#### HOW SUKI COULD SAVE £150 A YEAR BY SWITCHING FROM BT

**Suki Sharples** 56, head teacher Which? member Suki, who has always used BT, wants to change but is unsure where to start. She says: 'I'm irritated by the jungle one has to struggle through to find out what a good deal is.'

Suki sometimes has to make peak-time calls when she is at home during school holidays. She also clocks up two hours a month on the phone to her son in Japan and her sister in Canada. She has BT broadband and will consider making calls over the internet to save money (for more on this, see p28). Her monitored burglar alarm needs a BT landline.

Suki doesn't want to dial a prefix number, so we suggested keeping her line rental (£11 a month) with BT but switching her calls to Saga. Its Hourtime package would save her £20 a year on UK calls. A huge chunk of her bill, nearly £80 a year, goes on international calls. She could cut this to about £20 by using internet-based Skype. Switching broadband to Waitrose would save £70, bringing savings to more than £150 a year – nearly half the cost of a low-season return flight to Canada.



ost of us take our home phone for granted. As long as it works, we don't care how, which may explain why more than 60 per cent of us are still with BT, 25 years after the market was opened up to competition.

But staying with the same supplier could be costly. Our research shows that seven out of ten people who switched to a different company ended up paying less.

We carried out a survey of *Which*? members to find how satisfied you were with their home-phone provider, how good customer service was and whether bills were accurate and easy to read. The results are bad news for established names such as

## More than 60 per cent of us are still with BT

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Smaller telephone companies are offering better customer service than BT and NTL and could save you money, too. We show one reader how to switch and cut her bill by £150

BT and NTL, which failed to match smaller firms like Phone Co-Op and new entrants to the market such as Tesco.

#### Toucan bites the big boys

Our home-phone satisfaction survey shows that just 23 per cent of BT customers and 20 per cent of NTL's are very satisfied with the overall level of service they receive, meaning that for the second year in a row they have come rock bottom of our table. Last year BT achieved a score of 29 per cent, NTL just 21 per cent.

In contrast, more than 70 per cent of members surveyed this year are very satisfied overall with Saga and 18185.co.uk. Saga, together with Call 18866, also got

# Jargon buster

#### Alternatives to BT explained

 AUTODIALLER A box between the phone and the socket redirects calls through your chosen provider.
CARRIER PRE-SELECTION Companies which offer carrier preselection automatically reroute your calls at the telephone exchange.
This is not available with cable.
PREFIX NUMBER SERVICES You dial a code before the number you want to ring and pay the company which owns the prefix for these calls. Also available on cable.

## YOUR QUESTIONS ANSWERED

How do I use a prefix code?
Sign up free on your chosen company's website or registration line and you can start using the prefix straightaway.



If I switch will I lose services like 1571? Most companies offer services like 1571. Some use BT's services and are billed by BT for them. Other providers offer their own alternatives.

A sales rep called me about moving to a new company. I didn't agree to this, but I then received a letter with a switching date. What should I do? You have to pay bills only if there is a legal contract between you and the phone company, but be careful what you say to salespeople – contracts can be oral. If you think you've been mis-sold, you have ten working days to tell the company to transfer you back to your original provider. If the problem is not resolved in 12 weeks, you can call the Otelo or Cisas dispute resolution schemes (every provider must belong to one of these).

# our call

top marks for the clarity and accuracy of its bills. BT's bills were the hardest to understand. It scored higher for the accuracy of bills, but not as well as the best companies.

Members told us how well their phone company answered queries and how easy it was to speak to someone who could help. Three companies stand out: Tesco, Toucan and Utility Warehouse. *Which?* member John Battley says: 'If I want to speak to Toucan I don't have to go through a multitude of button pressing to speak to a real person.'

The charts show how the companies compare for overall customer satisfaction.

#### Time for a change?

If you're unhappy with your phone company there's nothing forcing you to stay, unless you're tied to a contract. More than 90 per cent of people we asked found switching easy – see 'Your switching options', right.

Even if you've already switched, look at the options again as offers change constantly. BT, for example, announced last month that it was cutting the price of its call packages for heavier phone users, but also revealed changes that mean many of us will pay more for daytime calls to landlines. It plans to charge by the minute for noninclusive daytime calls and add a call setup fee of 3p. Under the existing system a two and a half minute call to an O1 or O2 number costs 7.5p; under the new system, to be introduced in October, it will cost 12p.

Bundling services together (see Which?, August 2006, p21) can also save money. TalkTalk from the Carphone Warehouse offers to bundle together line rental, a calls package and broadband for  $\pounds 19.99$  a month on an 18-month contract.

The one exception to the switching rule is people in the area served by Kingston Communications (East Yorkshire) who have little choice about their main provider. They can use prefix number services, though.

#### OUR RESEARCH

We carried out our online survey in May. Thanks to all of the 5,409 Which? members who took part.

#### PREFIX PROVIDERS



#### CALLS ONLY/WHOLE PHONE SERVICE



#### USING THE CHARTS

These are companies for which we received 30 or more responses in our survey (sample size shown in orange bar). **a** Not available to new customers

b Offers its own line rental option. Monthly charges range from £8.99 (Toucan) to £11 (BT) if you pay by direct debit. Most companies charge at least £1 extra if you pay in other ways. Those that offer line rental also have a calls-only option, apart from BT, NTL, Telewest and Kingston c Available to Sky customers only

Vishing scams attempt to con VoIP users into revealing their credit card details

### **HOME-PHONE COMPANIES**

# YOUR SWITCHING OPTIONS

#### OPTION ONE Save on more costly calls

Keep your existing provider but use a prefix company to make calls to mobiles or abroad. 18185.co.uk, for example, charges 2p a minute to UK mobiles at weekends and 5p a minute at other times – up to 75 per cent cheaper than BT. It bills you for calls made using its prefix. See 'Jargon buster' opposite.

#### OPTION TWO Change for calls only

If you want to stick with BT for line rental but use another firm for calls, choose one that offers autodialler or a carrier preselection service. See 'Jargon buster', opposite, for details. You get a bill for calls from your chosen firm and one from BT for line rental, plus any dial-up internet access you use.

#### **OPTION THREE**

**Switch whole phone service** You could choose to pay for both calls and line rental from a firm such as the Post Office or Utility Warehouse. BT still owns your line but your new provider pays BT for its use. You could also switch to cable if it is available in your area.

#### HOW TO SWITCH

 Choose who you want to switch to using our survey and websites such as uSwitch.com or SimplySwitch.com Check for cancellation or connection fees.
Contact your chosen company to arrange the switch (you'll have to cancel with your existing provider only if going to or from cable).
Your existing and new provider will confirm the switch date which should be within ten working days.

#### **PHONE FOR FREE**

Millions of us now use our computer to make free or cheaper phone calls, particularly to people abroad. This is called voiceover-internet-protocol (VoIP) and the biggest provider, Skype, has more than three million users in the UK and 100 million worldwide. Even high-street names such as Tesco are now getting in on the act.

#### Is it really free?

Calls between two people signed up to the same VoIP provider are free, even if they live in different countries. You must pay to call landlines but this will be up to 20 times cheaper than using a traditional phone (see table below). There may be a fee to set up your VoIP service to receive landline calls.

Making phone calls with your computer is simple. You sign up to a company such as Skype by going to its website, installing a free piece of software and registering, which takes just minutes. Some VoIP services, for example Vonage, charge a monthly fee which gives you some free calls to landlines.

#### What do I need to get VoIP?

You will need broadband (see Which?, August 2006, p20). A dial-up internet connection will work with some VoIP services but the quality is much worse. You can use your computer's microphone to make calls. If you're unhappy with the sound, you can buy a decent headset, which plugs into



#### JEAN'S PHONE BILL HAS FALLEN SHARPLY SINCE SHE STARTED USING SKYPE

#### Jean Cooper 57, housewife

Which? member Jean Cooper uses Skype to make free phone calls with her computer, and thinks it's 'the best thing since sliced bread. It especially came in useful for me when I went to Canada for a long holiday. My mobile phone bill used to be horrendous, but since having Skype facility I don't feel so far away from friends and family'.

your computer, from £12. You could also use an adaptor that usually plugs into your broadband modem or router and lets you use a traditional phone handset. It means you can use VoIP even when the computer is off. See Which?, February 2006, p32.

PACKAGE	SERVICE	COST OF CALL (PENCE PER MINUTE)					
	S		AIN U		S AUST		RALIA
	ТҮРЕ	PEAK	OFF-PEAK	PEAK	OFF-PEAK	PEAK	OFF-PEAK
BT Option 1, 2 or 3	Landline	22	9	14.999	9	24	9
SKYPE In/Out	VolP	1.4	1.4	1.4	1.4	1.4	1.4
BABBLE Go	VolP	1	1	1	1	1	1

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Cisas	www.otelo.
www.arbitrators.	Phone Co-
org.uk/cisas	0845 458 9
Just Dial	www.theph
www.just-dial.com	соор
Kingston	Pipex Hom
01482 602100	0870 220 2
www.kcom.com	www.pipex
NTL	call.co.uk
0845 045 0020	Post Office
www.ntl.com	0800 092
18185.co.uk	www.posto
www.18185.co.uk	co.uk
One.Tel	Powergen
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#### MEMBER BENEFIT

## **Members' helpline** 01992 822800 / 0845 307 4000

For one-to-one phone support on queries about Which?, advice on consumer issues and on-the-spot Best Buy information

Mon-Fri 8.30am-8pm; Sat and bank holidays 9am-1pm. Please give your Which? membership number and davtime phone number. Calls may be monitored or recorded for training. All correspondence should be sent to Which? Ltd. PO Box 44, Hertford X SG14 1SH. You can also fax us on 020 7770 7485 or email hich.co.uk

# **Use VolP but** keep a phone

VoIP can save you a lot of money, but don't ditch your home phone just yet. Here are some issues that you should know about

Not every VoIP service allows 999 calls, and those that do may not provide information on your location to the emergency services in the same way as a landline.

VoIP is tied to your broadband connection, so if broadband fails or there's a power cut, VoIP may not work.

Call quality can be patchy, although this is likely to improve as technology develops (BT's VoIP services will soon offer hi-definition sound, which it claims is superior to the quality of a normal landline).

There have recently been reports of scams (known as 'vishing') which attempt to con VoIP users into revealing their account and credit card details by pretending that their credit card has already been used illegally. Never give out your passwords or financial details to anyone

unless you're sure the caller is genuine.

A few VolP services work only with PCs, not Apple Mac computers.



www.call18866

co.uk