



# Quality of Mobile Services **Billing audit**

Kingdom of Bahrain - 2017



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.

This document contains information and statistics that have been obtained from sources believed to be reliable in regard to the subject matter covered.

This document does not however constitute commercial, legal or other advice however so described. The Telecommunications regulatory Authority of the Kingdom of Bahrain (the "TRA") and Directique exclude any warranty and, or liability, expressed or implied, as to the quality, completeness, adequacy and accuracy of the information, statements and statistics contained within this document. This document is a study and it is a non-binding document. It has no legal effect. This document does not represent an official position of the TRA, but is intended to stimulate debate in the part of stakeholders and public. It does not prejudice the form or content of any future proposal by the TRA.

The TRA and Directique reserve the right to change and update the information, statements and statistics provided in this document at its discretion and without prior notification and assumes no obligation to update the document on the basis of suggestions, comments and/or queries made by third parties.

The TRA and Directique assume no responsibility for any consequences that may arise in the absence of such changes and/or updates.

To the fullest extent permitted by law, neither the TRA or any of its officers however so described or agents nor Directique will assume responsibility and/or liability for any loss or damage, including losses or damages such as loss of goodwill, income, profit or opportunity, or any other claim of third parties, arising from or related to the use of the content of this document.

This publication or parts thereof may only be reproduced or copied with the prior written permission from Directique or TRA Bahrain.



# **TABLE OF CONTENTS**

1	READER'S ADVICE	4
2	EXECUTIVE SUMMARY	5
	2.1 REPORT OBJECTIVE	
	2.2 POST-PAID MEASUREMENT RESULTS	e
3	ANNEX	16
	3.1 BATELCO BILLS	16
	3.2 VIVA BILLS	19
	3.3 ZAIN BILLS	20



## 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 3<sup>h</sup> September to the 20<sup>th</sup> November 2017 inclusive.



## 2.2 Post-paid Measurement Results

## 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 - 39441805

Super 12 - no contract

Free minutes 800

- Free local minutes to all operators = 800
- Local call rates = 15 fils
- SMS rates = 30 fils
- 12GB Data on 4G network
- International SMS rate is 30Fils/SMS

Note: Super 12 contract has been changed into a Super 16 contract on the 25 sept.

Monthly Rental Fees	Start Date	End Date	Total (BD)	Billing ok?
Bill # 171018112985				
SIM and Reg. Fee	03/09/2017		5.000	$\checkmark$
Month 1 - Super 12 no contract - Rental	03/09/2017	17/09/2017	5.806	$\checkmark$
Month 2 - Super 12 no contract - Rental	18/09/2017	17/10/2017	17.806	$\checkmark$
Other SIM and Reg. Fee	03/09/2017		5.000	X
Bill # 171018112895				
Month 2 – AD - Super 12 no contract - Rental	25/09/2017	17/10/2017	-9.200	$\checkmark$
Month 2 - Super 16 no contract - Rental	18/10/2017	17/11/2017	16.000	$\overline{\checkmark}$
Month 3 - Super 16 no contract - Rental	25/09/2017	17/10/2017	12.267	$\checkmark$

Registration fees has been billed 2 times.

Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Free Minutes Used – month 1	313 minutes	800 minutes	0 minutes	0.000	V
Charged SMS to Batelco – month 1	166 SMS	0	166 SMS	4.980	V
Free Minutes Used – month 2	1 484 minutes	1 484 minutes	0 minutes	0.000	$\checkmark$
Charged calls to Batelco – month 2	133 mins	0	133 mins	1.995	$\checkmark$
Charged SMS to Batelco – month 2	227 SMS	0	227 SMS	6.810	$\checkmark$



# Batelco - Postpaid n°1 - 39441809

Super 16 - no contract

## Free minutes 1300

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

Monthly Rental Fees	Start Date	End Date	Total (BD)	Billing ok?
Bill # 170918113854				
SIM and Reg. Fee	03/09/2017		5.000	$\checkmark$
Month 1 - Super 16 no contract - Rental	03/09/2017	17/09/2017	7.742	$\checkmark$
Month 2 - Super 16 no contract - Rental	18/09/2017	17/10/2017	16.000	$\checkmark$
Bill # 171018112887				
Month 3 - Super 16 no contract - Rental	18/10/2017	17/11/2017	16.000	$\checkmark$
1GB Worldwide Roaming Passport	11/10/2017		20.000	$\checkmark$
Heaga Total us	ago Allowanco	additional usage	, PD	Billing

Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Bill # 170918113854					
Free Minutes Used	168 minutes	1 300 minutes	0 minutes	0.000	$\checkmark$
Charged SMS to Batelco	1 SMS	0	1 SMS	0.030	$\checkmark$
Bill # 171018112887					
Free Minutes Used	1 099 minutes	1 300 minutes	0 minutes	0.000	$\checkmark$
Charged SMS to Batelco	95 SMS	0	95 SMS	2.850	$\checkmark$
Total international calls	4 minutes	0	4 minutes	1.200	$\checkmark$
Roaming calls to Bahrein	00:55:27	0	84 minutes	19.28	$\checkmark$
Roaming local Calls (Dubai)	00:01:36	0	2 minutes	0.188	$\checkmark$
Roaming SMS	33	0	33	0.858	$\checkmark$

## **Detail for International Calls:**

Date	Time	Called Number	Country	Duration	Amount (BD)	Billing ok?
03/10/2017	14:51:46	0033 769130048	FRANCE	00:00:04	0.300	$\checkmark$
03/10/2017	17:34:04	0033 678384284	FRANCE	00:00:01	0.300	$\checkmark$
03/10/2017	17:34:22	0033 678384284	FRANCE	00:01:45	0.600	$\checkmark$
			TOTAL	1.200	$\checkmark$	
Prices per minute	s on Batelco netw	Peak Rate	0.300			

7

0.250

Off Peak Rate



## **Roaming Calls and SMS**

#### **Dubai:**

ТҮРЕ	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call	12/10/2017	ETISALAT-UAE	Bahrain	00:55:27	19.28	0.241	X
Local call	12/10/2017	ETISALAT-UAE	Dubai	00:01:36	0.188	0.094	$\checkmark$
SMS	12/10/2017	ETISALAT-UAE	Bahrain	33	0.858	0.026	$\checkmark$

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:

ETISALAT - Receive call 0.105, Local call 0.094, Call to Bahrain 0.233, SMS 0.026, GPRS 0.320 per MB

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

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

▶ Billed amounts are <u>NOT</u> in accordance with tariffs received by SMS for Calls to Bahrain: billed BD 0.241 vs BD 0.233 indicated in the SMS.

However, the last sentence in the SMS explains that "Rates may be subject to change, for more info visit www.batelco.com".

So, here are the tariffs announced on Batelco's website:

Calling Bahrain			
Operator	Peak Rate BD/Min	Off Peak Rate BD/Min	SMS BD
ETISALAT	0.233	0.233	0.026
du	0.233	0.233	0.026

**Conclusion**: calls to Bahrain are not billed in accordance with Batelco's announced prices, whether on their website or on the received SMS.

## France:

Impossible to register on a French network (automatically or manually) with the SIM card, despite roaming was technically activated, according to Batelco's customer service.



## 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 - 33029639

Viva new postpaid SIM only LTE BD 12 Plan

- Free local minutes to all operators = 1 000
- Local call rates = 25 fils/minutes
- SMS rates = 25 fils
- 15GB Data on 4G network

Monthly Rental Fees	Start Date	End Date	Total (BD)	Billing ok?
Bill #1 – B1-113564582				
Viva Postpaid Connection fee	03/09/2017		5.000	$\checkmark$
Month 1 - Viva new postpaid SIM only LTE BD 12 Plan	03/09/2017	19/09/2017	6.581	$\checkmark$
Month 1 - Viva new postpaid SIM only LTE BD 12 Plan	20/09/2017	19/10/2017	12.000	V
Bill #2 - B1-114194657		Г		
Month 1 - Viva new postpaid SIM only LTE BD 12 Plan	25/09/2017	19/10/2017	0.000	$\checkmark$
Month 1 - Viva new postpaid SIM only LTE BD 16 Plan	25/09/2017	19/10/2017	13.333	$\checkmark$
Month 1 - Viva new postpaid SIM only LTE BD 16 Plan	20/10/2017	19/11/2017	16.000	$\checkmark$
Remark: BD 12 plan has been fully billed				

Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Bill #1 - B1-113564582					
VIVA to VIVA Calls	326 minutes	326 minutes	0 minute	0.000	$\checkmark$
VIVA to VIVA SMS	3 SMS	0 SMS	3 SMS	0.060	$\checkmark$
National MMS	400 KB	0 KB	400 KB	0.125	$\checkmark$
National Data	0.0633 GB	0.0633 GB	0 GB	0.000	$\checkmark$
Bill #2 - B1-114194657					
VIVA to VIVA Calls	843 minutes	843 minutes	0 minute	0.000	$\checkmark$
VIVA to Other Network Calls	66 minutes	66 minutes	0 minute	0.000	$\checkmark$
VIVA to VIVA SMS	93 SMS	0 SMS	93 SMS	1.860	$\checkmark$
National Data	24.4417 GB	24.4417 GB	0 GB	0.000	$\checkmark$



# Viva - Postpaid n°1 - 33029690

Viva new postpaid SIM only LTE BD 16 Plan

- Free local minutes to all operators = 1 300
- Local call rates = 25 fils/minutes
- SMS rates = 25 fils
- 16GB Data on 4G network

Monthly Rental Fees	Start Date	End Date	Total (BD)	Billing ok?
Bill #1 – B1-113564546				
Viva Postpaid Connection fee	03/09/2017		5.000	$\checkmark$
Month 1 - Viva new postpaid SIM only LTE BD 16 Plan	03/09/2017	19/09/2017	8.774	$\checkmark$
Month 1 - Viva new postpaid SIM only LTE BD 16 Plan	20/09/2017	19/10/2017	16.000	$\checkmark$
Bill #2 - B1-114194380				
Month 2 - Viva new postpaid SIM only LTE BD 16 Plan	20/10/2017	19/11/2017	16.000	$\checkmark$
UAE 2 Days add-on – Postpaid add-on	11/10/2017	13/10/2017	10.000	$\checkmark$
UAE 7 Days add-on – Postpaid add-on	11/10/2017	13/10/2017	20.000	$\checkmark$

Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Bill #2 - B1-113564546					
VIVA to VIVA Calls	673 minutes	673 minutes	0 minute	0.000	$\checkmark$
VIVA to Other Network Calls	1 minute	1 minute	0 minute	0.000	$\checkmark$
VIVA to VIVA SMS	240 SMS	0 SMS	240 SMS	4.800	$\checkmark$
National MMS	400 KB	0 KB	400 KB	0.125	$\checkmark$
National Data	10.3093 GB	16 GB	0 GB	0.000	$\checkmark$
Bill #2 - B1-114194380					
VIVA to VIVA Calls	1 189 minutes	1 300 minutes	0 minute	0.000	$\checkmark$
VIVA to Other Network Calls	110 minutes	110 minutes	0 minute	0.000	$\checkmark$
VIVA to VIVA SMS	184 SMS	2 SMS	182 SMS	3.640	$\checkmark$
VIVA to other network SMS	1 SMS	0 SMS	1 SMS	0.020	$\checkmark$
National Data	10.3093 GB	16 GB	0 GB	0.000	$\checkmark$
International Charges (detail here under)					
Roaming Calls	133 minutes	78 minutes *	55 minutes	47.970	$\checkmark$
Roaming SMS	148 SMS	91 SMS *	57 SMS	5.514	$\checkmark$
Roaming Data in France	7.1875 GB	0 GB	7.1875 GB	35.938	$\checkmark$

<sup>\*</sup>Unlimited calls in UAE included in option "UAE 2 Days add-on"

## **Roaming Calls and SMS**



## Dubai:

• Option UAE 2 Days add-on has been activated:

Stay connected in	n UAE				
Roaming Add-ons	Participating Roaming Networks	Allowance	Validity	Subscription Fee	To subscribe through SMS
UAE 2 Days add -on	Etisalat & Du UAE	Unlimited data access and calls from UAE back to Bahrain*	2 Days	BHD 10	SMS 'UAE2' to 81899

ТҮРЕ	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call Bahrain	12/10/2017	ETILISAT	Bahrain	00:78:00	0.000	0.000	$\checkmark$
Local call	12/10/2017	ETILISAT	Dubai	00:05:00	0.47	0.094	$\checkmark$
SMS	12/10/2017	ETILISAT	Bahrain	39	1.014	0.026	$\checkmark$

<sup>&</sup>gt; Volumes of Call to Bahrain, Local calls and SMS are correctly calculated

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

2017-10-12 04:25:09: "Dear customer, while roaming with United Arab Emirates Etisalat following are the VIVA Postpaid charges: calling within United Arab Emirates **BD 0.094/min**, calling Bahrain BD 0.233/min, sending **SMS BD 0.026**, incoming calls BD 0.105/min, GPRS BD 0.320/MB."

Billed amounts are in accordance with tariffs received by SMS

#### France:

ТҮРЕ	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call Bahrain	14/10/2017	Orange France	Bahrain	00:45:00	45	1.000	$\checkmark$
Local call	14/10/2017	Orange France	France	00:05:00	2.5	0.500	$\checkmark$
SMS	14/10/2017	Orange France	Bahrain	18	4.500	0.250	$\checkmark$
Data	14/10/2017	Orange France	Bahrain	7.1875 MB	35.938	5.000	$\checkmark$

- Volumes of Call to Bahrain, Local calls and SMS are correctly calculated
- > Billed amounts are in accordance with tariffs on Viva's website:

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

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

"2017-10-14 18:00:47, "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 - 36078966

Postpaid 15 - non contracted

- Free local minutes to all operators = 1 200
- Local call rates = 15 fils/minutes
- 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	$\checkmark$
Package PostPaid 15	03/09/2017	30/09/2017	14.000	$\checkmark$
Package PostPaid 15	01/10/2017	31/10/2017	15.000	$\checkmark$
Package PostPaid 15	01/11/2017	30/11/2017	15.000	$\checkmark$
10BD GCC Weekly Add-on (One Off)			10.000	$\checkmark$

Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Month 1					
Local calls	629 minutes	1 200 minutes	0 minutes	0.000	$\checkmark$
SMS	86 SMS	0	86 SMS	2.580	$\checkmark$
MMS	1 MMS	0	1 MMS	0.100	$\checkmark$
Internet	10 017 190 KB	16 GB		0.000	$\checkmark$
Zain Pay online payment services				1.500	$\checkmark$
Month 2					
Local calls	673 minutes	1 200 minutes	0 minutes	0.000	$\checkmark$
SMS	74 SMS	0	74 SMS	2.220	$\checkmark$
Call made while roaming	55:08	0	55:08	18.853	$\checkmark$
Internet	4 971 260 KB	4 971 260 KB		0.000	$\checkmark$
Zain Pay online payment services	20 Unit/s		20 Unit/s	3.000	$\checkmark$
Other Services – GPRS roaming	90 KB	90 KB		0.000	$\checkmark$



## **Roaming Calls and SMS**

#### **Dubai:**

ТҮРЕ	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call	12/10/2017	DU-UAE	Bahrain	00:51:03	11.895	0.233	$\checkmark$
Local call	12/10/2017	DU-UAE	Dubai	00:04:02	0.188	0.094	$\checkmark$
SMS	12/10/2017	DU-UAE	Bahrain	34	0.884	0.026	$\checkmark$

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

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

12/10/2017 05:33:10: "For your reference, the peak roaming rates while in (UNITED ARAB EMIRATES)in BD/min: (Etisalat) Incoming Calls:0.105 ,Local:0.094 ,Bahrain:0.233 ,SMS:0.026 ,Data:0.320 per MB (DU) Incoming Calls:0.105 ,Local:0.094 ,Bahrain:0.233 ,SMS:0.026 ,Data:0.320 per MB Rates may be subject to change. The Bahrain Embassy No +97126657500.For assistance on rates, send H to 8855.For more info call +97336107107 or visit www.bh.zain.com. Ministry of Foreign Affairs Traveller Guide: http://bit.ly/29GpNJS."

➤ Billed amounts are in accordance with tariffs received by SMS

#### France:

ТҮРЕ	CALL_DATE	Operator	Receiver in :	Total UNIT	Amount (BD)	Price/min (BD)	Billing ok?
Call	12/10/2017	<b>Bouygues France</b>	Bahrain	00:20:00	33.852	1.693	$\boxtimes$
Call	12/10/2017	SFR France	Bahrain	00:03:30	4.346	1.242*	$\boxtimes$
Local call	12/10/2017	Bouygues France	France	00:07:00	4.011	0.573	$\boxtimes$
SMS	12/10/2017	Bouygues France	Bahrain	13	2.561	0.197	$\boxtimes$
SMS	12/10/2017	SFR France	Bahrain	3	0.540	0.180	X

<sup>\*</sup>for SFR France, volumes of minutes have been calculated by the second, while duration has been rounded to the upper minute on Bouygues France

- Volumes of Call to Bahrain, Local calls and SMS are correctly calculated
- > But billed amounts <u>are not</u> in line 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	

#### • SFR France:



PostPaid		
Roaming Tariff Rates	Peak	Off - Peak
Incoming Calls	0.300	0.250
Local	-	0.411
Local calls	0.494	0.494
Bahrain	1.391	1.391
SMS Rate	0.167	
GPRS Rate PER MB	15.294	

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.

However, as no SMS was received to explain tariffs in France, it is impossible for the consumer to evaluate the final cost of his communications in France.



# Zain - Postpaid n°1 - 36079466

## Postpaid 15 - non contracted

- Free local minutes to all operators = 1 200
- Local call rates = 15 fils/minutes
- 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	$\checkmark$
Package PostPaid 11	03/09/2017	30/09/2017	10.267	$\checkmark$
Package PostPaid 15	25/09/2017	30/09/2017	3.000	$\checkmark$
Package PostPaid 15	01/10/2017	31/10/2017	15.000	$\checkmark$
Package PostPaid 15	01/11/2017	30/11/2017	15.000	$\checkmark$

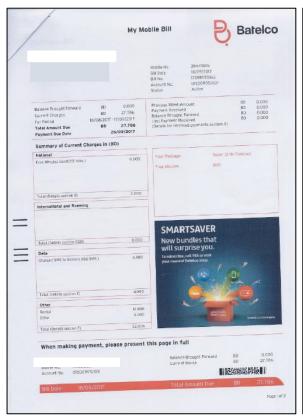
Usage	Total usage	Allowance	additional usage	BD	Billing ok?
Month 1					
Local calls	1 161 minutes	653 minutes	508 minutes	7.620	$\checkmark$
SMS	326 SMS	0	326 SMS	9.780	$\checkmark$
MMS	1 MMS	0	1 MMS	0.100	$\checkmark$
Internet	23 029 920 KB	13 738 913 KB	9 291 007 KB	0.000	$\checkmark$
Month 2					
Local calls	626 minutes	626 minutes		0.000	$\checkmark$
SMS	91 SMS	0	91 SMS	2.730	$\checkmark$
Internet	1 843 200 KB	1 843 200 KB		0.000	$\checkmark$

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



## 3 ANNEX

## 3.1 Batelco bills



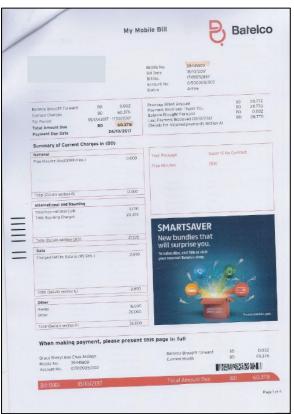


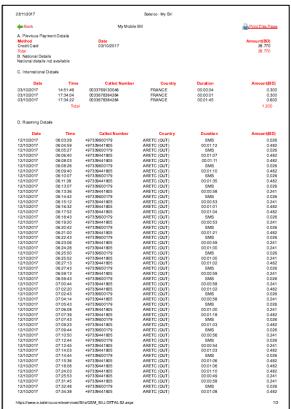


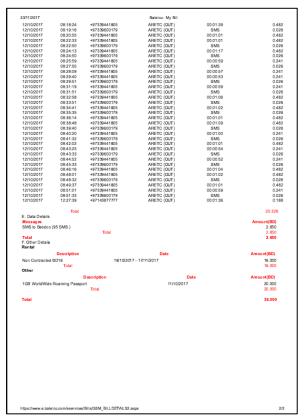














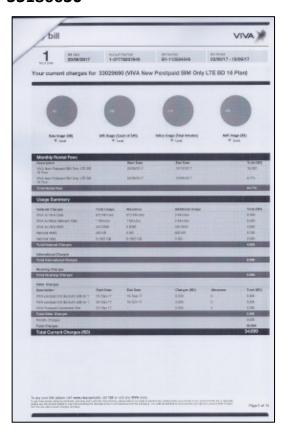


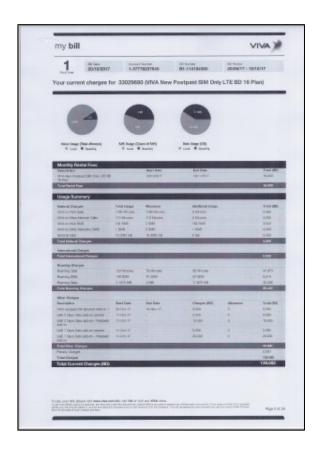


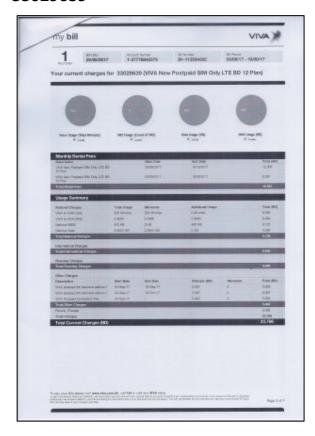


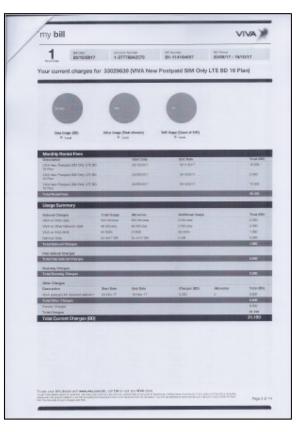
## 3.2 Viva bills

## 33186630





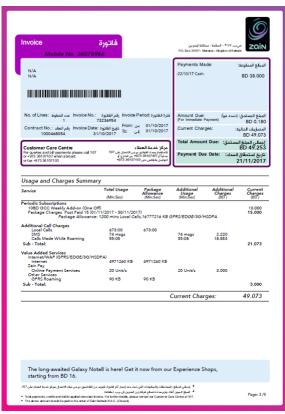


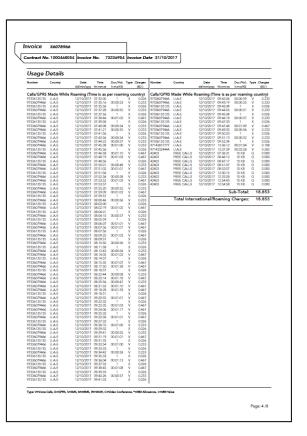




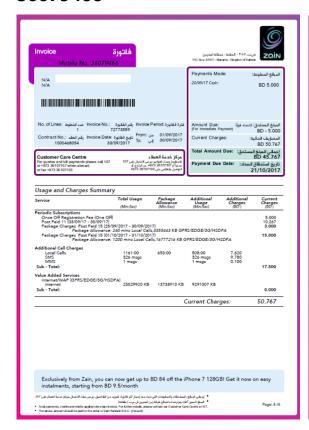
## 3.3 Zain bills















## **End of document**