Top tips to get the best deal

- Look at how you use your phone and pick a deal which suits your needs
- If you're switching to a new network, check it has good coverage in your area by visiting Ofcom's web site www.ofcom.org.uk
- Check whether you can return your phone if network coverage is poor
- If you're unsure about signing up over the phone, ask for the information to be posted to you
- Switching to online billing can help you save money
- Consider placing a bar on premium rate numbers (eg. 09 numbers, used for TV voting and music downloads) if you do not use these

What to ask before you sign up

- How much will I be paying each month and what does this include?
- Are there any extra costs, eg. for paper billing or customer service lines?
- How long is my new contract? Am I happy to sign up for this long?
- Will I get phone upgrades? Find out how your supplier will let you know.
- Is there a charge if I leave my contract early? If so, this shouldn't be more than the payments left on the contract
- How / when will my provider let me know when the contract ends?

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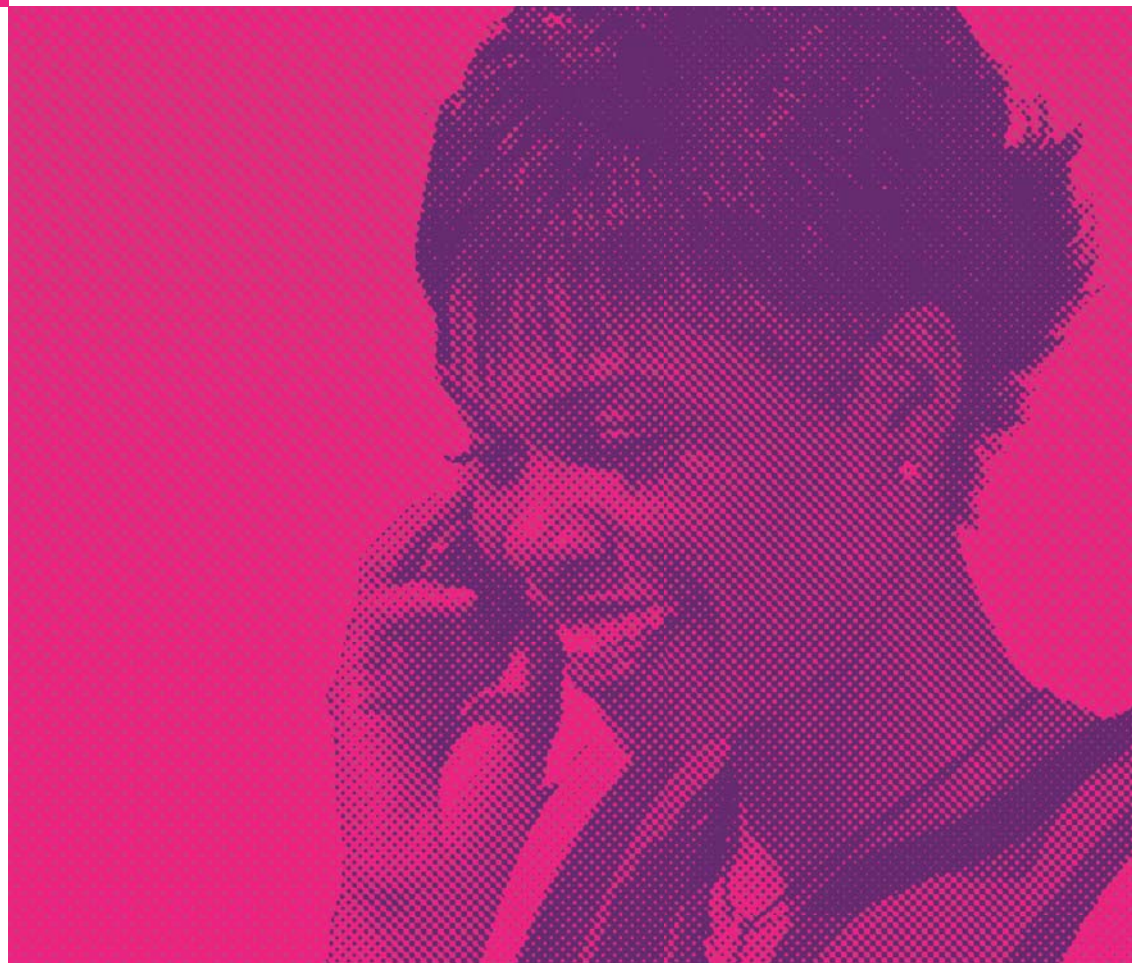
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How to get the best mobile phone deal

Time to switch, or stay put and haggle?



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There are lots of options available when choosing a mobile deal. Which provider to go for, which phone to choose and whether to go for a contract or pay-as-you-go are just a few. Choice is great but can be confusing, so here's some advice to help you get the right deal.



Look at how you use your phone

The best way to find a deal that suits you is to look at your bill, or call your provider to get a breakdown of your usage. How many texts and calls do you make? Do you use the internet? Who do you call most, and are they on the same network? You could make savings if they are.

Don't guess. Most people overestimate how much they use and end up paying extra.

Cut your costs and shop around

One of the best ways to research deals is to use an accredited price comparison website. BillMonitor (www.billmonitor.com) has been approved by Ofcom, so you can be confident you're getting information about prices that is accurate and up to date. It can also look at your online phone bill and come up with deals based on how you use your phone.

Talk to your provider

You don't have to switch to get the best deal. If you've been with the same provider for a while you may get a better deal by switching to a new package.

Ask your provider for a better deal. But remember, you may need to sign a new contract so check for any charges for ending or leaving your current contract early.

Contact your provider to check how long your current contract is as you may have to pay a fee to switch during the contract period.

How to take your number with you

You can take your mobile number with you when you switch by getting a Porting Authorisation Code (PAC) from your current provider. They must give you this code in two working days by text, email or post – however, many will issue a PAC straight away over the phone or by text.

Simply give the PAC to your new provider within 30 days and they will transfer your number. The process takes 2 working days and after that you'll be able to use your number.

Which deal to choose?

Pay-as-you-go

Pros

- 'Top-up' your phone by buying credits before making calls or sending texts - this can help you budget more easily
- You can change or end your deal any time
- Ideal if you don't make many calls

Cons

- Cost of calls may be higher than on contracts
- Downloading may also be more expensive
- You'll have to buy a handset unless you already own one

Contract

Pros

- Phone is often free or subsidised with a number of inclusive minutes and texts each month
- Pay monthly via direct debit – same cost each month if you stay within your allowance
- Wider choice of packages

Cons

- You may be tied in to a longer 18-24 month contract, especially if you want a an expensive handset like the iPhone
- Costs could be high if you don't keep on top of what calls you've made

SIM only contracts

SIM only tariffs are usually rolling one-month contracts. With these you get a SIM card - the small card you insert into the back of your phone - but no new handset which makes the costs much cheaper. Some SIM only tariffs are as low as £5 a month and ideal if you don't need a new phone.



Using your phone abroad?

Check the cost of making and receiving calls and texts and using the internet abroad. Don't assume the cost is the same as at home, or that they're included in your package. You can apply international call barring before leaving the UK. Remember using voicemail can cost the same as making a call so maybe switch it off before you go.