6.400	
Super 16 No Contract	10/10/2018 - 09/11/2018	BD 16.000	
Total		BD 22.400	
Usage Charges This section includes additional usage charges that are not covered by your monthly package plan or additional one time services.			
Charges	Unit	Usage	Amount
National Calls	Minute	295	BD 0.000
Total			BD 0.000
Usage Charges Details			
National Calls Summary This section includes a summary of all national voice and video calls to Batelco, other operators, international, and premium numbers (196, 141, toll free numbers, and special rate numbers).			
Charges	Minutes	Amount	
Calls to Batelco (Free)	295	BD 0.000	
Total		BD 0.000	
Other Services			
Rental Charges This section covers all the monthly charges for the subscribed services.			
Charges	Date	Amount	
Print Bill	28/09/2018 - 09/10/2018	BD 0.750	
Total		BD 0.750	



Batelco Services Bill



Balance Brought Forward	BD	43,000 (-)	Previous Billed Amount	BD	0.000
Current Charges	BD	70.071	Payment Received - Thank you	BD	43,000
For Period	28/09/2018 - 27/10/2018		Balance Brought Forward	BD	43,000 (-)
Total Amount Due	BD	27.071	Total Adjustments	BD	0.000
Payment Due Date	06/11/2018		Total Disputes	BD	0.000

Mobile Voice & Internet Services		
Rental Charges	80	32.000
One Time Charges	80	15.000
Usage Charges	80	22.321
Discounts	80	0.000
Total	80	69.321

Rental Charges	BD	0.750
One Time Charges	BD	0.000
Usage Charges	BD	0.000
Discounts	BD	0.000
Total	BD	0.750



Bill Date	28/10/2018	Payment Due Date	06/11/2018	Total Amount Due	BD	27.071
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Batelco Reward Points 0
Batelco Reward points are accumulated on account level for ID 83719764

For Batelco's Code of Practice, kindly refer to Batelco.com

Method	Type	Date		Amount
Cash	Bill Payment	07/10/2018	80	21,000
Debit Card	Bill Payment	21/10/2018	80	22,000
Total			80	43,000

Summary of Charges			
Services		Service Status	Amount
39086855	No Contract BD76	Active	BD 69,321
Total		BN	69,321

Rental Charges

This section covers all the monthly charges for the subscribed services.

Charges	Date		Amount
Super 16 No Contract	28/09/2018 - 27/10/2018	80	16,000
Super 16 No Contract	28/10/2018 - 27/11/2018	80	16,000
Total		80	32,000

This section includes charges for any additional once off services subscribed to

Charges	Date		Amount
20Gb Data Voucher	18/10/2018	80	10,000
8Gb Data Voucher	23/10/2018	80	5,000
Total		80	15,000

This section includes additional usage charges that are not covered by your monthly package plan or additional one time services.

Charges	Unit	Usage	Amount
National Calls	Minute	1,458	80
Roaming Calls	Minute	10	80
Roaming SMS	Message	10	80
Roaming GPRS	MB	10,710	80
SMS	Message	500	80
Total			80

National Calls Summary
This section includes a summary of all national voice and video calls to Batelec, other operators, international, and premium numbers (196, 141, toll free numbers, and special rate numbers).

Charges	Minutes		Amount
Calls to Bateico (Free)	1,300	BD	0.000
Calls to Bateico (Charged)	158	BD	2.370
Total		BD	2.370

This section cover all incoming and outgoing calls while roaming

Called Number	Operator	Date	Time	Duration	Amount
0097353784439	DU 42403(OUT)	20/10/2018	11:37:42	00:00:59	BD 0.226
0097353784439	DU 42403(OUT)	20/10/2018	11:37:57	00:00:59	BD 0.226
0097353784439	DU 42403(OUT)	20/10/2018	11:42:01	00:00:52	BD 0.226
0097353784439	DU 42403(OUT)	20/10/2018	11:43:19	00:00:51	BD 0.226
0097353784439	DU 42403(OUT)	20/10/2018	11:44:25	00:00:42	BD 0.226
0097353784439	DU 42403(OUT)	20/10/2018	11:46:28	00:00:41	BD 0.226
0097353784439	DU 42403(OUT)	20/10/2018	11:47:21	00:00:46	BD 0.226

Page 2 of 3

GRACE SHERYL ANN CHUA ARCIAGA
Bill Profile: 2000047479

This section cover all incoming and outgoing calls while roaming.

Call Number	Operator	Date	Time	Duration	Amount
009735534439	DU 42403(0U1)	20/07/2018	11:49:03	00:00:43	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:11	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:17	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:24	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:31	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:38	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:45	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:48	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:51	SMS	80
009735534439	DU 42403(0U1)	20/07/2018	11:50:54	00:00:44	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:54	SMS	80
009735960079	DU 42403(0U1)	20/07/2018	11:50:57	SMS	80
009735534439	DU 42403(0U1)	20/07/2018	11:52:24	00:00:50	80
DU 42403	DU 42403(0U1)	20/07/2018	11:57:29	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:57:39	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:57:41	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:57:45	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:03	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:06	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:08	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:10	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:11	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:15	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:15	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:16	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:17	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:18	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:19	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:24	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:27	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:31	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:34	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:36	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:39	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:43	0:50:18 SMS	80
DU 42403	DU 42403(0U1)	20/07/2018	11:58:55	0:19:08 SMS	80
Total					80

This section includes a summary of all national SMS sent to Batelco, other operators, international, and premium numbers.

Destination	Number	Amount
SMS to Batelco (Charged)	499	80 14.970
SMS to International (Charged)	1	80 0.030
Total		80 15.000

This section covers all the monthly charges for the subscribed services.

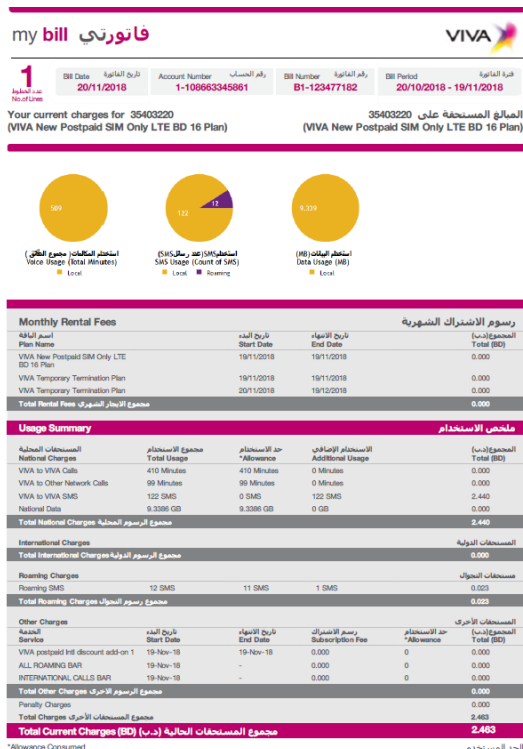
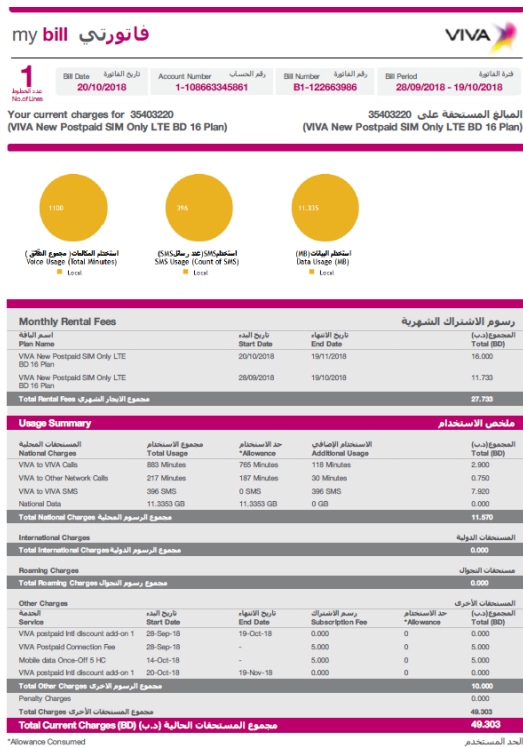
Charges	Date	Amount
Print Bill	28/09/2018 - 27/10/2018	BD 0.750
Total		BD 0.750

Page 3 of 3

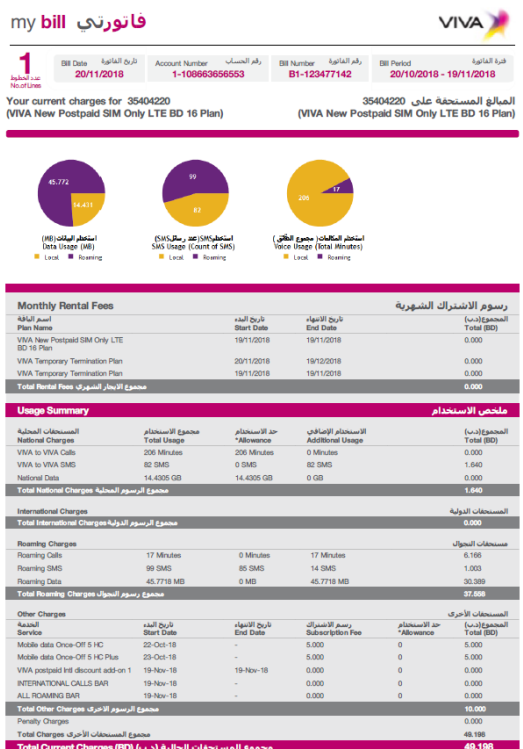
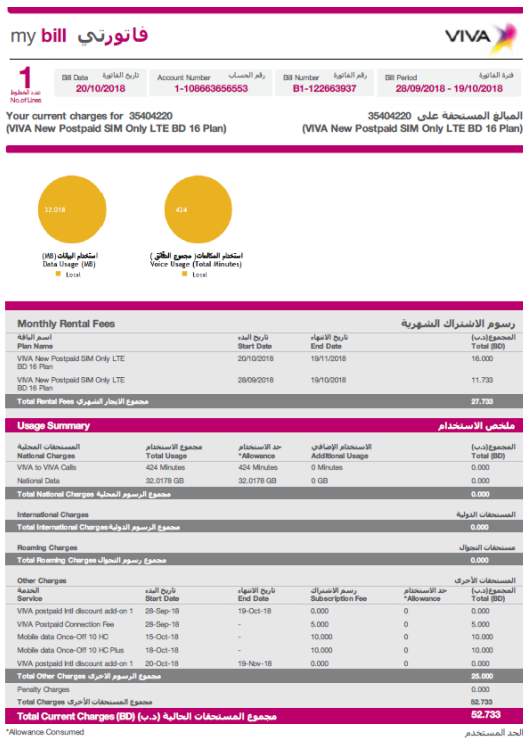


3.2. VIVA BILLS

35403220



35404220



3.3. ZAIN BILLS

66638531

Invoice

فاتورة

Mobile No. 66638531

GRACE SHERLY ANN CHUA ARIAGA

N/A

N/A

Payments Made:

المبالغ المدفوعة:

Amount Due:

المبلغ المستحق (للمدفعة الفورية)

BD 0.000

Current Charges:

الشحرات الحالية:

BD 21.500

Total Amount Due:

إجمالي المبلغ المستحق:

BD 21.500

Payment Due Date:

تاريخ استحقاق المبلغ:

21/10/2018

Customer Care Centre

مركز خدمة العملاء

Use Chat: [kh.zain.com/bahrain](#) / Quick Pay: [kh.zain.com](#) / Zain Bahrain App

Usage and Charges Summary

Service	Total Usage (Min/Sec)	Package Allowance (Min/Sec)	Additional Usage (Min/Sec)	Additional Charges (BD)	Current Charges (BD)
Periodic Subscriptions					
Once Off Registration Fee (One Off)				5.000	
Package Charges: Post Paid 15 (28/09/2018 - 30/09/2018)				1.500	
Package Allowance: 1200 mins Local Calls, 2 GB GPRS/EDGE/3G/HSDPA					
Package Charges: Post Paid 15 (01/10/2018 - 31/10/2018)				15.000	
Package Allowance: 1200 mins Local Calls, 16 GB GPRS/EDGE/3G/HSDPA					
Current Charges:					21.500

Invoice

فاتورة

Mobile No. 66638531

GRACE SHERLY ANN CHUA ARIAGA

N/A

N/A

Payments Made:

المبالغ المدفوعة:

-17/10/18 Cheque: BD 21.500

Amount Due:

المبلغ المستحق (للمدفعة الفورية)

BD 0.000

Current Charges:

الشحرات الحالية:

BD 15.000

Total Amount Due:

إجمالي المبلغ المستحق:

BD 15.000

Payment Due Date:

تاريخ استحقاق المبلغ:

21/11/2018

Customer Care Centre

مركز خدمة العملاء

Use Chat: [kh.zain.com/bahrain](#) / Quick Pay: [kh.zain.com](#) / Zain Bahrain App

Usage and Charges Summary

Service	Total Usage (Min/Sec)	Package Allowance (Min/Sec)	Additional Usage (Min/Sec)	Additional Charges (BD)	Current Charges (BD)
Periodic Subscriptions					
Package Charges: Post Paid 15 (01/11/2018 - 30/11/2018)				15.000	
Package Allowance: 1200 mins Local Calls, 16 GB GPRS/EDGE/3G/HSDPA					
Additional Call Charges					
Local Calls	975:00	975:00		1 mgs	
Sub - Total:					0.000
Value Added Services					
Internet WAP (GPRS/EDGE/3G/HSDPA)	18.429 GB	16 GB		2.429 GB	
Internet					0.000
Sub - Total:					0.000
Current Charges:					15.000

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• إلهي المبلغ المستحق بالبطاقات التي كانت من إصدار آخر الفاتورة.

• إلهي المبلغ المستحق بالبطاقات التي كانت من إصدار آخر الفاتورة.

• Total payments, credits and debits applied according to invoice.

• The above amount should be paid to the order of Zain Bahrain S.S.C.

Page: 4 / 5

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Page: 5 / 7

Invoice

فاتورة

Multi-Line

GRACE SHERLY ANN CHUA ARIAGA

ATTENTION: 0

N/A

Payments Made:

المبالغ المدفوعة:

-04/11/18 Cheque: BD 64.153

-04/11/18 Cheque: BD 15.000

-19/11/18 Cash: BD 45.200

-29/11/18 Cash: BD 31.000

Amount Due:

المبلغ المستحق (للمدفعة الفورية)

BD - 49.007

Current Charges:

الشحرات الحالية:

BD 68.201

Total Amount Due:

إجمالي المبلغ المستحق:

BD 19.194

Payment Due Date:

تاريخ استحقاق المبلغ:

21/12/2018

Customer Care Centre

مركز خدمة العملاء

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Account Details

Mobile No.	Description	Status	Current Charges (BD)
37760783	GRACE SHERLY ANN CHUA	Connected	23.880
66638531	GRACE SHERLY ANN CHUA ARIAGA	Terminated	44.321
Total Current Charges:			68.201

Invoice

فاتورة

Mobile No. 66638531

GRACE SHERLY ANN CHUA ARIAGA

N/A

N/A

Payments Made:

المبالغ المدفوعة:

N/A

Amount Due:

المبلغ المستحق (للمدفعة الفورية)

BD - 44.400

Current Charges:

الشحرات الحالية:

BD 44.321

Total Amount Due:

إجمالي المبلغ المستحق:

BD - 0.079

Payment Due Date:

تاريخ استحقاق المبلغ:

21/12/2018

Customer Care Centre

مركز خدمة العملاء

Use Chat: [kh.zain.com/bahrain](#) / Quick Pay: [kh.zain.com](#) / Zain Bahrain App

Usage and Charges Summary

Service	Total Usage (Min/Sec)	Package Allowance (Min/Sec)	Additional Usage (Min/Sec)	Additional Charges (BD)	Current Charges (BD)
Additional Call Charges					
Calls Made While Roaming	3:09			5.907	
Sub - Total:					5.907
Value Added Services					
Other Services					
OPRS Roaming	56140 KB			38.414	
Sub - Total:					38.414
Current Charges:					44.321

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• إلهي المبلغ المستحق بالبطاقات التي كانت من إصدار آخر الفاتورة.

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• The above amount should be paid to the order of Zain Bahrain S.S.C.

Page: 1 / 9

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• إلهي المبلغ المستحق بالبطاقات التي كانت من إصدار آخر الفاتورة.

• إلهي المبلغ المستحق بالبطاقات التي كانت من إصدار آخر الفاتورة.

• Total payments, credits and debits applied according to invoice.

• The above amount should be paid to the order of Zain Bahrain S.S.C.

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Invoice

فاتورة

Mobile No. 66638532

المبلغ المستحق: **BD 21.500**

17/10/18 Cheque: **BD 21.500**

GRACE SHERYL ANV CHUA ARCIAGA
N/A
N/A



No. of Lines: عدد الخطوط: 1 Invoice No.: رقم الفاتورة: 78870031 Invoice Period: فترة الفاتورة: من: 01/10/18 To: 31/10/18
Contract No.: رقم العقد: 1000468054 Invoice Date: تاريخ الفاتورة: 31/10/18

المبلغ المستحق (بدون): **BD 0.000**
المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**
المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**
تاريخ الدفع المستحق: **21/11/2018**

Customer Care Centre
Use Chat: [http://chat.zainbahrain.com](#)
Quick Pay: [http://zain.com.om](#) / Zain Bahrain App

مركز خدمة العملاء
استخدم الدردشة: [http://chat.zainbahrain.com](#)
الدفع السريع: [http://zain.com.om](#) / تطبيق زين البحرين

Usage and Charges Summary

Service	Total Usage (Min/Sec)	Package Allowance (Min/Sec)	Additional Usage (Min/Sec)	Additional Charges (BD*)	Current Charges
Periodic Subscriptions					
Package Charges: Post Paid 15 (01/11/2018 - 30/11/2018)					15.000
Package Allowance: 1200 mins Local Calls, 16 GB GPRS/EDGE/3G/HSDPA					
Additional Call Charges					
Local Calls	2293.00	1200.00	1093.00	16.395	
GMS	604 msg		604 msg	18.120	
Video Call	1.00		1.00	0.045	
Calls Made While Roaming	12.18		12.18	3.773	
Sub - Total:					38.353
Value Added Services					
Internet/SWAP (GPRS/EDGE/3G/HSDPA)					
Internet:	46.884 GB	16 GB	30.884 GB		
Other Services					
GPRS Roaming	48930 KB		48930 KB	10.800	
Sub - Total:					10.800
Current Charges:				64.153	

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* المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**
* المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**
* المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**

* المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**
* المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**
* المبلغ المستحق (بما في ذلك: المدة المتبقية): **BD 64.153**

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Invoice 66638532		
Contract No. 1000468054	Invoice No. 78870051	Invoice Date 31/10/2018

Usage Details

Number	Country	Time duration	Time Month	Dur/Val Min/Sec	Type	Charges BO1	Number	Country	Time duration	Time Month	Dur/Val Min/Sec	Type	Charges BO1
Calu/GPRS Made While Roaming Time is as per roaming country							Calu/GPRS Made While Roaming Time is as per roaming country						
732378429	UA:R	21/10/2018	09:43:18	00:00:54	U	0.026	42602	AR:TC	21/10/2018	09:27:28	10:08	G	0.002
732378429	UA:R	21/10/2018	09:43:18	00:00:51	U	0.026	42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002
732378429	UA:R	21/10/2018	09:49:37	00:01:00	U	0.026	42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002
732378429	UA:R	21/10/2018	09:53:39	00:00:38	U	0.026	42602	AR:TC	21/10/2018	09:27:28	10:08	G	0.002
732378429	UA:R	21/10/2018	09:53:20	00:00:56	U	0.026	42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002
732378429	UA:R	21/10/2018	09:53:39	00:00:38	U	0.026	42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002
732378429	UA:R	21/10/2018	09:54:33	00:01:05	U	0.042	42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.042
732378429	UA:R	21/10/2018	09:56:31	00:01:05	U	0.042	42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.042
732378429	UA:R	21/10/2018	09:57:21	00:01:08	U	0.042	42602	ET:ITALY	21/10/2018	09:55:02	46:08	G	0.009
732381335	UA:R	21/10/2018	10:06:44	1	S	0.004	Sub-Total: 14.573						
732381335	UA:R	21/10/2018	10:06:44	1	S	0.004	Total International/Roaming Charges: 14.573						
732381335	UA:R	21/10/2018	10:06:49	1	S	0.004							
732381335	UA:R	21/10/2018	10:06:52	1	S	0.004							
732381335	UA:R	21/10/2018	10:06:57	1	S	0.004							
732381335	UA:R	21/10/2018	10:06:58	1	S	0.004							
732381335	UA:R	21/10/2018	10:06:58	1	S	0.004							
732381335	UA:R	21/10/2018	10:07:00	1	S	0.004							
732381335	UA:R	21/10/2018	10:06:58	1	S	0.004							
732381335	UA:R	21/10/2018	10:07:03	1	S	0.004							
732381335	UA:R	21/10/2018	10:10:23	00:00:03	U	0.000							
732378429	UA:R	21/10/2018	10:33:26	00:00:44	U	0.026							
732378429	UA:R	21/10/2018	11:30:32	00:00:19	U	0.019							
42602	AR:TC	21/10/2018	08:43:18	1380:08	G	0.305							
42602	ET:ITALY	21/10/2018	08:48:28	10:08	G	0.002							
42602	AR:TC	21/10/2018	08:49:21	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	08:49:36	10:08	G	0.002							
42602	AR:TC	21/10/2018	08:49:36	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:02:12	4601:08	G	1.020							
42602	ET:ITALY	21/10/2018	09:08:45	4610:08	G	1.017							
42602	ET:ITALY	21/10/2018	09:08:46	4610:08	G	1.020							
42602	AR:TC	21/10/2018	09:08:48	4601:08	G	1.020							
42602	ET:ITALY	21/10/2018	09:08:50	4601:08	G	1.020							
42602	AR:TC	21/10/2018	09:08:52	4601:08	G	1.020							
42602	ET:ITALY	21/10/2018	09:08:56	4601:08	G	1.020							
42602	AR:TC	21/10/2018	09:08:56	4601:08	G	1.020							
42602	ET:ITALY	21/10/2018	09:09:01	4601:08	G	1.020							
42602	AR:TC	21/10/2018	09:09:05	4601:08	G	1.020							
42602	AR:TC	21/10/2018	09:09:10	2401:08	G	0.053							
42602	ET:ITALY	21/10/2018	09:11:24	2801:08	G	0.053							
42602	ET:ITALY	21/10/2018	09:12:07	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:12:07	3901:08	G	0.086							
42602	ET:ITALY	21/10/2018	09:12:07	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:12:07	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:12:07	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:27:28	80:08	G	0.018							
42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002							
42602	ET:ITALY	21/10/2018	09:27:28	10:08	G	0.002							

Type: Wireless Call, GPRS, SMS, MMS, WAP, MMS, W



End of document

