

Spending Hacker

Spend Less and Get More

Digging Up Deals You Actually Need and Use

The best mobile plans in Australia for calls, text and data

Can you imagine your life without your mobile?

Scary thought, right?

Mobile phones are so pervasive nowadays that it almost seems like babies are already born with one.

For many of us, our mobile phone has become almost a natural extension of our arm. Some people might actually need to have it surgically removed...

This has become even more pronounced since the advent of smartphones which allow us to do pretty much anything from our phones.

It will therefore probably not come as a surprise to you that the majority of internet usage is now done from smartphones and tablets rather than from computers.

This trend is only set to continue and even further intensify as for many developing nations, mobile phones are the *only* means of telecommunication and accessing the internet since other infrastructure, such as landlines, is either prohibitively expensive or non-existent altogether.

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There are two components comprising your use of mobile phones:

1. the **mobile phone** itself; and
2. the **mobile plan** you are on.

Many people get their phone bundled with their plan when they agree to sign-up for a long term contract with their provider. This is usually a 24 months term.

During this time, you are 'locked in' to that provider and often have to pay high exit fees if you want to switch.

We don't think this is wise!

An important part of being an informed and savvy consumer is keeping your [freedom to choose](#) and the ability to switch whenever a better deal comes along.

Therefore, we would strongly suggest that you buy your phone outright and make sure it is *unlocked*, which means it can accept **any** SIM card.

Another option you might consider is buying a locked prepaid phone whenever a really good deal comes along and then get it unlocked yourself. This is often as simple as paying a few dollars online for a code which you then enter in your phone and which allows it to instantly accept any SIM card.

*In this report, however, we will focus on the second component: your mobile **plan**.*

You are no doubt familiar with Australia's three big mobile operators: Telstra, Optus and Vodafone.

Each of these companies has been around for a long time and each have their own network which provides varying levels of coverage around Australia.

However, what you might not know is that these are *not* the only three providers available for you to choose from!

Enter the "virtual operators" (also known as MVNOs in industry jargon).

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The term *virtual* might put you off some as you might think there is something dodgy going on with them.

However, let us assure you there is nothing dodgy at all about these providers!

The term “*virtual*” simply refers to the fact that they do not operate their own mobile networks. Instead, they deliver their services over one of the three physical networks that already exist in Australia and are operated by Telstra, Optus and Vodafone.

The basic business model of the virtual operators is quite simple: they buy access to one of these physical networks at wholesale prices, add a markup to their retail rates (which is their profit) and then on-sell it to the end consumer.

As you can see from this [list](#), Australia has a plethora of these virtual operators and is actually one of the biggest virtual operator markets in the world!

This means there is a lot more competition in the Aussie mobile market than you might have been aware of and prepaid mobile is actually one area where Australia is at the head of the pack when it comes to value for money for consumers.

However, if you never used a virtual operator for your mobile communication needs (either because you didn't trust them or didn't know they even existed), then you probably never felt that in your own hip pocket.

If so, we hope this will end today!

Another great benefit of using a virtual operator is the fact that most of their offerings are on a prepaid basis. This means there is no contract and you are free to switch at any time.

Furthermore, there are no credit checks of any kind so if there are some nasties lurking in your credit report, this would have no impact whatsoever on your ability to secure the BEST deal.

“What about my number though? Will I be able to keep it when I switch to a different provider?”

Well, that's a good question and the answer is an unequivocal: **“YES”!**

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Not only that but the process of switching your number to another provider (known as 'porting') is extremely easy, quick (usually takes several hours and often as little as 10 minutes) and is completely FREE.

Furthermore, your right to 'port' is [regulated and protected](#) by the federal government and has been for some time.

So let's do a quick recap:

1. Buy your own phone and don't sign up for any 24 month plans;
2. The BEST deals are to be found with *virtual operators and their prepaid offerings*; and
3. Your number always stays with you *no matter what* (if you wish obviously).

Now, time to get to the nitty gritty and present what our research suggests are the BEST mobile plans in Australia.

We will split our recommendation into two separate categories:

- 'heavy' users who like to call and text a lot and need lots of data while on the go, or basically use their mobile as an alternative to a landline.

For these people the most appropriate solution is a plan which offers unlimited calls and texts and a generous data allowance.

- 'light' users who don't use their mobile that much.
For these people, the two factors that we feel are the most important are the ongoing rates for calls, text and data and how long before their credit expires.

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Our recommended unlimited plans for 'heavy' users

If you want unlimited talk and text and large data allowance, your best bet is outlined in [this post](#) written by our founder which goes into great detail of which provider and plan currently offer the best deal for those who need a big data allowance.

He also compares it against the competition to show you *why* it's the best.

[Have a read](#) and see for yourself.

Our recommended plans for 'light' users

We feel that for occasional users, the two factors that are most important are:

1. Low ongoing rates for calls, text and data; and
2. Long expiry periods for the prepaid credit

If Vodafone has decent coverage:

Go with [Supa Plan](#) from Hello Mobile.

With this plan, you get untimed calls at 30 cents per call to any landline in Australia as well as untimed calls at 10 cents per call to anyone else who uses Hello Mobile.

Calls to any Australian mobile other than Hello Mobile will cost 12 cents a minute plus a 30 cents per call connection charge (referred to as 'flagfall').

Sending an SMS to any mobile phone in the world (including Australia) will cost you 10 cents per message.

Calls to 13/1300 numbers are charged at 5 cents a minute plus a 30 cents connection fee per call. Calls to 1800 numbers are free.

Access to voicemail is charged at 30 cents untimed per call.

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If you need data, Hello mobile also offers that (including at 4G speeds, where available) as a pay-as-you-go service at a rate of 5 cents per MB.

Hello Mobile also have very competitive rates for calling overseas.

The credit expiry period on this plan is officially 90 days.

However, if you have credit left on your account and the expiry date is fast approaching you can 'hack' it quite easily by simply recharging the minimum amount of \$10 which will cause your entire balance (so both the existing credit and the new recharge) to 'roll-over' for another 90 days.

Recharges can be done online using your credit card or you can buy a recharge voucher at most major retailers.

If you don't recharge and your credit expires, you can still continue to use the service to receive calls for another 90 days after which your service is disconnected and your number is lost for Good.

You can buy a Hello Mobile SIM pack at most major retailers or you can order it online for \$10.

You will then get a SIM pack with \$10 credit on it already and free postage (which effectively means the SIM card itself is free).

The only downside with Hello Mobile is the fact they run on the Vodafone network which doesn't have the best coverage outside capital cities and major regional centres.

If Optus has decent coverage:

Go with the [Amaysim 'Pay-as-You-Go' plan](#).

Amaysim has very similar rates to Hello mobile.

Also, *all* calls are billed by the minute (including calls to landlines). However, as Amaysim does not charge 'flagfall', this means that short calls (less than 2 minutes) to both landlines and mobiles will still be cheaper than with Hello Mobile.

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Data with Amaysim is charged at **15.4c/MB** which is *very expensive* but you can “data packs” starting from *\$10 for 1GB* which will drop your cost per MB to less than 1 cent.

Any data packs you buy are valid for 28 days whereas your main balance is valid for *an entire year*.

If only the Telstra network will do:

The solution for you is **Aldi Mobile**.

Their [‘Pay as you go’](#) plan also has a credit expiry period of 365 days.

To get started with this plan, you’ll need to get a \$5 SIM pack which comes with \$5 of included credit. You can buy the SIM at any Aldi store or order one from their website with free delivery.

Subsequent recharges have a minimum recharge amount of \$15.

All outgoing calls (including to your voicemail if you use it) are *12 cents a minute* with *no ‘flagfall’* (i.e. connection charges).

Texts to any Australian mobile are *12 cents per text*.

Data is charged on a pay-as-you-go basis at *5 cents per MB* (charged in Kilobyte blocks).

“I want to create a data pool to share between several people”

For families (or even groups of friends) it may be convenient to have multiple numbers under the one account and be able to share the data allowance.

Most of the major telcos offer this option but there are two problems with going with them:

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1. It's postpaid so there is always the risk of a 'bill shock' due to exceeding the data allowance. This risk is very real when having young kids or teenagers on the account.
2. It requires a lock-in contract (either 12 or 24 months) which we are very much against due to the reasons already outlined earlier in this report.

Luckily, there is now a **prepaid option** which offers a decent data allowance for a competitive price.

This option is the [Aldi Mobile Family Pack](#).

For **\$80 per 30 days**, you share **56GB** of data across **up to three different numbers** and can also set individual limits for each number to ensure that one family member doesn't hog all the data so that there is nothing left for the rest.

Better yet, the plan also comes with **unlimited data rollover** which means any unused portion of the monthly data allowance can be *rolled over to the next month* (i.e added to the next month's data allowance) provided you recharge within 24 hours of the previous recharge expiring.

Every number on the plan also gets unlimited calls and text in Australia which is basically a standard feature these days.

Finally, as Aldi runs on the Telstra wholesale network, coverage should be pretty good across Australia, including in regional and even rural areas.

This brings us to the end of this report.

Like all our other reports, this report will also be updated regularly to reflect changes in the offerings from the various providers so keep checking our website and keep an eye for our email updates in your inbox.

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