



**Your
Mobile**

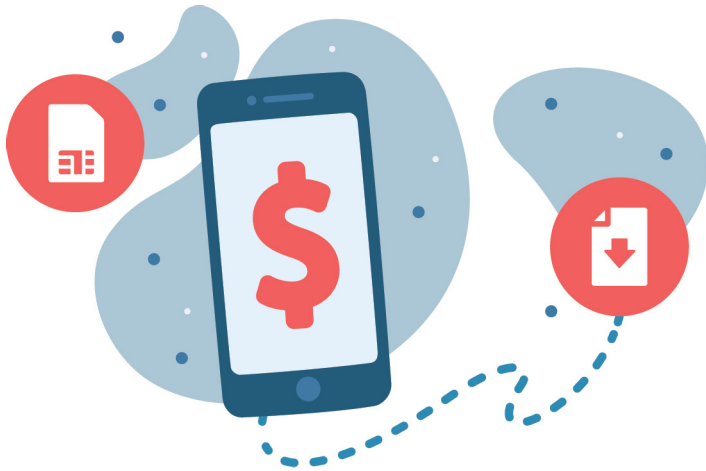
Choosing a Mobile Plan



Prepaid or Postpaid?

There are a wide range of prepaid and postpaid plans available on the market. The main benefit of using postpaid is that you can buy a new phone with these plans, while prepaid plans may be better if you want to avoid unexpected extra charges and already have a mobile phone.





In many cases, it's cheaper to buy a new phone or other device outright and then bring your own (BYO) phone to the plan. Consider what you can afford and what you need from your mobile plan.

Prepaid

Postpaid

Difference

Signing Up

Can purchase SIM and credit from various shops as well as online from telcos.

Purchase SIM card with identification check (like a driver's licence). No credit check required.

Can purchase SIM card and plan from telcos.

Purchase requires identification and credit check.

Postpaid - only available from telcos.
Prepaid - widely available from various shops.
Postpaid - requires a credit check.

Ongoing Payments

Phone credit can be purchased online, through apps and various shops.

Phone service will only work when there is credit on the account, but you may be able to receive incoming calls after credit runs out.

Monthly billing with various payment options.

You can be charged extra fees (e.g. for excess data) plus your monthly fee.

Prepaid - can only use phone service when there is phone credit.
Postpaid - will continue to work and will charge you for use later.
Prepaid - no risk of unexpected high phone bills.

How to Find the Right Plan

Comparator websites like [WhistleOut](#) and [Finder](#) can be useful tools to quickly compare mobile phone plans.

Look for the **Critical Information Summary (CIS)** for each plan and use it to compare plans from a range of telcos.

The **CIS** contains information about the plan such as the price, inclusions, contract length and any extra charges if you cancel your plan early.



Make sure that the telco has coverage in the areas you will most often use your phone (e.g. at home, work, school). You can check coverage maps on telcos' websites or give location information to the sales person in store or over the phone so they can check coverage for you.



How to Choose Data Pack Size

Activity	3GB	10GB	15GB	20GB+
Email	✓	✓	✓	✓
Web surfing	✓	✓	✓	✓
Facebook	✓	✓	✓	✓
Skype	✓	✓	✓	✓
Music streaming	✓	✓	✓	✓
Online gaming	✓	✓	✓	✓
Youtube	✓	✓	✓	✓
Streaming TV	✓	✓	✓	✓
Downloading movies and TV	✓	✓	✓	✓
Downloading video games	✓	✓	✓	✓

✓ = Suitable ✓ = Caution ✓ = Need more data

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