

Mobile phone plans

Today, mobile phones have become part and parcel of many people's lives; and soon they will be part of everyone's lives. Leaving home without your phone is akin to leaving without your shoes on or being appropriately attired. Clearly, the mobile phone is one of, and perhaps, the phenomenal inventions of this age. Mobile phones have completely changed the way people work; interact socially, emotionally and economically. However, it is vital that a user of a mobile phone has all the necessary knowledge regarding the service plans that the Service Provider is offering to ensure they optimise their use at the lowest cost and best possible service that they choose.

1 . Service Plans

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With formal contracts, there may be a negotiation between a subscriber and the service provider and for an individual to take it or leave it. On the other hand, with the informal contracts, a set of terms and conditions are set by the service provider and if agreed to by the subscriber, the subscription can be made. This is what happens when you subscribe to a pre-paid service. For formal contracts, the subscriber must at all times, ensure that they read and fully understand the terms and conditions prior to signing the contract documents; as it is critical to always know what is being agreeing to. Failing to comply or abide by the contract may incur penalties; for example disconnection of a service due to unpaid bills. If the terms and conditions are unclear you must FIRST ask questions of the Service Provider before signing the contract or taking up a pre-paid service.

2. Prepaid Plan

According to a statistics report, 97% of the total users of mobile phones for both Digicel and TVL are prepaid customers. (TRR, updated Market Statistic. 2015) Prepaid, also known as Pay As You Go (PAYG), is when you have to buy a top»up (pay) before you can use any of the services (go). There are important points to consider as a prepaid user.

- * Great value – there are no minimum monthly charges
- * No nasty bills – only use what you pay for
- * No contract –you can walk away when you want
- * No credit check – appealing if your credit history isn't the best or you have no history
- * If a device is sold to the subscriber it is usually locked to the service provider's network. Changing providers SIM cards can make the phone unusable.



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Further, even though prepaid customers have access to top up anytime to access the services, there is always a minimum time frame to use the credit and the user should consider that. After a 30 day period without top-up, the SIM will be generally suspended or deactivated. After 90 days, if the customer does not contact the Service Provider to reactivate the SIM, the SIM card number will then, generally, be recycled; meaning it will be returned to the pool of numbers ready for the next customer and people will no longer be able to contact YOU on that number.

3. Post-Paid Plan

About 3% of the total population using mobile phones are post-paid customers, These customers are more commonly found in the urban area and are business owners or corporate customers. To become a post-paid client, one must first sign up to a Post-paid Plan provided by the Service Provider. Usually, a contract is held for a fixed term of up to 12-24 months. Some important areas that a post-paid contract includes and that a customer should understand are:

- * If you wish to break the contract during the term there is a (generally) fee to do so. The break fee depends on the contract entered into and the phone included (if any)
- * There is a minimum fixed monthly cost Payment that is required each month; whether you use all of the services or not. Failure to pay will result in the service being suspended and action taken to recover the debt
- * The monthly fee has an included bundle of services (i.e calls, SMS and data)
- * Standard charges apply for services used that are outside of the bundle. For example, if the bundle includes 100 SMS, the subscriber is charged for every SMS over and above the bundle limit of 100
- * The plan may or may not include a phone. If a device is included it may be SIM locked to the service provider's network. Changing providers SIM cards can make the phone unusable

4. Internet Plans for Mobile Users

Prepaid

- * Operate in the same way as prepaid voice services
- * Purchase a data bundle and use accordingly
- * Generally a use it or lose it principle
- * Providers are now adding "free" content on bundle purchase to boost data usage
- * Usage can be monitored by using service provider short codes e.g. *130# send (Digicel) *183# send (TVL)4
- * Providers may send warnings at intervals (i.e. 70%, 80% and 90% of bundle used)

Post-paid

- * Plans are changing from an optional add on to an included monthly data bundle
- * Using excess data over the included data bundle will incur extra charges
- * Providers are now adding "free" content on bundle purchase to boost data usage
- * Usage can be monitored by using service provider short codes
- * Providers may send warnings at intervals (i.e. 70%, 80% and 90% of bundle used)



27621



enquiries@trbr.vu



www.trbr.vu

Mobile Phone Features

Everywhere you go, you'll see people sporting the latest mobile phone models with multiple uses. Mobile phones have completely changed the way people interact. You can call, send text messages, read emails, take photos, play games as well as read and edit documents on the go. Phones with multiple uses (smart phones) are very convenient and flexible because of the wide variety of its use. However it doesn't guarantee the user the full satisfactions of its functions.

Some issues are:

- * Credit on prepaid can be used up very fast, particularly when using data.
- * Always remember to turn off mobile data when not in use. Battery power can drain very fast the more you use the apps so consider charging requirements

6. Running costs

Remember, while you can save money by buying a cheap Smartphone handset, you need to understand that there may be high cost incurred in the future to maintain the service. Think about how you will use your Smartphone and make sure you remember you will need to pay a lot of money for data allowance so you can make full use of its web browser and app store. You can always block data from your mobile. If you do not know how to do this, ask your service provider to show you. To minimise the charges that can rack up - mobile operators let you put a block on calling premium rate numbers or block data use. So if you do not call premium numbers or use mobile data, get them blocked by your mobile provider.

7. Understanding the terms Free and Unlimited.

Offers by the service providers are often difficult to interpret; hence, a user should fully understand the services they think they are buying so that there is no unexpected differences in the package they receive. Make sure that you fully understand such terms as "unlimited", "free", "bonus", "excess" or "PAYG" in the context for which any advertisement using any of those terms was made. Seek clarification if you are unsure but NEVER make assumptions. It is always essential to check the Terms and Conditions or small print before agreeing to buy anything.

Fine Print – or small print - is usually extra information or conditions on a product or service that is written down, in much smaller writing, at the bottom of advertisements or a contract. Companies often use the small print as a legal way to hide any conditions on a service that might make their advert less appealing» ALWAYS check the small print because it will give you the best understanding of what you get in the offer.

Free – Free doesn't usually mean a product or service is completely free, there is usually a 'catch' - some conditions or limits on the customer actually receiving a free product or services. Here are some common confusing or misleading ways to look out for:

- i. "FREE Internet" advertised, but this will often be limited to free only at certain times of day (e.g. between 00:00 and 05:59) or 'free' up to a set limit of downloads (e.g. 200MB internet free every month).



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ii. This is also used for calls and SMS, (e.g. free calls but only between 7pm and 7am) or only 'on-net' calls to numbers on the same network as you.

iii. "FREE Smartphone" is common for Post-paid plans. The customer gets a free Smartphone but only when they sign up to a long term contract where they have to pay a set amount every month. Because the customer is required to pay the plan every month they end up paying for the phone over the period of the contract,

iv. "FREE Facebook" usually means accessing the Facebook mobile website is free but uploading pictures, watching videos or clicking on any links or games will use up your data allowance and cost you money.

Unlimited – usually used in internet plans and means that the plan has no download or upload limits, so a customer can use the internet as much as they like. It can sometimes be used for calls or SMS but, like the word 'Free' above, is often restricted to unlimited use over a set period of time.

Excess– is the rate or cost of any extra data, calls or SMS that you may use over the limit of the plan or package you are on. E.g. if you are on a package with a 20GB monthly download limit, then the excess is the price you pay for any internet you use over your 20GB allowance. BEWARE, this charge can often be much more expensive than your usual prices per MB of internet used on either prepay or post-pay plans. 'PAYG' rate can also be used in the same way as 'Excess' to indicate the rate per unit of any extra SMS, calls or MB of data used over a set bundle or plan.

8. What to do if things go wrong

Firstly, speak to your service provider about your problem; more than once if necessary.

* If you are still not satisfied by the response, approach any of the Community Consumer Champions nearby your area and if all else fails:

* Lodge a complaint with TRBR



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