



Tip Sheet

5 knows before saying Yes

Comparing mobile phone plans isn't easy when there is so much choice. Here are some tips to help you make a better choice:

1. Know yourself

What kind of product/service do you want? Is it the latest phone? A cheaper plan? Lots of included value? Look at your monthly usage and compare plans that will meet your needs. Also consider how much you can afford to pay. As your circumstances change, you can rethink your choice if your usage increases.

2. Know your provider

Think about how many services you have and the price you pay for each. Many providers allow you to bundle your mobile phone, home phone, Internet, Pay TV and even energy services together on the one plan. But don't assume the bundle will save you money, so make sure you are comfortable with the contract length and financial commitment. Find out the exit costs before in case things don't go as planned.

3. Know your options

Choice is a luxury that some Australians don't have, so make the most of it. There are hundreds of plans spread across more than 50 providers, so don't try to understand them all (unless that is your thing). The Internet is your greatest resource for finding plan information and other people's opinions about them. You might want to look on forums and read reviews of providers, or compare plans on comparator websites like WhistleOut.com.au.

Remember, when in doubt, play it safe and go for a month to month contract, rather than a long term one. As you learn what is right for you, you can change plans or providers and keep your existing phone number.

4. Know the costs.

By law a provider must make enough information available to you before purchase to allow you to fairly compare offers. If the salesperson won't tell you or the website doesn't have simple information about the cost of a 2 minute standard call or the price per MB of data, walk away. A good provider will be honest with you, provide a complete Critical Information Summary and stand behind their service.

If you have received an unexpectedly high bill and you can't resolve the issue with your provider, you can contact the [Telecommunications Industry Ombudsman \(TIO\)](#). The TIO is a free service that help will help to resolve your complaint quickly.

5. Know your rights

Expectations don't always match reality and unless the provider approached you with an offer, it is unlikely that a cooling off period applies. But don't worry, you still have consumer rights with the ACCC and TIO providing support if discussions with the service provider break down.

If you are worried about coverage and service reliability, try a \$2 SIM or a month-to-month before you enter into a longer term contract to test out the provider's service. Some providers may even offer a coverage guarantee and allow you to cancel and return a bundled handset within a set period of time.

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Australia's peak telecommunications consumer advocacy organisation

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