

Cut your phone and broadband bills

You can shave money off your phone and internet bills without sacrificing service

IN BRIEF

In this report we help you to:

- save money by bundling your broadband, home phone and TV
- switch home phone providers
- save on phone call costs.

Telecoms bills can really drain stretched finances, but it's possible to save on phone, broadband and TV bills without making unwanted sacrifices.

Switching saves money

Nearly half of Which? members we asked said they had never switched their home phone service. Of these, 57% are happy with their provider, 32% think switching would be a hassle, and 32% reckon that the savings wouldn't warrant it.

The experiences of members who've switched in the past year might sway doubters – 83% of members who

changed providers found it easy, and 66% of members saved money.

To bundle or not to bundle?

Bundles are multiple telecoms services from one company. Home phone and broadband bundles are common, though some providers include TV or mobile.

There are downsides to bundling. Each bundle element may not suit you perfectly – if you want unlimited broadband, say, and a bundle offers capped broadband, you must decide whether savings warrant the compromise. Plus there's often a 12, 18 or 24-month contract to sign, so it's hard to switch during that time.

Though some bundle providers have good Which? customer scores, none match Which? Best Buy broadband providers Zen Internet and Be.

If you currently have separate telecoms services, bundling can mean big savings – nearly three in five people with bundles think it saves money without compromising on service quality.

Use our checklist (opposite) to assess your priorities. Then see our provider summaries (p14-15) for examples of the kind of deals available.

If bundling isn't your bag, check out 'Just want a home phone?' on p16 for more bill-chopping options.



'WHICH? SHOWED ME HOW TO SAVE £336'

Lorraine Wild *Health and safety trainer*

'I use multiple suppliers and it's an expensive mess,' read the email we received from mum of two Lorraine Wild. Lorraine added: 'I'm on maternity leave soon and need to cut my bills.'

Lorraine and her partner Mike were paying around £80 monthly by direct debit for a BT landline, Primus phone calls, Firenet broadband and

Sky TV – including premium sports channels – totalling around £960 annually. Lorraine wanted us to investigate what bundling could save.

Lorraine was keen to keep kids' channels for Leah and Beth, and wanted inclusive daytime calls. She's a light broadband user, so doesn't need high speeds or usage limits.

Lorraine's options

We checked deals from the four highest-rated providers in our survey, plus market leaders BT and Virgin Media. Lorraine's three best options were:

Sky Broadband, phone and TV

Contract 12 months
Monthly cost £51.50
First year cost £618
Total saving over first year £342

Tiscali Option 2 plus Sky TV

Contract 12 months
Monthly cost £56.50
First year cost £693
Total saving over first year £267

TalkTalk broadband with landline plus Sky TV

Contract 18 months
Monthly cost £57.50
First year cost £720
Total saving over first year £240

All the first year costs include: phone line rental, anytime calls to UK landlines, broadband, Sky kids' channels (including Disney – a priority for Lorraine) and Sky Sports, wireless router, any connection fees where applicable.

Lorraine's verdict **Sky – total annual saving £342**

'I'm delighted that Which? has shown me how to save more than £25 a month. The money will come in handy, plus we'll have free daytime phone calls, and won't have to compromise on internet or Sky.'



Bundling checklist What you need to think of when choosing a bundle

OVERALL

■ **Availability** Live in the countryside? Your choices may be more limited than urban dwellers'. Use bundle providers' online postcode checker systems.

■ **Length of contract** Longer contracts often mean lower costs, but you'll be tied in if better options appear, unless you pay hefty cancellation fees.

■ **Monthly cost** Check the total cost of separate services and

compare this with the cost of equivalent service bundles.

■ **Start-up costs** Many providers charge one-off connection fees.

■ **BT line versus cable line** If you've got a BT line, there's a wide choice of bundle providers – if you use cable, you're restricted to Virgin Media unless you have a new BT line installed (which can cost more than £100). New BT connections have 12-

month contracts. The Post Office can install BT lines, too, and has no minimum phone contract.

■ **Non-direct-debit payment** May incur a monthly surcharge.

■ **Helpline costs** Technical hitches are costly to resolve if companies use 084, 087 or even 09 contact numbers.

■ **Compare online** www.simplifydigital.co.uk is a useful starting point.



HOME PHONE SERVICE

■ **Line rental** Is line rental included or must you pay for this on top of the bundle price?

■ **Inclusive calls** Many basic tariffs include free weekend calls. Only pay extra for inclusive evening or daytime calls if you make a lot of them.

■ **International calls** If you have friends or family abroad, consider bundles that include calls to key countries.

■ **Non-standard calls** Check call costs to mobiles and 0845/0870 numbers.



BROADBAND www.which.co.uk/broadband

■ **Download speed** One or two megabits per second (Mbps) is fine for general surfing and emailing. If you download a lot of big files, watch BBC iPlayer or play online games, up to 8Mbps or higher is better. Actual speeds may be much slower than advertised – see www.which.co.uk/broadbandspeed.

■ **Cap** This limits how much you can upload or download monthly. ISP Plusnet

(www.mybroadbandusage.co.uk) has a calculator to add up usage.

■ **Modem included** Check that it's wireless if you don't want cables trailing everywhere.

■ **On the go** Some broadband includes hotspot access across the UK. Or, consider getting mobile broadband which gives you broadband on your laptop wherever there's a 3G signal. Which? is reporting on mobile broadband next month.

MOBILE PHONE SERVICE

■ **New handset** Most bundled mobile services don't include this.

■ **Inclusive texts and minutes** Out-of-tariff call costs are pricey. Ensure the deal includes enough minutes and texts.



DIGITAL TV www.which.co.uk/digitaltvoptions

■ **Is Freeview or Freesat 'good enough'?** Just want basic channels? Get Freeview, Freesat (from BBC/ITV) or Freesat from Sky to avoid monthly TV subscription fees.

■ **Premium sports and movies** For Sky Sports and Movies, you'll need a Sky, Virgin Media or Tiscali package. Setanta Sports 1 is available on BT Vision or Freeview (for a monthly fee).

■ **Favourite TV shows** Now Virgin Media has regained Sky 1, *Lost* and *24* fans can watch these favourite shows on Sky, Tiscali or Virgin Media.

■ **On demand** BT Vision, Tiscali and Virgin Media have 'on-

demand' TV and film libraries to watch at your leisure. Some are included with your subscription; others incur a pay-per-view or extra subscription charge.

■ **High definition (HD) TV** Sky is the HD king, with 28 dedicated channels (for an extra monthly fee). Freesat, BT and Virgin Media have limited HD content. Freeview will be launching HD in a few years. HD-ready set-top boxes cost more than standard ones, and some double as PVRs (see www.which.co.uk/pvrs).

■ **Multi room** To watch subscription TV in several rooms, you must pay for more boxes and a multi-room service.



Which? online Cordless phones

Go online to www.which.co.uk/cordlessphones and you can read our reviews of more than 270 cordless home phones, including 70 Best Buys.

We reveal the phones with best sound, range and ease of use.

Cordless phones are available in a huge range of prices, but you don't need to spend a fortune to get your hands on a Best Buy.

Also, check out our latest cordless phones report, from p64.



OUR RESEARCH

Between 22 October and 17 November 2008, we asked 5,124 Which? online panel members about their home phone and telecoms bundle satisfaction.

What are the best bundling deals?

How did bundle providers fare in our satisfaction survey, and what deals do they offer?

77% Utility Warehouse

Utility Warehouse bills itself as a 'discount club.' The more services you buy together, the higher the discount off your monthly bill. As well as phone and broadband, it also offers mobile phone services, gas and electricity.



Which? satisfaction rating

With a Which? customer score of 77%, Utility Warehouse is the only bundle provider in our survey to achieve Best Buy status. It has far fewer unhappy customers than other providers, too – just 3% were dissatisfied with Utility Warehouse overall.

It did better than other providers for customer service and value for money.

Deals (prices include line rental and membership)

BroadCall Standard £21.72 a month: 24Mbps broadband, 40GB cap, free weekend calls, no minimum contract (£50 fee if cancelled in first 12 months)

BroadCall Plus £26.72 a month: 24Mbps broadband, unlimited downloads, free weekend calls, no minimum contract (£50 fee if cancelled in first 12 months)



58% Sky

Sky offers 'free' broadband to its pay-monthly digital TV customers. This has only 2Mbps speeds with a 2GB usage cap. This should be ample just for web surfing or emails, but you can get higher speeds and caps for an extra £5. If you already have, or are thinking of getting, Sky TV, Sky's free broadband is likely to save you money.



Which? satisfaction rating

Only a quarter of its customers rate Sky 'very good' for value for money, but above-average customer service helps it to be rated the second best bundle provider in our survey, with a Which? customer score of 58%. Overall, only 6% are unhappy with Sky's service.

Deals (12-month contract. Prices include line rental)

Sky TV, broadband and talk £26.50: 'free' broadband, free evening and weekend calls, Sky TV Variety Pack

Entertainment with Sky £36.50: 'free' broadband, unlimited anytime calls, six Sky TV Entertainment Packs

Sports and Entertainment £45.50: 'free' broadband, free evening and weekend calls, Sky TV Variety Pack and Sports Pack

56% TalkTalk

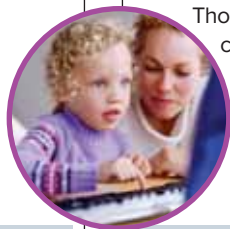
TalkTalk offers a single customisable broadband and home phone package called MyTalkTalk. You can add extra 'boosts' for £4 a month per boost.

If you don't mind being tied in for 18 months and you live in a TalkTalk LLU area, these packages are a pretty good deal.



Which? satisfaction rating

TalkTalk has somewhat shaken off the poor image it gained when it launched its 'free' broadband a couple of years back, and its Which? customer score isn't bad. For value for money it does better than any bundle provider except Utility Warehouse, though its customer service is only average.



Deals (prices include line rental)

Talk Talk Essentials package £16.99: 8Mbps broadband, 40GB cap, free evening and weekend calls, free calls to 36 international destinations

Boosts include: Speed boost – to the maximum speed your line can handle; Download plus – double your download limit; anytime UK calls – unlimited calls to UK landlines anytime

48% Tiscali

Tiscali's 12-month home phone/broadband bundles are available across the UK. If you live outside Tiscali's LLU areas (about 50% of UK homes) you'll have to pay an additional fee for bundles that include broadband.



Which? satisfaction rating

Though sitting in the middle of the survey for Which? customer score, Tiscali has a higher proportion of dissatisfied customers (10%) than most other bundle providers in our survey. This suggests its service levels can be hit and miss – which is confirmed by a mediocre customer service rating – though it fares better than most bundle providers for value for money.

Deals (prices include line rental)

Tiscali Option 1 £14.99: 8Mbps unlimited broadband, free weekend calls, including calls to 10 international destinations

Tiscali Option 2 £19.99: 8Mbps unlimited broadband, free anytime calls, including calls to 10 international destinations

Three way bundle £19.99: Same as Option 1, plus TV Variety pack including 40+ channels. Add anytime calls for an extra £5

48% Virgin Media

Virgin Media was the first company to bundle four telecoms services together (home phone, digital TV, broadband and mobile phone contracts). You can choose to have just one service, or bundle together a combination of two to four services. Cheaper bundles are available in cable areas (around 50% of UK households).



Which? satisfaction rating

Virgin Media has an average Which? customer score, though those who have mobile bundled in rate this highly – more than half are very satisfied with this. It scores higher than most for customer service, but is let down by a poor score for value for money.

Deals (12-month cable deals. Prices include line rental)

Broadband and phone £20: 2Mbps broadband, unlimited downloads, free weekend calls

Broadband, TV and phone £30: 2Mbps broadband, unlimited downloads, free weekend calls, over 90 TV channels

XL broadband, TV and phone £56: 20Mbps broadband, unlimited downloads, free anytime calls, over 145 TV channels

46% Orange

Orange bundles are available to anyone, but the company offers a £10 discount on each package to Orange mobile pay-monthly customers. You'll need to commit to an 18-month contract to take up one of Orange's three home phone and broadband deals.



Which? satisfaction rating

Though not alone as one of the worst performers in terms of Which? customer score, Orange has the highest proportion of unhappy customers – 15% are very or fairly dissatisfied with its overall service. Its 'very good' scores for value for money and customer service are both below average.



Deals (prices include line rental)

Home Starter £20.27: 8Mbps broadband, 10GB cap, free evening and weekend calls. Line rental payable to BT

Home Select £30.27: 8Mbps broadband, unlimited downloads, free Voip calls (see p67). Line rental payable to BT

Home Max £25: 8Mbps broadband, unlimited downloads, free evening and weekend calls, free Voip calls

46% BT

BT offers a good degree of choice. However, bundles including unlimited broadband and/or anytime UK calls can work out more expensive than rival deals. Bundles with a TV element include BT Vision. It's a flexible way of accessing digital TV, but set-up costs can add up, and tariffs can be confusing.



Which? satisfaction rating

BT joins Orange as one of the poorest-rated companies in our survey in terms of its Which? customer score. Despite being the biggest home phone service provider in the UK, BT was rated below average for most aspects of its service, and has the lowest value-for-money score of all bundle providers.

Deals (prices include line rental)

Get Connected £25.92: 8Mbps broadband, 10GB cap, free evening and weekend calls, 18-month contract

Unlimited £39.58: 8Mbps broadband, unlimited downloads, free anytime calls, 18-month contract

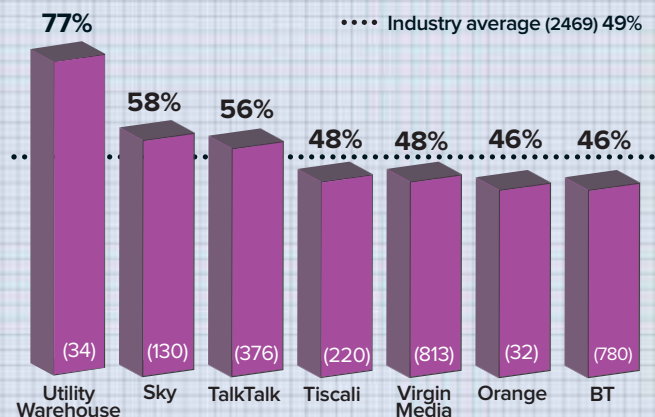
More access £45.49: 8Mbps broadband, 10GB cap, free evening and weekend calls, 18-month contract, BT Vision Gold value deal

SATISFACTION RATINGS AT A GLANCE

The best and worst-rated bundle providers

Utility Warehouse has the top Which? customer score, while Orange and BT fail to impress. Read our assessments of individual providers for more. We don't have room here

to cover less widely used bundlers such as Plusnet and Vodafone, but see www.which.co.uk/phonebundles for details on packages from all providers.



Which? customer score Combines overall satisfaction and likelihood of recommending to a friend. **Sample size** Is in brackets. **Ratings** Are for bundles including a home phone element. **Industry average** Includes providers too small to give individual ratings.

Deals We give examples of the types of deals available from each bundle provider as we went to press. For a wider range of the deals available, visit www.which.co.uk/phonebundles. Prices quoted are per month and exclude introductory offers. **Availability of deals** For all companies except BT and Virgin Media cable, prices quoted are for a company's local loop unbundled (LLU) area. LLU covers between 50% and 80% of the UK population, depending on provider. Those living outside an LLU area can expect to pay between £8 and £18 extra. **Free inclusive calls** Unless otherwise stated, free calls are to UK landlines starting 01, 02, or 03. **Set up** Most deals include a free broadband modem, router or wireless router. Some companies charge an initial set-up fee of around £30. **Billing** Prices quoted assume cheapest billing method (usually direct debit and online billing). **Broadband speeds** All broadband speeds are 'up to'. See www.which.co.uk/broadbandspeed for more.

Just want a home phone?

There are many easy ways to save on a simple landline service – Which? shows you how

If you've got a landline but no broadband, you might not be interested in bundles, but there are lots of ways to save money without bundling, especially if you've never switched before or haven't recently.

The 27% of people who don't want to change their phone number by switching shouldn't worry. You can almost always keep your number, even if you switch from a BT phone line to cable.

Save on line rental

BT's monthly line rental is £13 (including some landline calls) if you pay by cheque and get paper bills. Switching to direct debit and online billing would save you £2.73 a month (around £33 annually). Alternatively, use another company such as the Post Office or Utility Warehouse for line rental – our table (below) summarises charges and inclusive minutes.

Save on UK calls

Most standard tariffs include weekend landline calls (01, 02 and 03 numbers). You must usually pay extra for inclusive evening or daytime calls. Work out how many calls you make at these times to see if it's worth it.

Say you opt for BT's 12-month rolling phone contract that includes evening and weekend calls. If you exceed two hours of daytime (before 6pm) calls a month, it's worth paying £4.85 extra monthly for inclusive weekday landline calls.

Save on more expensive calls

Make lots of calls abroad or to mobiles? Consider an international or mobile add-on to your existing phone service, or switch to a deal that includes calls abroad.

Alternatively, use a call override service like 18185.co.uk. Sign up free online (there are also services that don't require registration, such as Discount Dial), dial the company's prefix code before the number you wish to reach, then you're charged by the overrider rather than your provider.

Savings can be big – 30 peak time minutes to Australia costs £8.14 at BT's standard rate, but just 34p with 18185.co.uk.

Calls to 084, 087 and 09 numbers are never included and can cost the earth (see www.which.co.uk/premiumrate). Check out www.saynoto0870.com for cheaper alternatives.



Contacts

BT 0800 800 150; www.bt.com
Call 18866 www.call18866.co.uk
Call 1899.com www.1899.com
Orange 0800 079 2000
www.orange.co.uk
Post Office 0800 092 0514
www.postoffice.co.uk
Sky 01506 677000; www.sky.com
TalkTalk 0800 049 7802
www.talktalk.co.uk

Tesco Telecoms 0800 068 0818
www.tesco.com/telecoms
Tiscali 0800 280 0775
www.tiscali.co.uk
Utility Warehouse
 0800 131 3000
www.utilitywarehouse.co.uk
Virgin Media 0800 953 5353
www.virginmedia.com
18185.co.uk www.18185.co.uk

PROVIDER	CONTRACT (months)	COST (£)	SURCHARGE (£)	CALLS INCLUDED	BILL ACCURACY (%)	VALUE FOR MONEY	CUSTOMER SERVICE (%)	SCORE
UTILITY WAREHOUSE (49)	n/a ^a	10.72 ^b	✓ ^c	other members	88	73	54	80
18185.CO.UK (87)^d	n/a	n/a	✗	none	77	76	14	71
CALL 1899.COM (43)^d	n/a	n/a	✗	none	72	74	10	69
CALL 18866 (49)^d	n/a	n/a	✗	none	55	55	5	66
TALKTALK (583)	12	11.75 ^e	3.50	W ^f	73	57	15	60
POST OFFICE (44)	n/a ^a	10.72	✗	E/W ^f	64	30	27	56
TESCO TELECOMS (47)	3	11.00 ^e	n/a ^g	W	52	31	20	55
TISCALI (276)	12	10.99	n/a ^g	W	58	35	9	51
VIRGIN MEDIA (914)	12	15.45 ^e	5	E/W	54	16	14	49
BT (3,079)	n/a ^a	11.50 ^e	1.50	W ^h	56	5	10	41

^a No minimum term but may require up to 30 days' notice ^b Includes £1.73 membership fee ^c 10% of total value of each bill ^d Online only call override service – no line rental or contract ^e Online billing discount available ^f Also includes some calls abroad and to mobiles ^g Payment must be by direct debit or, in Tiscali's case, credit card ^h Evening calls also included if signed up for 12-month contract.

USING THE TABLE

Providers must offer a calls and/or line-rental option that's not tied to a broadband, mobile or TV service. Sample size in brackets.

Cost Per month of cheapest standalone home phone deal. Assumes direct debit payment and paper billing, where available. **Surcharge** The extra monthly fee if you don't pay by direct debit. **Calls included** To 01, 02, or 03 numbers unless otherwise stated. E = evening, W = weekend. **Billing accuracy/Value for money/Customer services** Percentage of people who rated these aspects 'very good'.

Score

Which? customer score Combines overall satisfaction and likelihood of recommending to a friend.