

# Spending Hacker

## Spend Less and Get More

Digging Up Deals You Actually Need and Use

### Best broadband plans (ADSL, NBN & mobile) in Australia

If you are reading this report, you are almost certainly using this service. You might or might not be footing the bill (depends on where and who you are) but you are definitely using it.

This service is called *internet access*.

High speed internet access has become an essential part of modern life. It is now like any other utility.

We're certain you would never contemplate living your life without electricity or running water. We're sure that most of you share the same feeling with regards to their internet connection.

Unfortunately, like with many other products and services in Australia, consumers usually pay more and get less in this country compared to their counterparts in the rest of the developed (and even some of the developing) world.

Due to Australia's vast size and sparse population, the state of internet access is still pretty dismal for many. Some Australians in regional and outer metropolitan areas even have to still rely on dial-up access to get online. This is truly the dark ages!

In an effort to change this dismal reality that strongly impacts Australia's productivity and standing in the global community, the federal government has launched a massive (and very costly) project called the [National Broadband Network](#) (NBN).

The aim of the NBN is to ensure that every Australian has access to high speed internet.

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There is quite a fierce political debate about the NBN and its funding model in which we respectfully refuse to participate.

The only thing we would say is that some sort of solution was indeed urgently needed to expand the footprint of broadband internet in Australia.

With the NBN slowly being rolled out across the country, another option for high speed internet access has been added. The other two that have existed for some time now are ADSL (which requires having a landline connected) and mobile broadband (which does not require a landline).

We will cover all three options in this report and, true to our motto, will show you how, with the right knowledge and information at your disposal, you can still 'win' as a consumer by **spending less and getting more**.

Let's get started with the first (and still most common) broadband access option.

## **ADSL**

[ADSL](#) is still the most common fixed broadband technology in Australia but will eventually get replaced by the NBN when its rollout is completed across Australia.

ADSL was one of the first high speed internet technologies to exist. It works by sharing your existing landline and using the frequencies which are not used for carrying voice.

In order for ADSL to work for you, you will need to have a landline connected to your premises that is able to support the ADSL service. Also, your home needs to be within a certain physical distance from your local phone exchange.

Most of the ADSL services offered in Australia now are what's called ADSL2+ which is simply a commercial name for the more recent [standard](#) they operate on. This standard enables the ADSL technology to deliver higher access speeds than the older standard (commonly referred to as ADSL1).

The ADSL services sold to consumers in Australia fall broadly into two categories: regular ADSL where you can use your landline for making and receiving calls, and [naked](#) ADSL which means your landline does not have a dial tone and cannot be used to make and receive calls.

The 'naked' ADSL product became very popular since it allowed consumers to avoid paying the monthly line rental fee to Telstra for a phone line that, more often than not,

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they only had in order to be able to have an ADSL service in the first place.

In addition to the type of ADSL service offered (ADSL 1 vs ADSL 2+ and regular vs naked), ADSL plans differ from one another in the following aspects:

- *The amount of included data*: how many Gigabytes can you upload and download before you have to start paying extra to your provider or have your internet connection slowed down (commonly referred to as 'throttled');
- *Contract length*: for how long are you basically stuck with your current provider or have to cough up an 'exit fee' before you can switch to another one;
- *Upfront Installation/setup fee*; and
- The ongoing *price per month*.

Up until 5 years ago, the primary way for you to get the best prices on your ADSL connection was to get '[naked](#)' (don't worry, no removal of clothing items is involved...).

However, the last few years have seen a shift away from this trend with prices of ADSL plans falling and included data allowances increasing substantially.

Furthermore, the amount of plans offering *unlimited* data has increased exponentially. So much so that it became much more cost effective to actually get a plan with *unlimited* data rather than worrying that your internet access will die on you in the middle of you watching a movie or trying to send out an important email or status update on Facebook.

All the ADSL plans we will be presenting in this report are *not* 'naked' (so you can still make and receive calls on your landline).

You will quickly see that these plans are cheaper than any of the 'naked' offerings and as they *won't put you in any lock-in contracts* (maintaining your [freedom to choose](#)), they are a truly 'no brainer' proposition. If you don't like the service, you simply leave with no 'break costs' to pay.

The absolute BEST ADSL plan currently available in Australia (when taking into account the ongoing monthly price and the amount of included data) is offered by [Spintel](#).

For **\$55 p/m** (in metro areas), you get *unlimited data*. Yep, you can just go crazy and download to your heart's desire.

Spintel doesn't do 'naked ADSL' but your monthly line rental is included in the above price.

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They also offer *free setup* on the month-to-month plan but that is shown as a “special offer” so make sure that it is still the case before signing-up.

### ***There is however, one ‘catch’:***

The free setup only applies if you already have an *active landline* at your premises. In order to meet the definition of “active”, this landline must:

1. Have a dial tone; and
2. You can make outgoing calls on it.

If you don't have that, you'll need to cough up between \$59 and \$299 to Telstra first.

However, there is one way (and one way ONLY!) for you to avoid that expense. It allows you to get both your initial landline and ADSL connection up and running ***completely free of charge*** and is therefore a great option if you just moved into a new place or are renting and can't justify paying the associated upfront costs of getting a landline connected.

You achieve that by going with a mob called [Belong](#).

The most likely reason why they are willing to offer you something no other provider in Australia has ever been willing to offer (i.e. getting your initial landline and ADSL connection setup for FREE without having to go on a lock-in contract) is because they are a *Telstra subsidiary*!

Basically, Telstra created a new budget subsidiary (kinda like Qantas created Jetstar) and is using its unique position in the marketplace (i.e. the monopoly which owns the bulk of the landline infrastructure in Australia) to win market share for it.

Belong offers two no-contract ADSL plans:

- **100GB for \$60 p/m;** and
- **Unlimited Data for \$70 p/m.**

Both plans also come with a limited phone service which allows you to make unlimited local calls as well as calls to 13/1300/1800 numbers for no extra charge.

If you exceed your data allowance on the 100GB plan, Belong won't charge you anything extra but will slow your internet speed to 256Kbps for the remainder of the month.

While Belong's ADSL pricing is ok, it's nothing to write home about really. You could get more data with Spintel for less money.

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The main perk of going with [Belong](#) is the fact you can ***get your landline and initial ADSL connection free of charge!***

After it is up, you are free to switch to [Spintel](#) if you want unlimited data and will pay *nothing* to switch, even if you choose to go on the month-to-month plan (which is what we recommend you do!).

Belong also offers you a pre-configured 'plug & play' modem/router with their plans but will charge you \$60 for it unless you commit to a 12 month contract.

While Belong used to allow you to use a BYO modem-router, they have recently changed this policy and no longer allow you to do that.

This means that you now MUST use their modem and if you don't want to sign-up for a 12 month contract, you will need to pay \$60 upfront for it.

If you already have your own modem-router that you're happy with and are confident that you *only need to pay \$59 to re-connect the landline* at your premises, you can just go with [Spintel](#) from the get-go.

Otherwise, you are better off going with [Belong](#) to get the initial landline connection for free.

Belong's ADSL service isn't available everywhere so you'll need to enter your full address (and existing landline number, if you already have one connected) on [their website](#) to see whether or not you can get service from them.

## **NBN**

The National Broadband Network (NBN) is based on technologies such as fiber optic and satellite and is *supposed to* offer much higher speeds than what is available on copper lines or cable (the reality is quite different unfortunately).

The NBN is owned and operated by the government-owned enterprise, [NBN Co](#). They are the ones responsible for rolling out and maintaining the infrastructure, including connecting individual homes to it.

The NBN has widely been regarded by global experts as one of the most fragmented and confusing networks in the world due to the federal government's decision to use what's called a [Multi-technology Mix](#) (a.k.a MTM).

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In very simple terms, it means that every household in Australia will be connected to the NBN using one of six different technologies (four for fixed line and two for fixed wireless).

You don't get to say what technology the NBN will use to connect your house but generally it will be one of the four fixed line technologies, if you're in a metro area or major regional centre, and one of the two fixed wireless technologies if you're in a rural area.

The technology used to connect your house to the NBN will be a key factor in determining the maximum connection speed you'll be able to achieve.

**It's important you understand that switching to the NBN is *not optional* and you *must* switch to it eventually, even if you're very happy with your current fixed broadband service.**

If you currently use an ADSL or Cable service to connect to the Internet and the NBN becomes active at your address, you will get a "ready for service" letter directly from NBN Co.

**That letter is the *ONLY* official advice that the NBN is available at your address!**

There are unfortunately a lot of [unethical practices by telcos](#) as well as outright scams around the NBN rollout and you might get emails, letters or phone calls announcing that the NBN has arrived or is "almost here" and you should hurry and sign-up.

***You should ignore these emails, letters and phone calls.***

**The only valid letter is the one that has the logo of NBN Co. on it.**

If in doubt, check your address [on their website](#) and see if the NBN is indeed available to you.

You then have **18 months from the date of that letter** to switch to the NBN from whatever fixed broadband technology you are currently on (either ADSL or Cable in most cases).

After those 18 months are up, whatever fixed broadband infrastructure you had before the NBN, will get **decommissioned** and if you didn't sign-up for an NBN plan by then, your existing fixed broadband service, as well as your landline, **will stop working**.

NBN Co itself does not sell its services to us the consumers. They operate on a wholesale-only basis.

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As a customer, you sign-up with one of the providers who buy wholesale access from them and are then [certified](#) to on-sell this access to retail clients.

With NBN plans, there is another differentiating factor for each plan in addition to all the ones already discussed for the ADSL offerings. This factor is the **maximum connection speed**.

The NBN is theoretically able to support speeds of up to 100 Megabits per second (depending on the technology NBN Co. used to connect your house). However, if you want that kind of speed (assuming you could even get it), you have to pay top dollar for the privilege.

You could often save a fair bit by opting for the lower maximum speeds of 50, 25 and 12 Megabits per second (Mbps). Even with 12 megabits, you should still be able to download and stream most of your favourite shows (but probably not in HD quality) as it's on-par with the speed you currently get from a decent ADSL connection.

The various Retail Service Providers (a.k.a RSPs) have been busy at work and there are a lot of plans already on offer for those who have access to the NBN.

Competition amongst the different providers was already starting to pick up steam but they were all still pricing their plans based on the amount of included data and the maximum speed you can get on your NBN connection.

And then in November 2016, Singapore-based [MyRepublic](#) arrived to Australia.

MyRepublic have openly stated that their aim is nothing less than to completely 'disrupt' the way broadband access over the NBN is priced in Australia.

Their management team have said that their goal is to do to the pricing of NBN plans what Netflix did to Australia's pay TV and free-to-air channels when they started operations down under in 2015.

That's why Telstra's CEO said that [they consider MyRepublic a "real threat"](#).

*MyRepublic's pricing couldn't be simpler:*

*They have just [one plan](#) which offers **unlimited data at the highest speed possible on your NBN connection** (which, as explained previously, will depend on which technology NBN Co. used to connect you).*

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If you're willing to sign-up to a **12 month contract**, you will pay **\$70 p/m** + a **one-off payment of \$1** for setup and their [Wifi router](#) (which MyRepublic forces you to get if you want to use their service).

If you prefer to not get locked into a contract and pay **month-to-month**, you will pay **\$75 p/m** + a **one-off payment of \$99** for the router (which again, MyRepublic forces you to get)

We think this difference is a small price to pay for [keeping your freedom](#) but ultimately, It is up to you to decide whether or not you are willing to pay this extra price for it.

Even on the month-to-month option, MyRepublic's pricing is the *most competitive in Australia* given you get *unlimited data* at the *absolute highest speed possible* on your NBN connection.

However, you know what they say about things that sound too good to be true, right?

Well, while there is no doubt that some MyRepublic customers are very happy with the service and the speeds they get, it seems that MyRepublic simply [can't handle the massive influx of new customers](#) and as a result, the [reviews for MyRepublic](#) have been going downhill quickly in recent months.

If you are (very understandably) concerned about this or don't want to commit to a 12 months contract, or you're not keen on the relatively steep \$99 modem fee which you *must* pay even if you are perfectly happy with your existing one, you should take a look at [Amaysim's NBN Service](#).

Amaysim originally started as mobile phone provider running on the Optus Network but started offering NBN plans after it [bought broadband provider AusBBS](#) in July 2016.

Following their acquisition of AusBBS, Amaysim announced that they will invest significant amounts of money to ensure decent download speeds are available for their customers.

They will do that by building [their own direct links to NBN POIs](#) (Points-Of-Interconnect). The exact meaning of this is highly technical and we don't want to confuse you so won't get into the details of that.

However, what it means in simple terms is that doing this should mean a less congested network and better speeds!

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You can read [this discussion thread](#) to get an understanding of how well (or not!) Amaysim have succeeded in actually achieving this.

**Amaysim offers [three plans](#) and *all* of them come with:**

1. Unlimited Data;
2. No setup fees; and
3. ***No lock-in contract*** (so you can switch to a different provider anytime!)

The only difference between the plans is the **maximum theoretical speed**, which often has little to do with the *actual* speed you'll achieve anyway, especially during busy times like the evenings.

For maximum theoretical speed of **12/1** (12 mbps for downloads and 1 mbps for uploads), you'll pay **\$60 p/m**.

For maximum theoretical speed of **25/5**, you'll pay **\$70 p/m**.

For maximum theoretical speed of **50/25**, you'll pay **\$90 p/m**.

Amaysim staff advised us following our enquiries that customers can expect the ***actual connection speed to be about 80% of the advertised theoretical speed*** during peak times (which is in the evenings when everyone is using the Internet and streaming video) so you should choose your maximum theoretical connection speed based on that.

As we mentioned previously in this report, if you currently have a landline and wish to keep it, it will have to be moved across to the NBN.

However, you need to understand that landlines use a different technology on the NBN than what they used in the pre-NBN days.

That technology is called VoIP (if you must know) and the most important difference with this technology for most people is that your landline will *not* work if the power goes out in your area. This is important to keep in mind if you intend to rely on your landline to make or receive phone calls during a blackout.

It also means that if you have a security alarm or medical emergency system, they may no longer work with a landline running on the NBN so make sure you ask your provider!

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Because of the 'stripped down' functionality landlines have over the NBN and also because [most Aussies don't actually use landlines to make and receive calls](#) anymore, and use their mobiles instead, some providers decided they will not even bother offering landline services over the NBN.

*Amaysim is one of these providers!*

Therefore, if you absolutely must keep your landline after switching to the NBN, we suggest you go with MyRepublic instead which *do* offer [landline plans](#) over the NBN.

## **Mobile Broadband**

Mobile Broadband is often the 'last line of defence' for those who can't get any other kind of Broadband connection.

This could apply to those of you who are on the move a lot, renting a place that never had a phone line connected previously and can't get [Belong](#) to setup their ADSL service for free (or can't get approval from their landlord) and living in an area where the NBN hasn't been rolled out yet.

However, there are good news: like with the two other broadband technologies, the prices for broadband access via mobile have dropped a LOT (if you know where to look) while speed and reliability have increased quite substantially as well.

In this report, we aim to cater for those of you who will be using Mobile Broadband as their **primary** internet connection and therefore require decent speeds and generous data allowances for an affordable price which is comparable to ADSL.

If you use Mobile Internet as your *secondary* internet connection and use it mainly on your phone for accessing social media and emails as well as streaming the occasional video, we suggest you read our report about the BEST mobile plans in Australia where we cover that kind of access.

So, if you plan to use mobile broadband as your *primary means* to access the interwebs, your best option right now is to go with the Home Wireless Broadband solution from [Optus](#).

Provided Optus has good coverage where you live, you can get **200GB of data per month** for just **\$80**.

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If you bundle a *PostPaid mobile plan* (either contract or month-to-month) with [that service](#), you will [save \\$20 p/m](#) which means you'll only be paying \$60p/m.

This might not be unlimited data which you can easily get for this kind of prices with either ADSL or NBN but beggars can't be choosers, right? ;)

Seriously though, for a connection which offers you total flexibility (you can take it with you anywhere you go where Optus has coverage) and no installation costs, we reckon you could definitely do much worse than [this deal](#) from Optus.

The main 'catch' with this plan though is the fact you *must* use the WiFi modem supplied by Optus. There is no option to BYO.

If you're willing to sign up for a *2 year contract*, that doesn't really matter because Optus will give you the WiFi modem free of charge.

However, if you don't want to lock yourself in for 2 years (because you expect to move to an area where you'll be able to get an ADSL or NBN connection or just want to keep the door open for better deals that might emerge further down the track), this is where things get tricky.

If you're willing to lock yourself into a *12 month contract*, Optus will supply you the WiFi modem for a monthly payment of \$10 during your contract term (so total cost of the modem is \$120).

If you don't want to be locked in for any period of time and prefer a *month-to-month plan*, Optus will demand that you purchase their WiFi modem for an upfront payment of \$240.

*As far as your data allowance, it works like this:*

1. You get 200GB included for the monthly fee of \$80
2. If you exceed that initial allowance, Optus will top you up *automatically* with another 10GB for an extra charge of \$10. This can happen up to 5 times in a single month.
3. If you exceed that too (so you've used more than 250GB during the month), Optus will restrict your speed to 256Kbps for the remainder of the month.

As far as the **connection speed** you can expect, this will be *Up to 12/1 Mbps download/upload* in 2300 MHz areas and *up to 5/1 Mbps* elsewhere.

Before you make your order though, make sure to enter your home address in the [online form](#) to check whether or not Optus's 4G service is available in your area.

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Optus won't let you purchase the service if their system shows your address is not covered by their 4G speeds.

If you want to read another unbiased review of the Optus Mobile Broadband service before 'taking the plunge', we suggest you check out [this one](#).

If you live in *selected areas of Sydney, Melbourne, Adelaide, Brisbane and Perth*, there might be another option available to you.

*This option is called [Vivid Wireless](#).*

Like the Optus product mentioned above, Vivid Wireless delivers their broadband service over the 4G mobile network but unlike Optus, they offer a plan with [Unlimited Data for \\$89 a month](#).

The 'catch' is that they are **very selective** with the areas they offer their services in.

***Their service is currently available only in Sydney, Melbourne, Adelaide, Brisbane, Perth, ACT and the NSW Central Coast.***

If you're anywhere outside these areas, then you can basically forget about it.

Sorry :(

If you do live within those areas, you might also not be able to use this service as it's offered only in certain parts of these areas.

To find out whether or not [Vivid Wireless](#) are available to you, you'll need to enter your street address [here](#).

Assuming the service is available for your address, you'll also need their modem in order to access it (you will not be able to use an existing smartphone or mobile broadband modem unfortunately).

Like with Optus, if you're willing to sign up to a 24 month contract, Vivid Wireless will give you their modem free of charge and it is yours to keep at the end of the contract.

If you don't want to sign up to a lock-in contract, you will need to [pay \\$199](#) for the modem.

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In both cases, you'll also need to pay a \$10 *delivery fee* for the modem and there is no option for pickup.

If Vivid Wireless are available at your address and you are thinking of giving their service a spin, we suggest you first read the reviews [here](#) and [here](#) before making your final decision.

Look, we know it's far from being ideal but if mobile broadband is your *ONLY* option, this is really as good as it gets for you for now.

That's it. This should cover everyone's broadband needs, regardless of their situation.

This report, like all of our other ones, will also be updated regularly to reflect changes in the offerings from the various providers as we make sure that you continue to always get nothing less than the ABSOLUTE BEST.

We hope you found this report to be useful (if not, please don't be shy and let us know about it) and we look forward to bringing you the best products and services in Australia for other areas of your life.

Thanks for reading.

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