



Pay-as-you-go mobiles

All PAYG deals are not created equal – switching can save you money, and you may end up with a better service

Half of all Which? members have a pay-as-you-go (PAYG) mobile. It's clear that this kind of deal keeps costs down if you don't use your phone enough to justify paying a fixed monthly fee.

A survey of 5,051 Which? online panel members in January and February 2009 revealed that you spend an average of around £5.50 a month on PAYG credit or top-ups, while pay-monthly customers on a contract spend four times as much (around £22 a month).

But if you want to move to a PAYG phone, or switch providers to get a better deal, it's not always easy to decide which package to go for.

To help you choose, we've set out the latest results of our member survey on customer satisfaction with PAYG services opposite, together with a comparison of tariffs from eight popular providers.

We found even 'low users' of PAYG (see 'Using the tables', opposite) could shave around £20 off their annual bill by switching from the most expensive provider to Asda's cheap flat-rate tariff. And for moderate to heavy users, savings could run into hundreds of pounds if you switch.

Is PAYG right for you?

Some PAYG users in our survey said they use nearly 300 call minutes and send

more than 100 texts a month. We'd recommend that these 'heavy users' consider a pay-monthly deal to save money.

'Sim-only' one-month contracts work with your existing handset. Prices start at less than £10 a month for 150 minutes and 300 texts (from O2). Or, if you don't mind an 18-month tie-in, Virgin Mobile's £8.50 pay monthly deal offers 100 minutes, 100 texts and a free handset.

If you're a heavy user but prefer to stick with PAYG, carefully choosing your provider and incentives can cut costs, though making the most of incentives (such as 'free texts' in exchange for a minimum top-up) can be complicated. We've looked at PAYG deals and handsets in more detail on pages 43 to 45.

For more advice, and the results of our satisfaction survey of pay-monthly customers, see www.which.co.uk/mobiles.



1. 69% Tesco

0845 301 4455 / www.tescomobile.com



In our mobile satisfaction survey, Which? members gave Tesco's service the highest overall score (69%).

Tesco's flat rate isn't that cheap, but calls and texts are half price to five nominated

phone numbers. Calling voicemail costs 10p a minute; it's 20p a call to speak to a customer service adviser.

Money savers

■ Tesco's incentives are worth a look for heavy users – if you spend at least £10 a month you can benefit from 'free credit'. If you top up by £10, you get another £10 of credit. Top up by £15, and you'll get £30 of extra credit – so even if (like our heavy users) you make up to £45 worth

of calls and texts, you may only pay £15. Numbers starting 08 and 09 and international calls/texts are excluded.

■ The free credit is valid for a month – and you can get only one lot of free credit per month. If you top up by at least £10 twice in a month, this will generate 'free' credit for the next month. Existing Tesco mobile customers must opt in to Tesco's 'free' credit, but once you've opted in, the freebies apply every time you top up by the required amount.

Best top-up incentive

TESCO HANDSETS

A Tesco PAYG Sim card without a handset can be requested free online.

CHEAPEST BEST BUY
Nokia 2610 (pictured)
73% £18

HIGHEST-SCORING BEST BUY UNDER £80
Nokia 5310 **78% £79**



PAYG PROVIDERS UNDER THE SPOTLIGHT

Tesco comes top in our satisfaction survey

For the fourth year running, Tesco is our members' favourite PAYG provider, according to our survey.

Big players Vodafone, T-Mobile and Orange perform poorly. Like O2, they score badly for cost.

Which? members rated Tesco and Fresh (a PAYG service from the Carphone Warehouse that's no longer available to new customers) better than most for cost.

When we calculated the monthly cost for two typical types of PAYG user with eight providers (see table far right), Tesco did well.

Our costs exclude minimum top-up incentives, as with low to moderate use there's no guarantee you'd regularly top up by enough to take full advantage – but we've noted where incentives could save cash.

Tesco was denied the low-cost crown by market newcomer, Asda. Asda and 3 weren't used by enough respondents for us to give them a customer score.

PROVIDER	SATISFACTION (%)			SCORE (%)	TARIFF	RATES (p)		MONTHLY COST (£)	
	COST OF PHONE USE	HANDSET RANGE	CUSTOMER SERVICE			CALLS (PER MINUTE)	TEXTS (PER TEXT)	MODERATE USER	LOW USER
TESCO (274)	39	22	38	69	ASDA PAYG	8	4	4.52	0.96
VIRGIN (362)	27	18	44	64	TESCO PAYG^a	20	10	6.78	1.44
O2 (457)	14	22	24	57	ORANGE Racoon	15	10	9.45	2.20
FRESH (31)	48	n/a	n/a	52	3 Flat 12	12	12	9.12 ^b	2.40
VODAFONE (428)	13	19	19	51	T-MOBILE PAYG	20 ^c	10	11.30 ^b	2.40
T-MOBILE (210)	13	15	19	49	VIRGIN Addict	20	10	11.30 ^b	2.40
ORANGE (614)	13	18	22	49	VODAFONE Simply	20	10	11.30 ^b	2.40
ALL PAYG (2,479)	20	19	27	55	O2 Pay & Go	25 ^d	10	13.15 ^b	2.60

Prices correct at 1 April 2009 ■ Two cheapest tariffs for that user type ^a Half-price calls and texts to any five mobile or landline numbers. Tesco told us this equates to 80% of calls/texts ^b Minimum top-up rewards and incentives or bundles could significantly reduce the cost of these packages – see provider for details ^c 10p a minute after the first two minutes of calls each day ^d 5p a minute to O2 mobiles and landlines (we've assumed this equates to 50% of calls made) after first three minutes of each call

We also looked at costs for a 'heavy user' of PAYG (297 minutes and 122 texts a month, spread across 22 days out of the month with two calls on each day). As costs vary so much depending on providers' incentives, we've not compared these costs directly. See our provider details for how to save as a heavy user.

USING THE TABLES

Sample size in brackets.

Satisfaction

Percentage who were very satisfied with these aspects of service.

Which? customer score

Combines overall satisfaction and likelihood of recommending the service to a friend.

Tariff We've selected the simplest PAYG tariff available to new customers from each

provider. Where possible this is a flat-rate tariff, where discounts apply for certain types of usage, these are included. We assume users make no calls to higher rate numbers.

Rates Basic cost per minute/text before any discounts applied. **Monthly cost** We used Which? member survey responses to work out how many calls/texts

typical PAYG users make/send in an average month. These are examples to let us compare providers' monthly costs. **Moderate user** 37 call minutes and 39 texts a month. Where rate varies by call length, we've assumed 30 short calls monthly. **Low user** Four minutes and 16 texts a month. Where rate varies by call length, we've assumed four short calls monthly.

2. 64% Virgin Mobile

0800 052 0837 / www.virginmobile.com

Best for customer service



Although Virgin Mobile was second favourite overall in our survey, it achieved the highest PAYG customer service rating.

Virgin Mobile offers one PAYG tariff. Voicemail is 20p a call and it costs 10p

a call to speak to a customer service adviser.

Virgin Mobile's Addict tariff gives you a flat rate of 20p a call minute to standard landline numbers and any mobile network. It costs 10p a text.

Money savers

■ At the flat rate above, heavy users would pay around £70 a month – but incentives can cut this cost. For a minimum top-up of £10, you get a 'reward' of 300 texts to use the following month

(you'll receive the freebie on the first day of each month following a £10 top-up). You get more 'freebies' the more you top up.

■ Virgin Mobile also offers 'bundles' of texts or minutes, which it says you can combine with its minimum top-up rewards. 'Heavy users' may appreciate its bundle of 200 minutes for £24 – if they bought this monthly, the top-up would qualify for unlimited texts and internet access, reducing heavy user costs to less than £45 a month.

VIRGIN HANDSETS

A Virgin PAYG Sim pack costs 97p if you buy it without a handset.

CHEAPEST BEST BUY
Nokia 2610 73% £10

HIGHEST-SCORING BEST BUY UNDER £80
Sony Ericsson W380i (pictured) 76% £79



which? **BEST BUY**

3. 57% O2

0800 089 0281 / www.o2.co.uk



O2 comes mid-table in our survey, although customers aren't very satisfied with cost.

O2's standard rates are identical regardless of tariff.

Voicemail costs 15p a call and speaking to an O2

customer service adviser costs 25p.

Money savers

■ With O2's default Favourite Place tariff, a £10 top-up will get you 500 free minutes to landlines and O2 mobiles from a specific postcode.

■ The Text Anytime tariff offers unlimited UK texts for a £30 top-up, which could reduce a heavy user's monthly bill from £70 to less than £60. See O2's website for full details.

■ You can buy a 'bundle' of texts or minutes for a fixed fee, which could cut costs if you use them all. With O2, a 'Bolt On' bundle of 50 minutes and 50 texts costs £10 a month, for example.

■ O2 also has a quirky top-up perk – O2 Surprises. Every time you top up (no minimum amount), you'll get a 'surprise' that could be anything from a free ringtone to, for a lucky few, an iPod Touch or Nintendo Wii.

O2 HANDSETS

An O2 PAYG Sim card without a handset costs £4.88.

CHEAPEST BEST BUY
Sony Ericsson W350i 74% £59

HIGHEST-SCORING BEST BUY UNDER £80
Nokia 5310 (pictured) 78% £78



which? **BEST BUY**

4. 51% Vodafone

0808 004 4423 / www.vodafone.co.uk



In our survey, Vodafone performs poorly across the board.

It charges 20p a minute, including voicemail, and 10p a text. Speaking to a customer service adviser costs 25p.

Money savers

■ Vodafone has top-up incentives that could benefit moderate and heavy users. You must opt in to benefit.

■ Text Unlimited gives you free evening, weekend or anytime texts when you top up by £5, £10 or £30 in a month respectively. This would reduce a heavy user's monthly cost from more than £70 to around £60.

■ If you use your mobile a lot at weekends, you could benefit from Vodafone's 'free week-

ends'. Spending £2.50 in the week gets you free texts the following weekend; spend £5 and weekend calls are free too. Free calls to other networks are limited to an hour in total.

■ You can buy text/minute bundles that could cut costs if you use them all – 100 anytime minutes cost £15 for 30 days. You can combine bundles with minimum top-up incentives.

■ Check out "Vodafone family" if you have close contacts who also use Vodafone.

VODAFONE HANDSETS

If you've already got a handset, a Vodafone PAYG Sim card is free.

CHEAPEST BEST BUY
Nokia 2610 73% £10

HIGHEST-SCORING BEST BUY UNDER £80
Samsung G600 (pictured) 76% £68



which? **BEST BUY**

=5. 49% T-Mobile0800 956 2208 / www.t-mobile.co.uk

T-Mobile came joint bottom in our mobile satisfaction survey.

Its monthly flat rate of 20p a minute and 10p a text isn't great, but its basic PAYG tariff performs better than several other providers for some types

of usage. This is down to T-Mobile's tiered call costs. If you make two minutes of calls in a day, the rest of that day's calls are reduced to 10p a minute. This could be a reasonable choice if you make infrequent, long calls and send few texts.

Voicemail is 10p a minute, and calls to a customer service adviser are 25p a call.

Money savers

■ T-Mobile's top-up incentives

are weekly rather than monthly and you need to spend quite a lot before they apply.

■ If you opt in to T-Mobile's Stretch incentive, a £10 top-up during the week gets you £10 credit to spend at the weekend.

■ You can buy text and call bundles, but some have restrictive time limits – for example, £5 buys you unlimited UK texts for the next five days.

■ T-Mobile offers small 'goodies' of 'free' texts, minutes or internet access when you top up.

T-MOBILE HANDSETS

If you've already got a handset, a T-Mobile PAYG Sim card is free online.

CHEAPEST BEST BUY
Nokia 2610 (pictured)
73% **£15**

HIGHEST-SCORING BEST BUY UNDER £80
Sony Ericsson
W350i 74% **£55**

**=5. 49% Orange**0800 801 080 / www.orange.co.uk

In our survey, Orange came joint bottom, along with T-Mobile.

Orange's flat-rate PAYG tariff (called Racoon) is average cost-wise for most of our user types. Calls (including calls to voicemail) cost 15p a minute,

and texts cost 10p each. A call to a customer service adviser costs 25p.

Money savers

■ All Orange customers can take advantage of 'Orange Wednesdays' – two-for-one cinema tickets every Wednesday.

■ If you send lots of texts or make frequent calls, you could save money by choosing the 'Dolphin' or 'Canary' PAYG tariffs. Although the standard

call charge of 20p a minute on these tariffs is more expensive than Racoon, for a minimum monthly top-up of £10 you get 'free' texts or off-peak call minutes. Rewards are applied the following month.

■ If our heavy user (297 minutes and 122 texts a month) chose Canary instead of Racoon, and split calls evenly between peak and off-peak, they could save around £15 a month on the Racoon cost of more than £55.

Good for cinema lovers**ORANGE HANDSETS**

An Orange PAYG Sim card without a handset costs 97p.

CHEAPEST BEST BUY
Nokia 2610 73% **£10**

HIGHEST-SCORING BEST BUY UNDER £80
Nokia 5310 (pictured)
78% **£59**

**Asda**0845 303 2732 / www.asda-mobile.com

Asda has just one PAYG mobile tariff with low flat rates of 8p a minute (including voicemail) and 4p a text, making it the cheapest tariff for low to moderate users. It

costs 25p a call to speak to a customer service adviser. It doesn't offer incentives for using your mobile phone in a certain way or topping up by a minimum

amount, so although it's reasonable value for heavy users at just under £30 a month, they might find a better deal elsewhere. Asda doesn't let you top up your credit

online. Its PAYG Sim card costs 47p (without a handset). It doesn't sell any Best Buy PAYG phones – the highest-scoring phone it sells is the Samsung J700 (72%, £68).

Cheapest flat-rate tariff**3**0800 358 6946 / www.three.co.uk

Mobile operator 3 has decent PAYG flat rates. 'Flat12' costs 12p a text or call minute. Voicemail and speaking to a customer service

adviser from your mobile are free. Heavy users can cut costs using one of 3's 'Stretch' options. For example, Stretch 10 provides 100

call minutes or texts, plus an extra 100 minutes to other 3 mobiles, for £10. Text bundles can cut costs for moderate users. A Sim card

without a handset costs £9.99, including £10 credit. 3 sells one Best Buy phone: the Sony Ericsson K660i (74%, £59).

Best Buy phones

There's a huge range of pay-as-you-go phones to choose from. We pick five Best Buys under £70

It used to be the case that if you wanted a decent mobile phone, you had to sign on the dotted line and take out a lengthy contract. If you opted for a pay-as-you-go (PAYG) deal, you were restricted to a small range of very basic handsets.

That's no longer true. You can now buy great PAYG handsets that perform well and are packed with the latest technology. Even Apple's iPhone is available on PAYG, although at £343 it costs more than most of us would want to spend.

Here, we've picked five of our favourite Best Buy PAYG handsets. These include music and camera phones, an internet-capable handset, and the great-value Nokia 2610. At just £10, this handset is an incredible £333 cheaper than Apple's mobile phone.

You can find even more information on these phones, and more than 170 other handsets, including the latest contract-only models, at www.which.co.uk/mobilephones.

Easy-to-use handsets

Mobiles can be tricky to operate if you have sight, hearing or dexterity problems – follow our advice to find a suitable model

The five Best Buy handsets that we've featured in this report are all fantastic phones, but they won't appeal to everybody. If you have a hearing, vision or dexterity problem, you probably won't need a

to be. Although a smaller phone will be easier to carry, its display may be hard to see and its controls may be fiddly.

Look for a handset with good-sized keys, a large, clear screen, and functions that are clear and simple to use.

Specialist models

Instead of buying a conventional mobile phone, you could go for a specialist handset, such as the Doro HandleEasy 328 (£100, pictured left) and 330 (£130), or the Amplicom PT M5000 (£100).

These phones often include useful features such as extra loud ringtones and emergency buttons.

However, specialist phones can be expensive and are

often available only from specialist retailers such as Matobmobile (see 'Contacts', opposite).

Hearing aids

Some mobile phones can cause interference with older, analogue hearing aids. You'll experience less interference with in-the-canal aids than behind-the-ear aids, because they are smaller and located further away from the phone when you use it. When choosing a mobile, test it in a shop before buying it to find out whether it does interfere with your hearing aid.

If you have old analogue hearing aids and experience some interference, a hands-free kit may help. They work with almost any hearing aid that has a 'T' setting.



phone with a camera or music player.

If you need a new phone but have struggled in the past, start by deciding how small the handset needs

WHICH.CO.UK

Want to find out who will take your old mobile off your hands – for cash?

www.which.co.uk/recycleyourmobile

78% Nokia 5310 XpressMusic £59

The excellent music player is one of the main attractions of this reasonably priced phone. It also has an FM radio, with RDS for station information, and you can save up to 2GB of music on the supplied micro-SD card. The large display is handy for viewing photos, although snaps taken with the camera are nothing special. It's simple to use and performs very well as a phone – durability, call quality and reception levels are first rate. It's cheapest at Orange (through Phones4U).

WE LIKE At just 73g, it's very light for a music phone.

Available Carphone Warehouse, O2, Phones 4U, Tesco **3G** No **Frequency bands** 3 **Camera (Mp)** 1.9 **Music player** Yes



73% Nokia 2610 £10

If you just want to make calls and send texts, look no further than the Nokia

2610. It may lack a camera and music player, but reception is great and the outstanding battery provides seven to eight hours of talk time. It's cheapest at Orange, Virgin and Vodafone (through Phones4U).

WORTH KNOWING As it's a dual-band model, it can't be used in the US.

Available Orange, Phones 4U, Tesco, T-Mobile **3G** No **Frequency bands** 2 **Camera (Mp)** No **Music player** No



WIN AN APPLE IPHONE & MACBOOK

We are giving two members the chance to each win a Best Buy Apple iPhone 3G and MacBook. To enter, answer this question: **Which service provider scored highest for customer service in the Which? members pay-as-you-go survey?**

a) Vodafone b) Tesco c) Virgin Mobile?

Enter online at www.which.co.uk/bestbuycompetition or on a postcard to 'Best Buy May 09', Which?, PO Box 44, Hertford X SG14 1SH. Include your name, address, and daytime phone number. Entries received by 14 May 2009 will be entered. Competition open only to current Which? members. Only one entry per household. Usual rules apply. See www.which.co.uk/bestbuycompetition for a full set of rules.



76% Samsung G600 £68

Samsung's G600 is very easy to use and has a long-lasting battery. The phone is just 14.9mm deep, but Samsung has managed to squeeze a 5Mp camera into it. This has a good range of features, but overall picture quality is average. It's cheapest at Vodafone (through Phones4U).

WE LIKE The G600 has the best sound quality of these five Best Buys.



Available Carphone Warehouse, Phones 4U and most networks **3G** No **Frequency bands** 4 **Camera (Mp)** 5 **Music player** Yes

74% Sony Ericsson K660i £59

The Sony Ericsson K660i is great if you want to surf the web on your phone. It's HSDPA and 3G capable, so surfing is extremely fast. It also has a 2Mp camera, which is basic but performs well, and an impressive music player. As with all our Best Buys, everyday performance is very good. It's cheapest at 3.

WE LIKE The phone comes with Google Maps, which can help you find out where you are if you're lost.



Available 3 **3G** Yes **Frequency bands** 4 **Camera (Mp)** 2 **Music player** Yes

If you just want to make calls and send texts, look no further than the Nokia 2610

74% Sony Ericsson W350i Walkman £49

Sony Ericsson's W350i is great value if you're looking for a music-playing handset. The music player is operated using the buttons on the thin flip lid (the phone's keypad is underneath). The 1.9-inch screen is quite small and doesn't show off photos well. It also makes texting quite tough. On the plus side, the phone's reception levels are great and the battery is long lasting. It's cheapest at Vodafone (through Phones4U).

WORTH KNOWING The digital camera can't record video.



Available Carphone Warehouse, Phones4U, Tesco and most networks **3G** No **Frequency bands** 3 **Camera (Mp)** 1.3 **Music player** Yes

MODEL	SPECIFICATION			WHICH? TEST PERFORMANCE					SCORE (%)
	PRICE(£)	PAYG NETWORKS	TYPE	CALLING	TEXTING	HANDLING	CAMERA	MUSIC PLAYER	
1 NOKIA 5310 XpressMusic	59	O2, Or, Tesco	CB	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	78
2 SAMSUNG G600	68	T-Mob, Vod, Or, O2, Vir	SI	★★★★★	★★★★★	★★★★	★★★★	★★★★★	76
3 SONY ERICSSON K660i	59	3	CB	★★★★★	★★★★★	★★★★★	★★★★★	★★★★★	74
4 SONY ERICSSON W350i Walkman	49	T-Mob, Vod, Or, O2, Tesco, Vir	CI	★★★★★	★★★★	★★★★★	★★★★	★★★★★	74
5 NOKIA 2610	10	T-Mob, Vod, Or, Vir, Tesco	CB	★★★★★	★★★★★	★★★★	see ^a	see ^b	73
6 LG KT520	39	O2	SI	★★★★★	★★★★	★★★★★	★★★★	★★★★★	72
7 SAMSUNG M3200	59	O2	SI	★★★★★	★★★★	★★★★	★★★★	★★★★★	67
8 MOTOROLA EM325	49	Or, Tesco	SI	★★★★★	★★★★	★★★★	★★★★	★★★★★	66
9 NOKIA 1680 classic	24	Asda, T-Mob, Tesco	CB	★★★★★	★★★★	★★★★★	★★	see ^b	63
10 NOKIA 7100 Supernova	59	T-Mob, O2, Vir, Tesco	SI	★★★★★	★★★★	★★★★	★★	see ^b	58

^a Phone doesn't have a camera ^b Phone doesn't have a music player CB = Candy bar, SI = Slide, CI = Clamshell

USING THE TABLE

The more stars the better.

Specification

Price This is the lowest PAYG price. Prices may sometimes include pre-paid credits.

Test performance

Calling Sound quality, reception, ease of use,

battery life. **Texting**

Reading and writing text messages.

Handling Display, keypad, menus, portability, durability.

Camera Picture quality, camera features. **Music player** Sound quality, battery life, ease of use.

Score

Ignores price, based on:

Calling	25%
Texting	10%
Handling	25%
Camera	15%
Music	10%
Internet and email	10%
Synchronisation with other devices	5%

Contacts

LG
0870 873 5454
<http://uk.lge.com>

Motorola
0871 641 2130
www.motorola.com/uk

Nokia
0870 055 5777
www.nokia.co.uk

Samsung
0845 726 7864
<http://uk.samsungmobile.com>

Sony Ericsson
0870 523 7237
www.sonyericsson.com

Matobmobile
0845 217 7712
www.matobmobile.co.uk