



Tip Sheet

How to choose a pre-paid calling card

Pre-paid calling cards can be a cheap way to make international calls and many offer good value for money. But, be warned, there are also many cards you should avoid buying because of hidden fees and charges.

Here are some tips on how to choose a good pre-paid calling card:

1. Often information about rates, terms and conditions will not be available in the store where you buy your pre-paid card. Look online to find the card with the best rates.
2. Be aware that rates vary depending on which country you call – the same card may give you low rates calling China, but charge more if you call the Philippines.
3. Unless you are making all your calls in the first couple of days after activating, don't buy cards that include a daily charge. Your credit will be gone before you know it.
4. Watch out for hidden terms that chew through your credit – like charging in seven- minute blocks. That won't work for you if most of your calls are short.
5. Many cards have a limited life – for example, some expire three months after you first use them and you lose any remaining credit.
6. Some cards charge a fee for connection, disconnection or both.
7. If your card won't activate or you have some other problem with it, call the customer service line on the card and ask for a refund or replacement card.
8. If you aren't happy with the solution offered by customer service, you can take your complaint to the [Telecommunications Industry Ombudsman](#). You can make a complaint in a language other than English using the Translating and Interpreting Service, Ph: 131 450.

Based on ACCAN research, here are the cards we found with the best and worst terms and conditions:

Best and fairest cards	Cards to avoid
The Genuine Aussie Phonocard	Call Mama
China Gold	Talk Tomato
Hong Bao	Hot

Australian Communications Consumer Action Network (ACCAN)
Australia's peak telecommunications consumer advocacy organisation

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