

TALK GETS CHEAPER

You're not tied to BT and cable companies for phone line rental. Those who switch save money and are happier with their service

It's good to talk, as BT once claimed. And it's got cheaper and easier, too. New rules mean that many more companies can offer phone-line rental. So you can switch to a new service for your phone line as well as for calls – saving you money as well as the trouble of dealing with two bills.

So far, though, few people have switched. More than 70 per cent of us use BT as our main supplier. And those who have switched have transferred to the cable companies NTL or Telewest. One reason for this is these companies' bundles of phone services with digital TV or broadband. *Which?* reader Chris Michaelides, for instance, stays with NTL out of convenience. 'I get one bill and my phone rental is free with my cable TV and broadband,' he told us. 'It's difficult for other companies to compete with that.'

But if you do switch, you might be in for a pleasant surprise. Only 21 per cent of NTL customers and 29 per cent of BT customers told us they were very satisfied with overall levels of service – compared with an impressive 81 per cent of Call18866 customers.

YOUR CHOICES EXPLAINED

With a new phone company, there are two main types of service: line and calls, and calls only.

Line and calls

With this option, you rent a line, get your calls through the same company, and receive one bill. This is what BT and cable companies offer – and now, companies such as Utility Warehouse Discount Club and the Post Office do the same. At the moment, line-rental prices don't vary much. But the telecoms regulator, Ofcom, told us that 'line-rental prices should drop as more companies offer this service'. Call charges do differ and the newer companies offer different call packages (such as unlimited calls for a set fee), many of which will save you money.

Calls only

Even if you want to keep your BT or cable line, you can use other companies to make calls. You'll receive two bills: one from the company you make calls with, and one from the company that provides your phone line. You can save money by using the company that offers the best value for your phone use – and you could even use different calls-only companies for different types of call (local and international, say).

There are two options. With carrier preselection (CPS) calls are automatically routed through your new supplier. With indirect access (IA) you have to dial a code before making calls or you're given a small auto-dialler box (which plugs into your phone line and dials the extra code for you).

THE SAVINGS

The cheapest company for you depends on how you use your phone. The examples, opposite, show how big the savings can be. To work these out, we used the Ofcom-approved price-comparison website www.uSwitch.com. You say what type of service you are on now, and enter your phone usage details. The site gives a list of companies and tariffs and shows how much each could save you. It also estimates how much it thinks you currently spend, based on what you tell it. You can compare this with your bills to see whether the information you're given is accurate.

uSwitch can even take you through the process of informing your new and old phone suppliers of your wish to change. Before you switch, it's worth finding out a bit about your new service. For example, some companies have special price plans, aimed at heavier users, where you pay a set price each month and certain types of call are included at a special rate or for no added charge – so you could use the phone more often at no extra cost.

If you make lots of short calls, watch out for minimum call or connection charges. One.Tel, for instance, charges 4.8p a call, while Call18866 charges 2p. BT has a 5p minimum charge for daytime calls. The Post Office has none of these fees. uSwitch takes account of all this.

Another thing to watch for is time limits on free or cheap calls. Once you exceed the time limit for a particular call, you're usually charged a higher rate. The solution's easy: keep an eye on the clock, hang up before your time runs out, and then redial.

OUR RESEARCH

In May we asked 5,700 members of our online survey panel about their home-phone suppliers. Thanks to all 4,745 who took part.

SWITCHING MYTHS

Myth I'll have to change my number if I switch phone supplier.
Truth You can keep it – but make sure you tell your new supplier you want to do so.

Myth Switching's hard.
Truth The average switch takes ten working days (don't worry, your phone line stays connected at all times) and 95 per cent of people who switch find it easy.

Toucan: 'Good value for money and its service is very good'

TalkTalk: 'Fantastic savings'

Utility Warehouse: 'I don't have any problems and the calls are cheap'

Savings

We tried out the uSwitch comparison site using the details of three typical home-phone users.



HEAVY, ALL-DAY CALLER

Wants: any service. Saving: £107

He calls local, national and mobile numbers at all times of day. He's on BT Option 3, £25.50 a month, which offers free calls for up to an hour to UK landlines. uSwitch says he could save £107 a year by switching to Kingston's TalkMore 3+Mobile tariff. This is a CPS service so he'll pay £10.50 a month line rental to BT. But TalkMore offers free calls to landlines at any time for £12.99 a month and discounts to mobiles for an extra £1 a month.



HEAVY OFF-PEAK CALLER – EVENINGS/WEEKENDS ONLY

Wants: line and calls. Saving: £150

This caller's on BT's Option 1 (£10.50 line rental a month and 5.5p for evening and weekend calls up to an hour). She wants to switch to a line-and-calls supplier. uSwitch says she could save £150 a year by switching to One.Tel's Leisure UK Talk tariff. Line rental is £9.99 a month – and for an extra £4 a month, she gets all her evening and weekend landline calls for free.



LIGHT, OFF-PEAK CALLER – MOSTLY WEEKENDS

Wants: calls only. Saving: £96

This caller makes a few, short calls on weekday evenings and chats to her family at weekends. She uses NTL's 321 Standard tariff, which gives free unlimited weekend calls to other local NTL numbers. uSwitch says she can save £96 a year by sticking with NTL for line rental and switching to One.Tel's Standard UK Talk auto-dialler tariff for making calls. This also offers free weekend calls to landlines – and evening calls are just 5p an hour (compared with 2p a minute in the evening with NTL).

Call18866: 'Excellent service and cheap on home phone and mobile'

Customers' views

You normally talk to a phone company only when you have a problem. So perhaps it's no surprise that only a third of people are very satisfied with the customer service they receive.

This hides some big differences, though. More than half of Toucan's customers were very satisfied with its customer service, with Kingston, Homecall, TalkTalk and Call18866 close behind. NTL customers endure the worst

customer service. Only 10 per cent were very satisfied and many spoke of problems. One reader described getting NTL to act as his most painful experience. 'Its answering service is a maze,' he told us. 'You disappear into the system, sometimes never to reappear.'

Billing

Most people find their bills easy to understand. Highest marks went to Call18866 and Toucan. BT and NTL came out

worst, and one customer described BT's bills as 'incomprehensible'.

Savings

Overall, people who switched phone company felt the move had saved them money. Three quarters say that they've saved as much or more than expected. Nearly half of Call18866 users said they'd saved more than expected, telling us 'calls are dirt cheap' and 'Call18866 has fantastic call pricing'.

Phone companies

LINE AND CALLS

Services	Overall satisfaction	
	Offered	Very satisfied (%)
Utility Warehouse	AD	62% (78)
One.Tel	CPS, AD	54% (705)
Kingston ^a	CPS	49% (49)
British Gas ^b		45% (53)
Homecall	CPS	45% (132)
Telewest		41% (478)
BT		29% (854)
NTL		21% (532)

CALLS ONLY^c

Call18866	PIN	81% (156)
Toucan	CPS	71% (51)
TalkTalk	CPS	58% (507)
Sky Talk ^d	CPS	50% (112)
Tele2	CPS	42% (77)
Tiscali	CPS	41% (192)

Table notes The table shows companies for which we received 30 or more responses in our survey (the sample size is in brackets). **Services** An entry in this column for line-and-calls companies means they also offer a calls-only option. CPS means carrier preselection; AD means auto-dialler; and PIN means a Pin number is needed.

^a Calls-only offered nationwide; line and calls in East Yorkshire and Hull only ^b In conjunction with One.Tel ^c Most CPS services are not available with a cable phone line. Check with your chosen supplier ^d Only for Sky Digital subscribers with a BT line

BT: 'I am probably paying too much for calls'

NTL: 'Customer service is abysmal'