

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, we know!

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 use the internet from our phones.

This might come as a surprise to you but the majority of internet browsing 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.

There are two components comprising your use of mobile phones: the **mobile phone** itself and the **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.

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

As you probably gathered from our tone, we don't think this is wise.

As Spending *Hackers*, we strongly feel that nothing is more important than your [freedom to choose](#) and the ability to switch whenever a better deal comes along or you have simply had enough with your current provider.

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.

If you want a few ideas, check [our suggestions](#) for the best value smartphones you can currently buy in Australia from an Australian-based retailer (so that you can get Australian-based warranty service and have the protections offered by the [Australian Consumer Law](#)).

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 as a consumer.

Enter the virtual operators (known as MVNOs in technical jargon).

The term *virtual* might put off some consumers as they might think there is something dodgy going on with them. However, 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

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Australia and are operated by Telstra, Optus and Vodafone (and soon [TPG](#) as well).

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 'cut-throat' 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?” you may ask. “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”!**

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 now:

1. Buy your own phone and don't sign up for any 24 month plans to get one from your provider;
2. The BEST deals are to be found with *virtual operators and their prepaid offerings*;

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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.

Our recommended unlimited plans for ‘heavy’ users

If you want unlimited talk and text and large data allowance, your best bet is to go with [Vaya Mobile](#) which run their services on the *Optus* network (including access to 4G speeds where available).

For **\$36 p/m** you get unlimited calls & text in Australia plus **10GB of data**..

To learn more about Vaya and understand why we decided to start recommending them (after a significant initial reluctance), you can [read this](#).

If you make lots of calls or send lots of text but don’t use much data, [Amaysim](#), who are the parent company of Vaya and also run on the Optus network, may be a provider worth looking

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into.

While their billing cycle only runs for 28 days instead of monthly (and this effectively means you are paying for 13 months every year), they have the *cheapest prices for unlimited calls and text in Australia on plans with a no lock-in contract*.

[For \\$10 per 28 days](#), you get unlimited calls (including voicemail) and text in Australia and **1GB** of data.

[For \\$20 per 28 days](#), you get unlimited calls (including voicemail) and text in Australia and **2.5GB** of data.

If 10GB is not enough to get you through the month, you can pay [\\$4 extra](#) and get **15GB of data** for **\$40 per 28 days** or [\\$14 extra](#) and get **20GB** of data for **\$50 per 28 days** with [Amaysim](#).

What about international calls?

For those of you with family and friends overseas (and who you still call or text the 'old fashioned way' and not using the Internet), we again recommend [Amaysim](#).

Their [Unlimited 5GB](#), [Unlimited 15GB](#) and [Unlimited 20GB](#) come with unlimited calls to any landline or mobile in [these countries](#) as well as unlimited SMS & MMS to any mobile in [these countries](#).

With the [Unlimited 15GB](#) and [Unlimited 20GB](#), you also get 300 minutes of calls per month to any landline & mobile in [these countries](#).

Amaysim has won multiple industry awards for its prepaid mobile service and according to research conducted by leading consumer group [CHOICE](#), has the most satisfied customers of any mobile operator in Australia (together with Aldi Mobile which are also mentioned in this report).

"I live in a regional/remote area and only the Telstra network works well where I live. What should I do?"

Simple. You go with [Boost](#).

For [\\$40 per 28 days](#), you get unlimited calls and texts and **8GB** of included data on the Telstra

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network.

Unlike other virtual operators on the Telstra network, you get access to the *full* Telstra 4G network and not the stripped down wholesale network (by stripped down we mean that data speeds are lower on the Telstra wholesale network compared to the full Telstra network).

If that's not enough for you, you can choose to [pay \\$50 per 28 days](#) and get an extra 4GB of data included in your allowance for a total of **12GB** of data.

If, on the other hand, you don't need that much data, you can [pay \\$30 per 28 days](#) and get a data allowance of **4GB**.

All the three plans mentioned above come with:

- Unlimited calls & text in Australia;
- Data rollover - any unused portion of your data allowance is rolled over to the next month and is added on top of that month's data allowance; and
- Music streamed through the [Apple Music](#) official apps will not count towards your data!

Another good option to consider if you need the Telstra network is [Aldi Mobile](#).

Their [XL Value Pack](#) plan will give you unlimited calls and text to any Australian number, *200 minutes* of international calls to [selected countries](#) and **8GB of data** (on the Telstra Wholesale 4G network).

All this for **\$35 p/m**.

If you don't need that much data and/or international calls minutes, you can save \$10 p/m and go with the [L Value Pack](#) for only **\$25 p/m** which will get you **3GB of data** and *100 minutes of calls* to [these countries](#).

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

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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.

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.

Their rates are so competitive in fact that for certain countries they are on par to the rates you would pay if you called landlines and mobiles in those countries through an internet calling service like Skype or Viber Out.

The voice quality on the calls is also excellent as we can vouch from personal experience.

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

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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](#) which 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.

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).

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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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