



*WhatPhonePlans*

# FIND & COMPARE TOP MOBILE PHONE PLANS IN AUSTRALIA

version 1.0

If you find any of the terms in this document confusing, we explain what each of them means in the glossary at the back.

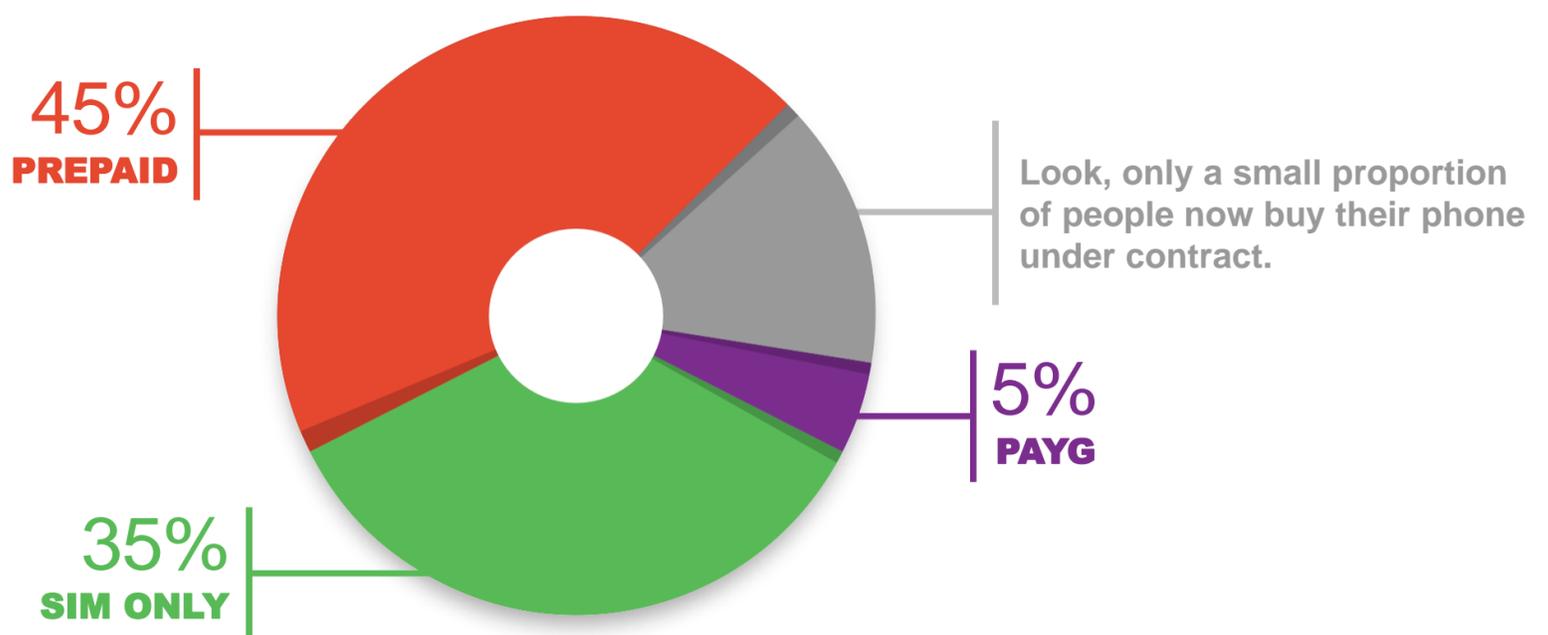
# TYPES OF SIM ONLY PLAN

SIM Only, also known as **BYO mobile**, is a misleading term.

## SIM Only actually has 2 meanings:

SIM Only is both the name for **any agreement in which you add a SIM to a phone you own.**

It is also used to mean a particular kind of plan: **A postpaid agreement where you don't get a phone under contract.**



In this pack of information, we cover **3 types of SIM Only Plan**



### PREPAID PLANS

Plans you pay for before you use their inclusions



### SIM ONLY PLANS

Plans you pay for after you use them, on either a month to month or 12/24 month contract basis



### PAYG

Pay As You Go plans are paid for before you use them. Charges are then 'per call'

# EXPLAINING HOW SIM ONLY, PREPAID AND PAYG PLANS WORK

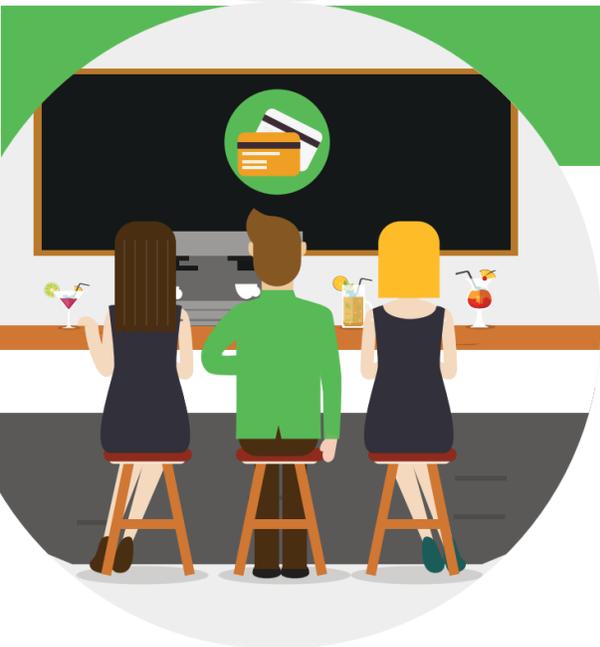


## PREPAID PLANS

You'll pay for a prepaid plan **before** you use it.

It's like ordering a drink at the pub. **You pay for your drink, then you use it.** When you want another one, you pay again.

For this sort of plan, **each time you pay is called a 'recharge.'** There are lots of different types of prepaid plans such as Long Expiry and Day to Day plans.

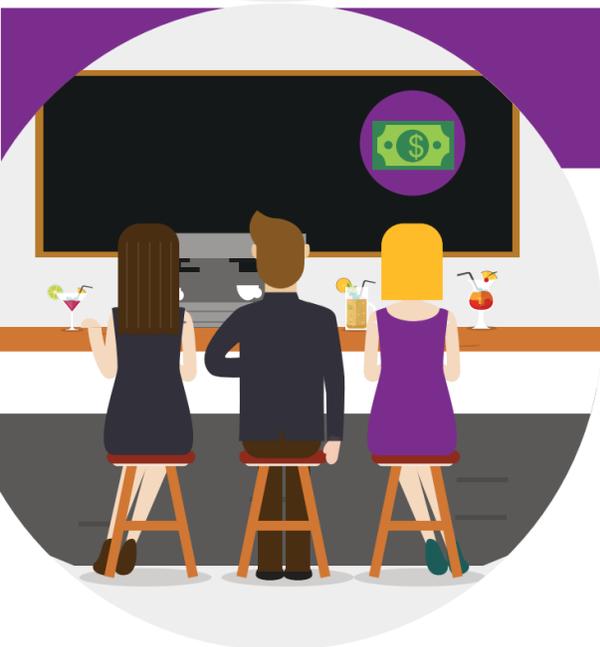


## SIM ONLY PLANS

You'll pay for a postpaid plan **after** you use it.

It's like **giving the bar tender your credit card and starting a tab.** Anything else you use is charged to the tab.

Postpaid plans are often seen as more convenient than prepaid plans although this isn't really true.



## PAYG

You pay for a PAYG plan **before** you use it too. You usually buy a SIM with a balance – for example, with \$20 or \$50 credit.

Anything you use is then taken off your balance. **It's like leaving \$20 behind the bar.** You can use the money to buy drinks.

**When you've used your \$20 up, they'll ask you for more money to continue getting drinks.**

## WHERE YOU CAN GET MORE INFORMATION ON THESE SUBJECTS:

Prepaid Plans:

<https://whatphone.com.au/sim-only-byo-plans/best-prepaid-plans>

SIM Only Plans:

<https://whatphone.com.au/sim-only-byo-plans/compare>

PAYG Plans:

<https://whatphone.com.au/sim-only-byo-plans/best-australian-payg-plans>

Prepaid vs Postpaid vs Month to Month:

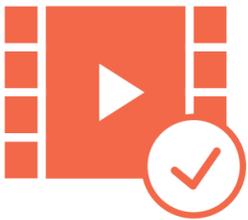
<https://whatphone.com.au/compare/australian-sim-only-plans-contract-vs-month-to-month-vs-prepaid/>

# THINGS TO BE AWARE OF BEFORE YOU BUY YOUR PLAN



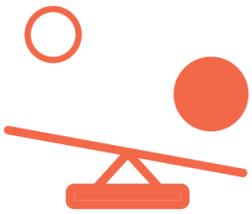
## YES! YOU CAN KEEP YOUR PHONE NUMBER!

Whichever phone company you choose to move to, you'll be able to keep the phone number you currently have.



## DATA FREE: ZERO RATED

These days, some higher end (more expensive) plans have free entertainment options like streamed music or video. These services are often 'data' free meaning you won't pay for the data you use.



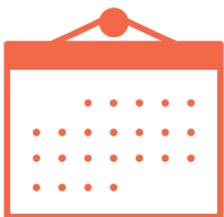
## COMPARE BIGGER AND SMALLER PHONE COMPANIES

You may well get a better deal with a small phone company. We explain more on the next few pages.



## YOUR DATA USAGE IS RISING

A number of different sources including the ACCC say that your data usage is rising at around 70% per year. That means if you use 5GB this year, you'll use nearly 9GB in 12 months from now!



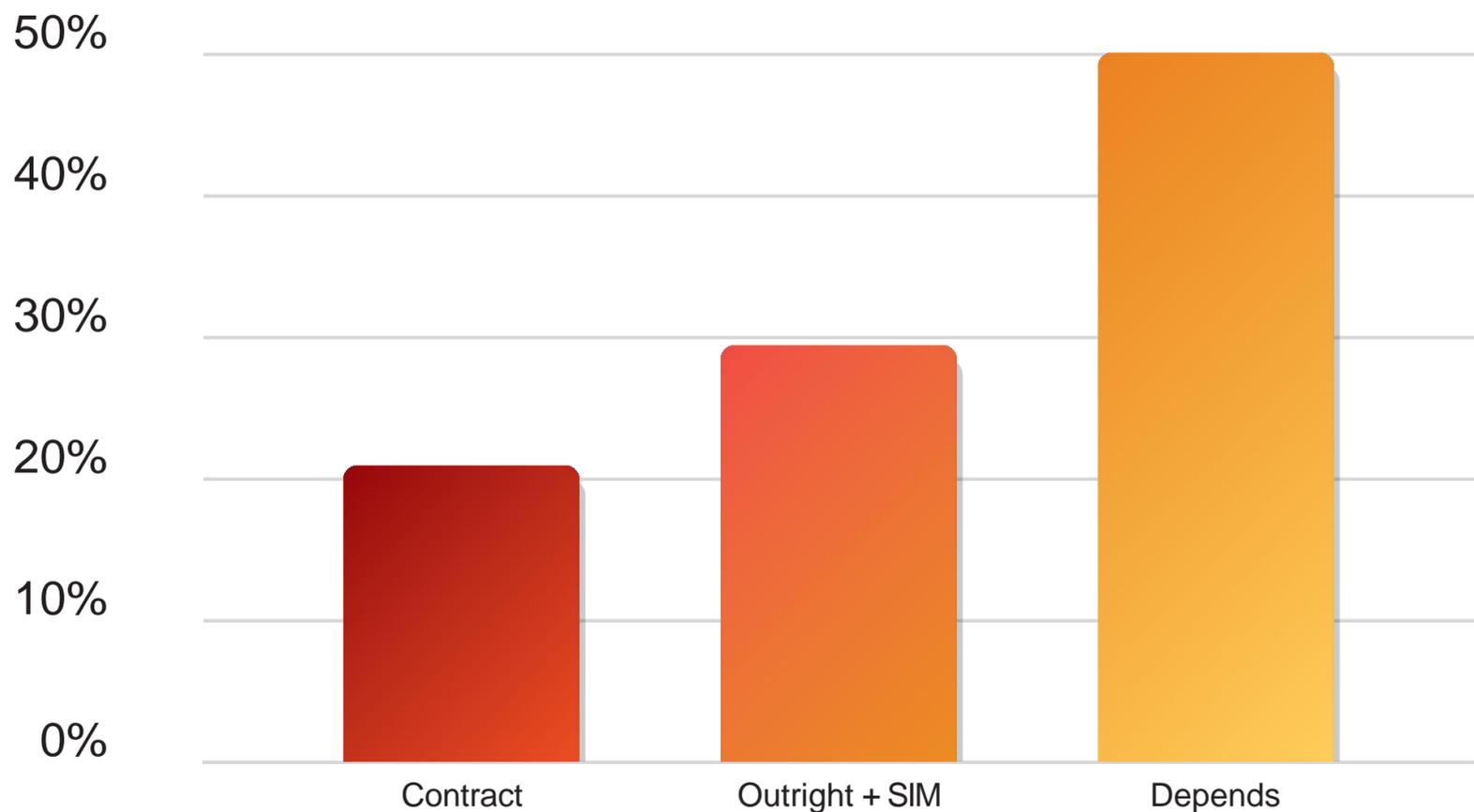
## YOUR DATA USAGE IS RISING

We recommend you try and avoid contracts for your SIM plan. Try taking a month to month agreement. Then, as your usage rises, you can change the plan you're on to match what you need.

# WHAT'S BETTER VALUE? A SIM ONLY DEAL OR GETTING YOUR NEW PHONE UNDER CONTRACT?

What's the best way to minimise the cost of your phone over the time you own it?

**50% know "it depends".**



In a recent survey, we asked people whether it was cheaper to buy a phone under contract or pick up the device yourself and add a SIM.

**The answer is 'it depends'. About 50% of people knew that.**

Use our calculator sheet to work out for yourself which makes sense for you.

SEE NEXT PAGE

# SIM ONLY OR PHONE UNDER CONTRACT?

## FIND A DEAL ON WHATPHONE

How much does your plan cost per month?

\$XX.XX

How much data do you get per month for that?

XX GB

24 months  
(for comparison)

24 Months

Multiply the monthly cost of the plan by 24 months to the right

24 x Monthly Fee

Enter the cost of your device bought outright

\$XXXX.XX

Now add the cost for the phone to the cost of the plan over 24 months

\$XXXX.XX

## THE ALTERNATIVE • A CONTRACT

How much does your plan cost per month?

\$XX.XX

How much data do you get per month for that?

XX GB

24 months  
(for comparison)

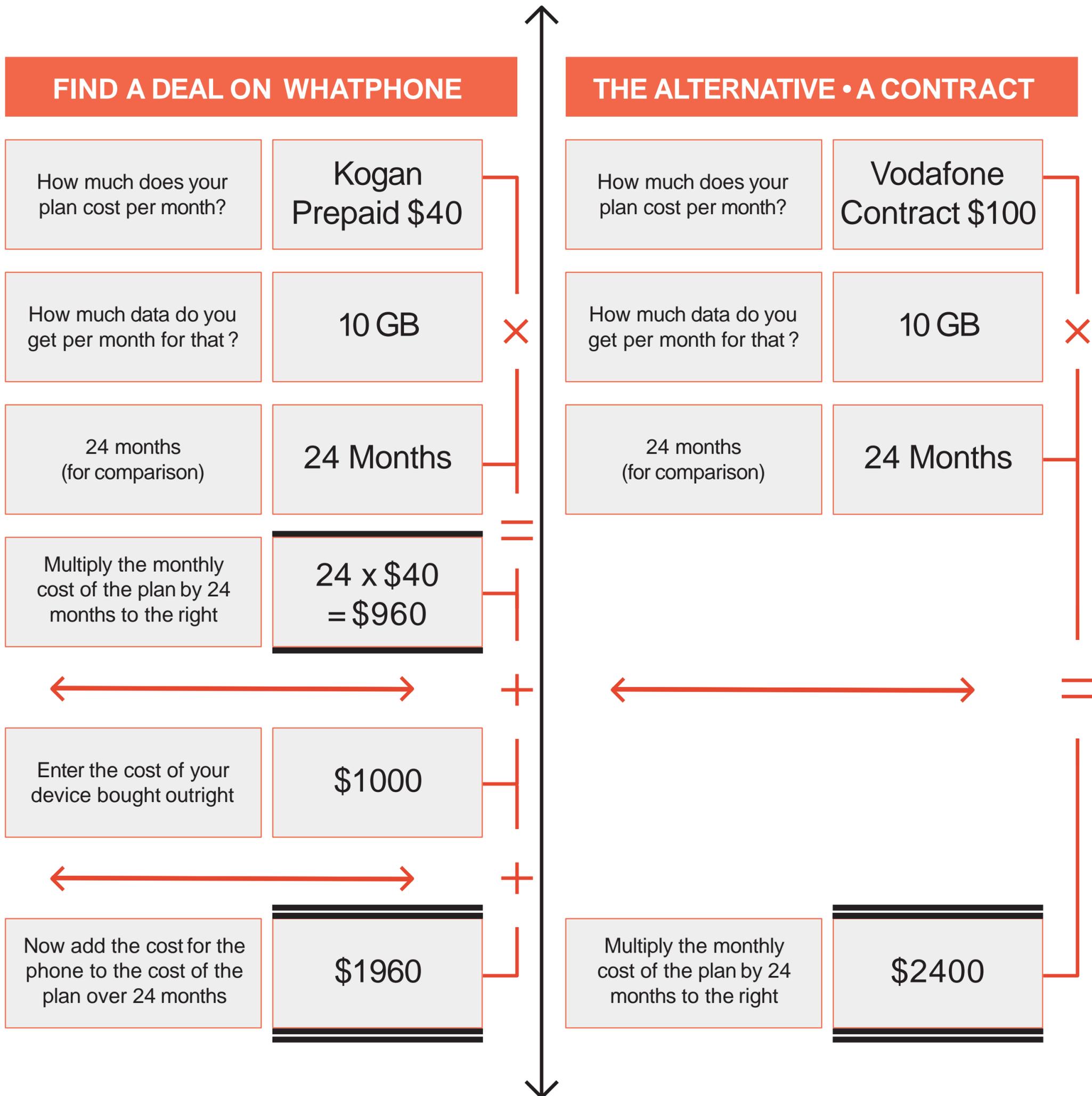
24 Months

Multiply the monthly cost of the plan by 24 months to the right

24 x Monthly Fee

SEE EXAMPLE ON NEXT PAGE

# SIM ONLY OR PHONE UNDER CONTRACT?



In this example, **you save 18%** just by buying the phone yourself and adding a SIM. **AND, you get the same data allowance and exactly the same network.**

# HELPING YOU DECIDE. WHO USES PREPAID PLANS?

THESE PEOPLE MAKE UP ABOUT 45% OF THE MARKET

Prepaid Plans Tend To Make Most Sense  
For Spend Levels Under \$40 per month

## **ECLECTIC**

Prepaid is actually a range. Some take prepaid plans which are valid for a day, some choose long life plans which are valid for 6 or 12 months.

## **YOUNGER**

Prepaid Plans are associated with children – but many adults use them too.

## **SMART**

Remember, you get the same network coverage and speed on a prepaid plan as you would on any other.

## **CAREFUL**

Anyone who wants to manage their phone bills closely.

## **DYNAMIC**

People who tend to move their phone plan between phone operators a bit more often use prepaid plans.

## **TRY BEFORE YOU BUY**

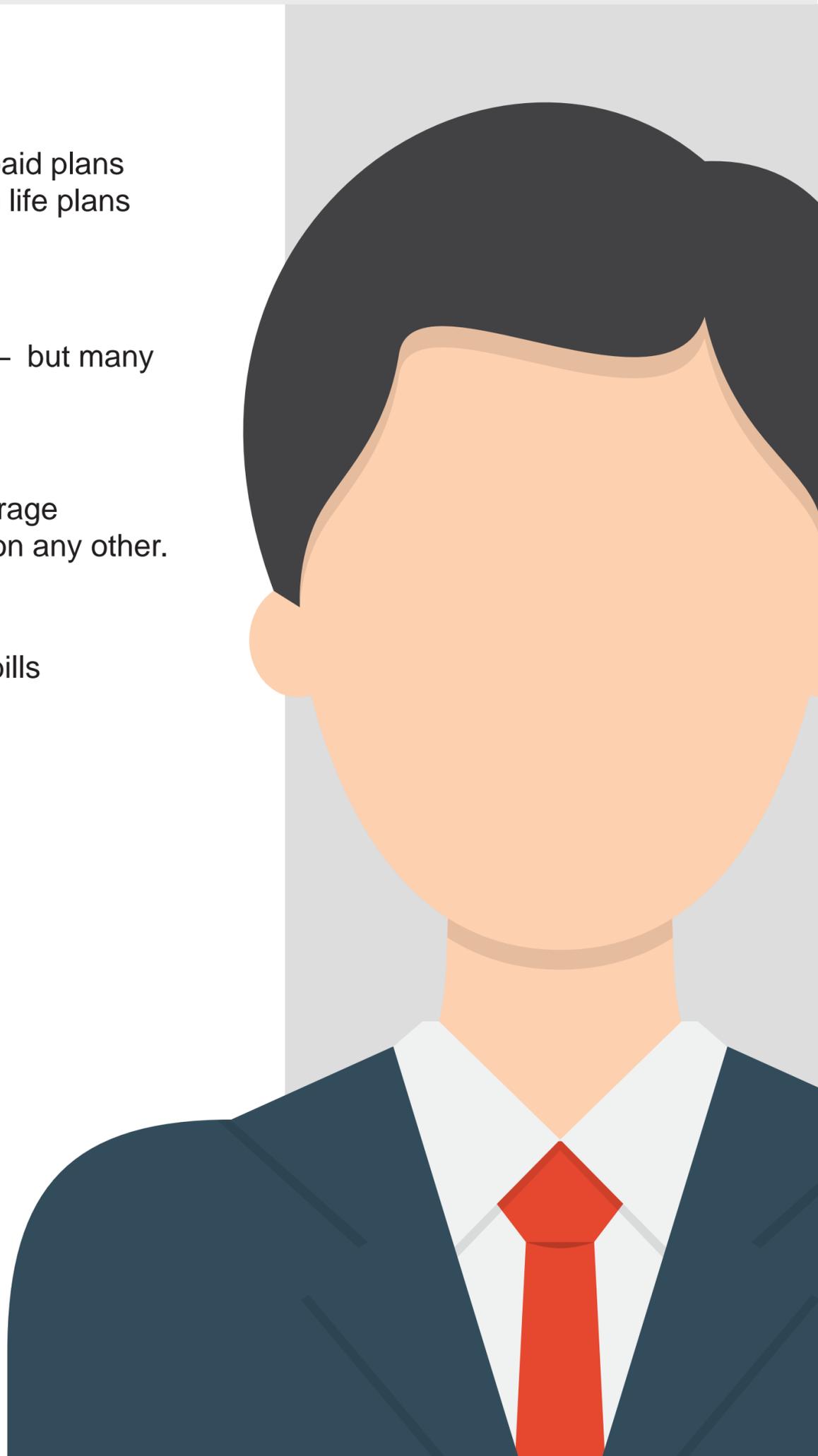
Prepaid plans can be used to try a network for a while before you move your phone number across.

## **NATIVE**

People who roam with their phone overseas tend not to use prepaid plans.

## **VISITING**

People on holiday in Australia use prepaid plans too.



**WHERE YOU CAN GET MORE INFORMATION ON THESE SUBJECTS:**

Australia's best Prepaid Plans  
<https://whatphone.com.au/sim-only-byo-plans/best-prepaid-plans>

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# HELPING YOU DECIDE. WHO USES POSTPAID SIM ONLY PLANS?

THESE PEOPLE MAKE UP ABOUT 35% OF THE MARKET

PostPaid Plans Tend To Make Sense

**For People Who Spend \$30+ per month**

## **VALUE CONVENIENCE**

People who like convenience tend to favor postpaid plans. You don't have to think about adding more money to them, any charges are just applied to your credit card.

## **SMART**

Remember, you get the same network coverage and speed on a postpaid plan as you would on any other.

## **SELF AWARE**

If you're prepared to sign up to a 12 or 24 month contract, you'll get a better deal on the data inclusions in your plan.

## **SAFE**

You're always going to be able to get online and make calls and SMS. It might cost a bit more when the bill comes.

## **OLDER**

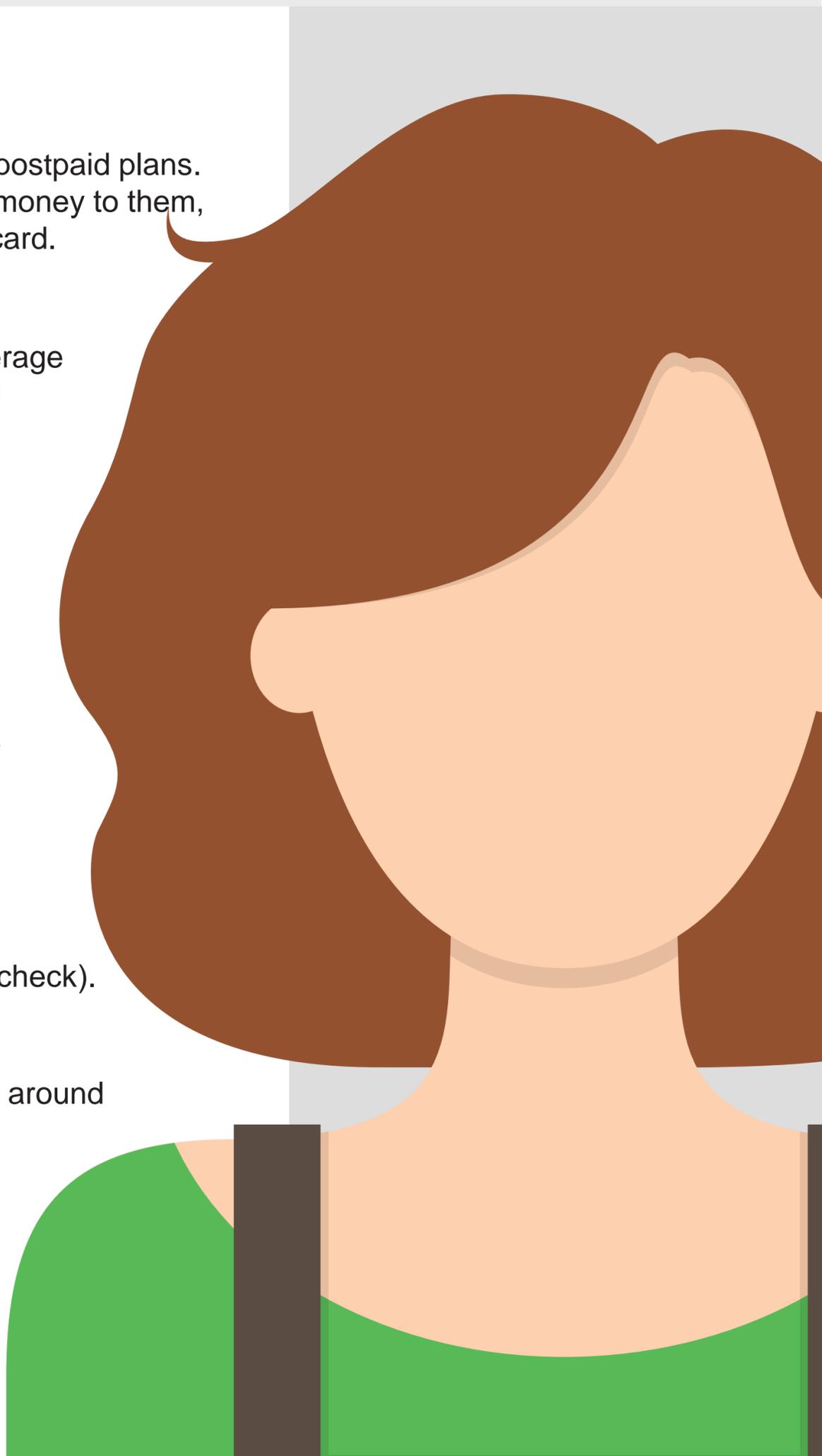
You must be over 18 to get a Postpaid SIM Only Plan (you'll need to pass a credit check).

## **BUSY**

Postpaid users tend to be too busy to shop around every few months for the best phone deal.

## **ALREADY HAVE A PHONE**

If you're considering a postpaid SIM Only plan, you almost certainly already have a phone.



**WHERE YOU CAN GET MORE INFORMATION ON THESE SUBJECTS:**

SIM Only Plan Information  
<https://whatphone.com.au/sim-only-byo-plans/compare>

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# HELPING YOU DECIDE. WHO USES PAYG SIM ONLY PLANS?

THESE PEOPLE MAKE UP ABOUT 5% OF THE MARKET

PAYG SIM Plans Tend To Make Most Sense  
**For Spend Levels Under \$20 per month**

## **ACCURATE**

Carefully consider PAYG plans. You need to be sure of what your usage really looks like before you sign up – or they can wind up expensive.

## **SMART**

Remember, you get the same network coverage and speed on a postpaid plan as you would on any other.

## **FEATURE PHONE**

PAYG plans are very expensive if you use any data at all. They work well with 3G feature phones.

## **2<sup>nd</sup> PHONE**

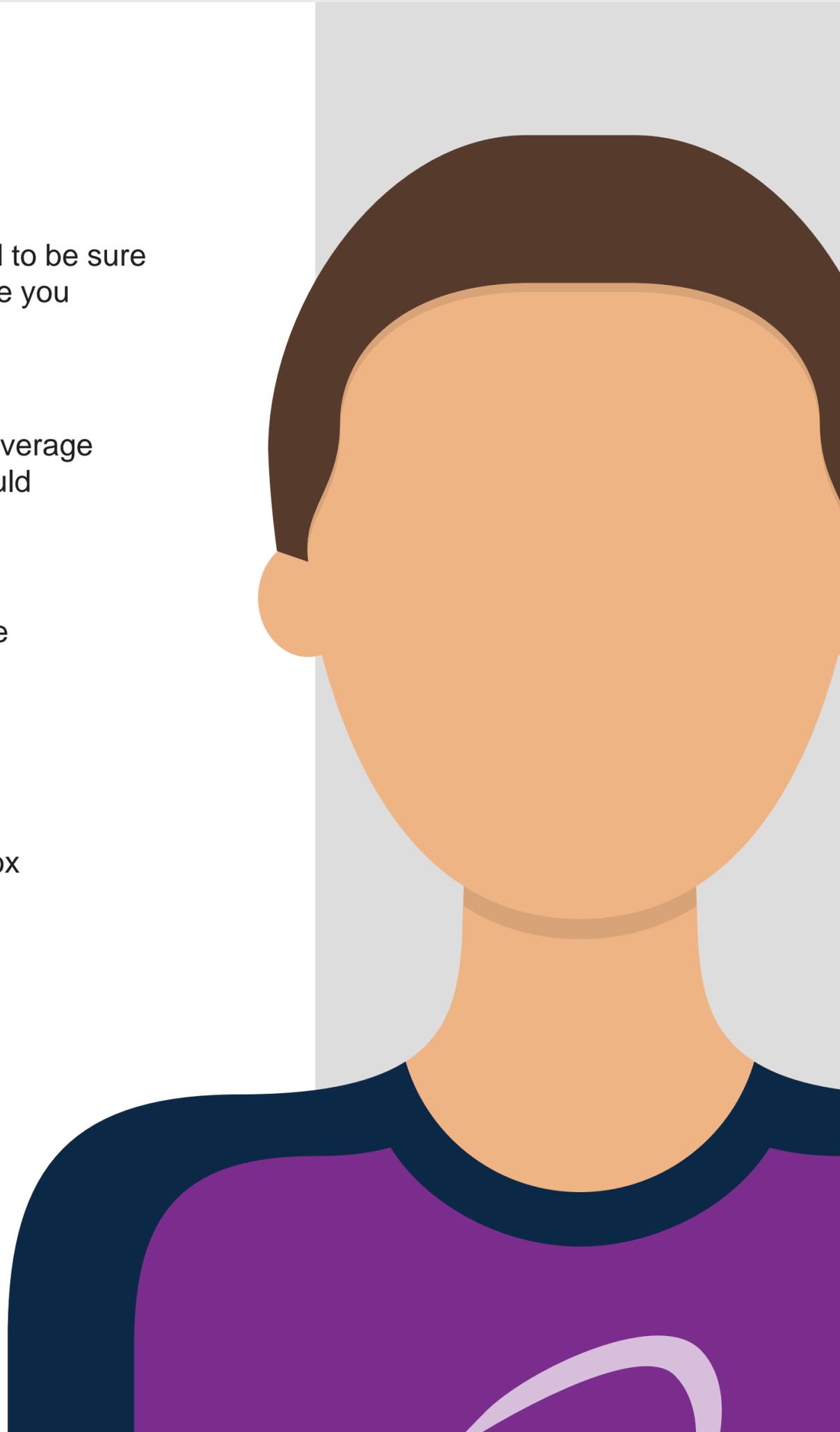
For a \$50 annual fee, you can keep your PAYG SIM in a phone in the glovebox of your car and use it all year around. PAYG plans work well in second devices.

## **OLDER**

You must be over 18 (you'll need to pass a credit check).

## **LOW USERS**

People who make around one call a day.



**WHERE YOU CAN GET MORE INFORMATION ON THESE SUBJECTS:**

PAYG Plan Information  
<https://whatphone.com.au/sim-only-byo-plans/best-australian-payg-plans>

WhatPhonePlans

# GLOSSARY

You can also see our pictorial explanation of these plans on Page 1.

## Prepaid

- Prepaid Plans are a type of SIM Only plan.
- **Users pay for Prepaid Plans before the service is used.**

## Postpaid

- Postpaid Plans, also known as 'BYO SIM Plans' tend to be postpaid agreements.
- There are 2 types.
- **Month to month** agreements can be left ant any time.
- There are also **12 and 24 month contracts.**

## SIM Only

- SIM Only is both a name for any type of SIM Plan which is not provided under contract with a phone.

## PAYG

- PAYG or 'Pay As You Go' Plans involve an initial fee against which calls are charged on a per call basis.

## The things that make a Phone Plan

### Expiry

- 'Expiry period' is a term used in connection with a Prepaid Plan.
- An expiry is the term during which your recharge allowances can be used.

### Data

- Data is typically sold in GB – or Gigabytes. Data is what you'll need to connect to the internet on your phone.

# GLOSSARY

You can also see our pictorial explanation of these plans on Page 1.

## Recharge allowance

- A recharge allowance is the plan inclusion associated with your Prepaid Plan. It will often include voice, SMS and data. It may include entertainment services.

## Plan Inclusions

- Plan inclusions are the entitlements you are provided when you pay for your phone plan.
- They will typically include voice, SMS, data and often entertainment.

## Value

- Value is usually the voice and SMS component of your plan. Most plans are Unlimited voice and SMS in Australia to Australian numbers.

## Voice

- Voice inclusions in a plan can be expressed either as a dollar allowance or 'Unlimited'.

## SMS / Text Messages

- SMS means Simple Message Service. They're short data messages included in plans and almost always provided in unlimited quantities.

## International Calls

- Many plans now have included international minutes. That means you can call from your mobile phone, when it's in Australia, overseas. The countries you can call and how much you'll pay are specific to the plan type.

## Roaming

- People 'roam' when they take their phone with them overseas and make calls or use data. It used to be extremely expensive but many phone companies now have schemes where you can buy an extra service, usually charged at a daily rate of \$5-\$8, which allows you to use your phone when you're overseas for that daily fixed charge.

# GLOSSARY

You can also see our pictorial explanation of these plans on Page 1.

## Things you'll hear when you're buying a plan

### Content

- Content in a phone plan includes streamed audio and streamed video.

### Smaller Phone Company

- There are over **40 smaller phone companies** in Australia.
- They often rent wireless cellular network access from big phone companies.

### Telco

- A telco is a Telecommunications company. Optus, Vodafone, Telstra and Virgin Mobile are all examples of telcos.
- There are about **50 phone companies in Australia**.

### Streaming

- Streaming is a type of constant data connection between your phone and the internet, sustained over a wireless cellular network.

### MVNO

- An MVNO is a smaller phone company – a Mobile Virtual Network Operator.

### Wireless Cellular Network

- Wireless cellular networks are operated by your phone company.
- They provide a connection from your phone to your phone company's network.

### Entertainment

- Some phone plans, from Optus, Telstra and OVO now come with 'zero rated' or 'data free' entertainment packages.

# GLOSSARY

You can also see our pictorial explanation of these plans on Page 1.

## Service Fee

- The amount you pay your phone company each billing cycle.

## Self Service

- Online or over the phone facilities you can use to manage your account with your phone company.
- Many phone companies have apps which you can use to track your usage. It is especially important to track your data usage.

## Billing Cycle

- Usually used in connection with postpaid plans
- A billing cycle is the number of days between which your service fee is charged

## Zero Rated

- Zero rated is an industry term for 'data free'.
- Zero rated data / content does not charge against your phone bill.