

Tips and strategies to help reduce the cost of your home broadband and mobile bills, making your phone and internet more affordable and keeping you connected.

Contracts and bills

Check if you are out of contract

If you want a cheaper deal, first check to find what date your contract ends. This will be on your online account or paperwork you received when you took out the contract. If you don't have access to either of these, phone your provider.

- Out of fixed-term contract. If your contract date has expired you are free to leave without any exit fees to pay. Or negotiate a deal for a new fixed-term contract with your existing provider.
- Still in fixed-term contract. You can exit but may have cancellation fees to pay. This might work out cheaper in the long run if you are switching to a much cheaper contract with another provider.

Hyperoptic is offering free broadband for a year to some new social tariff customers to help offset cancellation fees for exiting their current contract.

Check what you are paying for

Find out what is included in your contract, the services, extras, broadband speed and data allowance you are paying for. Drop non-essential extras and cancel services you don't use such as TV channels. Make sure any new fixed contract includes only what you need.

Tips for reducing bills

Cut cost of home broadband speed

Faster speed costs more. Aim to avoid paying for a higher speed than your household needs.

- Low speed. For light usage, emails, social media, and online shopping 10Mb is enough. Add online meetings and more usage, at least 30Mb.
- High speed. If your home broadband is also used for gaming or TV streaming, or you have a large household of internet users you will need faster speed of at least 60Mb.

more cost-saving tips •

Cut cost of data allowance

Check some recent bills for your home broadband, and for mobile contract if you have one, to see how much data you download each month. Make sure you are not paying for a higher amount of data download than you regularly use, and switch to a cheaper data plan if possible.

Mobile data rollover. Some providers offer
mobile data rollover, so what you have paid for but
haven't used one month you can use up for free the
next month. Go to <u>uswitch.com/mobiles/what-is-</u>
<u>data-rollover-and-which-networks-offer-it</u> This
might be cost-saving if your usage varies from
month to month.

Cost-saving bundles

A bundled package includes a combination of two or more services such as broadband, TV, and mobile. Can work out cheaper than having separate contracts, depending on your household needs. Have in mind that having a bundled contract means it is more complicated to switch provider as you have multiple services bundled together.

Haggle

Customers who ring up and haggle save an average of seven percent of current price (it can be alot more) that's about the same amount as the annual increase at end of March each year. So haggling could reduce your bills back to last year's price. There are many ways of negotiating for a

Comparison checklist

Things to consider when comparing broadband contracts, to help find a deal that meets both your usage needs and your budget.

- Account accessibility
- Customer service access
- Contract length
- Speed (home broadband)
- Data plan
- Bundles
- Sim only (mobiles)
- Monthly cost
- Set up cost (home broadband)
- Any freebies or discounts



cheaper deal with your existing provider or a competitor.

- Quote competitor's price. Do your homework first to secure best discount. Be specific with customer service by quoting details of a cheap deal that you've found elsewhere that meets your needs. Ask them to price match.
- Impress with loyalty. Remind customer service if you have been a longtime customer and ask for a loyalty discount. New customers often get special cheap deals, so why shouldn't you!
- Ask for lower price. Sales teams often have a budget for discretionary discounts to retain existing customers or sign up new ones.

Threaten to leave

If haggling has not worked, threaten to leave. You will get transferred to the customer retention team, who are responsible for trying to keep customers. They will very often offer a discounted price to encourage customers to stay.

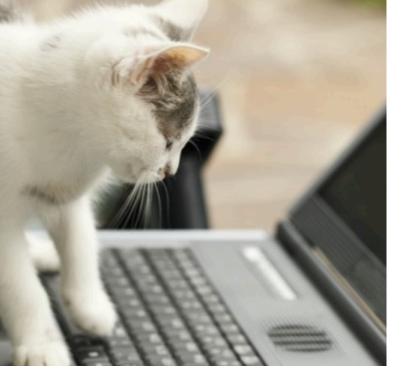
Switch provider

Shop around and check out the competition if you are unhappy with best price from current provider. Useful websites are comparison sites such as uswitch.com and advice websites such as moneysavingexpert.com/utilities.

Request compensation

You can save money off future bills by requesting compensation when there is a connectivity fault or you get poor service. Companies offer standard payments for specific failures, or may offer a goodwill payment if you are persuasive.

Compensation payments are added to your broadband account as a credit and offset against future bills. Alternatively you can ask to have it paid into your bank account. Make sure you make a note of the compensation offer and track this on your bills or bank statement to ensure you get the total compensation promised.



Budget plans and social tariffs

Discounted deals from £12.00 per month, to help people on low income stay connected.

- Essentials and basics plans. Aimed at low income households, but not required to be receiving benefits.
- Social tariffs. Available for people with low household income or receiving benefits. Eligibility varies between providers depending on which benefits you receive. Proof of eligibility usually required.
- Access to plans and tariffs. Look on Ofcom website for current list of social tariff and essentials plans, with links to each provider:

ofcom.org.uk/phones-telecoms-and-internet// social-tariffs#full-list

Save on mobile contracts

• Buy phone separately. When you combine data and handset payments you are locked into the contract. You will continue to be charged phone instalments even after you have paid off the value of the phone unless you make sure you switch to a SIM-only contract just as soon as your existing contract ends. Your provider will not prompt you. Buying the phone handset separately means you can shop around for a discount price for the phone, including the option of buying a refurbished phone from an approved seller such as Apple. You can still pay off the phone in small monthly instalments using a Buy Now Pay Later plan such as Klarna, which is interest-free so long as you make payments on time, and is set up at the point that you make purchase with online retailer.

- SIM card only. Getting a phone separately leaves you free to find a cheap data-only deal, or consider pay-as-you-go option.
- Pay-as-you-go. Only pay for what you use. Much cheaper than a contract if you are a low user of internet data, minutes and texts. Just top up as you need to.

How to avoid annual price hikes

Every year at the end of March, broadband prices increase. Some customers are protected from this cost inflation depending on the type of broadband plan they have and which provider it is with. Check with providers about offers and eligibility, or use comparison or advice websites.

- Essentials and Basics plans. Customers are protected from increase.
- SIM-only and pay-as-you-go. Many of these plans usually excluded from increase.
- New contract. Some providers offer a price freeze for 12 months if you take out a new contract with them in the weeks before 31 March. Worth asking about this if you are thinking of starting a new contract in February or March.
- **Mid-contract.** Some providers make a price promise and don't increase price mid-contract.

Support with free mobile internet

Low income households who cannot afford internet access can be provided with free mobile SIM card and data, based on eligibility. If you or your family are in need of help, ask the local services you are connected with such as work coach, social prescriber or advice service. These services may be able to refer you to local organisations that are part of the National Digital Inclusion Network and so could offer you National Databank free data.

Useful links

www.moneysavingexpert.com/utilities

which.co.uk/how-to-save-money-on-your-broadband-and-tv-bill

<u>citizensadvice.org.uk/switch-broadband-phone-or-tv-provider</u>

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