

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.

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

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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 setup is still free 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 ADSL2 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.

However, there is one 'slight' problem: the NBN is a [mess](#)!

Because of the different technologies used to connect people to the NBN (and of which you get no choice as a consumer), there are huge differences between the maximum speeds available to people around the country.

Furthermore, it is often hard to tell what speed a specific NBN connection will achieve. This is especially during the busy evening period when everyone is using the internet for activities which require high bandwidth such as streaming and gaming.

The maximum connection speed depends on the particular technology used to connect you to the NBN (known by names such as FttP, FttB, FttN and HFC) but also on the amount of bandwidth (known as CVC) your Retail Service Provider (a.k.a RSP) has purchased from NBN Co.

There are various technical reasons for this but as we're sure you don't really care about those, we won't get into explaining them in this report.

What's important for you to know is that in many cases **it's impossible for you to know whether you'll be able to achieve the connection speeds you are after and that have been given to you by the RSP when trying to sell you a plan.**

Therefore, **never ever under any circumstances buy an NBN plan with a lock-in contract!**

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Australia's consumer watchdog the ACCC has recently proposed a new [uniform labelling system for NBN plans](#) to be used across all the providers but regardless of whether that ends up getting adopted, your best protection as a consumer is still the same: **do NOT lock yourself in with any provider, no matter how enticing their offer is.**

That way, you can easily walk away at any time if they fail to deliver on their promises (whether due to their own fault or because of issues with the NBN itself).

The ACCC also has a very handy [list of questions](#) you should ask any provider before signing up.

One NBN provider which we feel ticks all the boxes and you should consider looking into is [Aussie Broadband](#).

Aussie Broadband is a name you may be familiar with if you have been looking into NBN plans in the last 2 years or so.

They were one of the first small providers to start selling NBN plans to consumers.

Like most other NBN providers they faced some 'teething issues' in their early days, many of which were due to problems with the NBN network itself.

Another issue Aussie Broadband was faced with, like pretty much all other smaller NBN providers, was the congestion due to lack of capacity (or CVC) as discussed above.

This was happening because, like pretty much all other small NBN providers, Aussie Broadband weren't connecting to the NBN directly but rather reselling access from one of the bigger providers.

These bigger providers were (and still are!) notorious for not buying enough capacity (CVC) to service their own customers, not to mention the customers of the various re-sellers (or which Aussie Broadband was one).

The folks at Aussie Broadband soon realised that if they wanna compete in this space, they needed to 'go big or go home'.

They realised that the key way for them to grow is to provide quality service to their NBN customers at a competitive price.

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In order to achieve that, they needed to cut their reliance on the big resellers (mainly Telstra, Optus & Vocus) and [connect directly to the NBN's Points Of Interconnect](#) (or POI for short).

If you want to understand what this means exactly, you can read [this explanation](#) but keep in mind that it does get a bit technical and 'dry'.

What it means in simple terms is that by doing this, Aussie Broadband can offer a less congested network and therefore, better speeds!

This massive gamble by Aussie Broadband's management has paid off big time and since they started using their own network with direct connections to the NBN, their customers have been singing their praises as you can see in [their reviews online](#).

Furthermore, when the ACCC started a program to measure how the various NBN providers perform against their advertised speeds during the busy evening period, Aussie Broadband [came on top](#) and well ahead of much bigger providers like Optus, Telstra, TPG and iiNet.

Aussie Broadband's [NBN Plans](#) all come with:

1. **No setup fees;**
2. **No lock-in contract;** and
3. **No extra usage charges** (for the plans that don't have unlimited data) so there is no risk of a nasty bill shock.

Aussie Broadband also allows you also to tailor made the NBN plan that best fits your needs by choosing the maximum speed and the monthly data allowance (in case you don't need unlimited data).

Other than the data allowance, the most important difference to be aware of when choosing your plan is the actual speed you'll achieve during the busy evening periods.

Let us explain:

Up until a few months ago, most providers quoted download and upload speeds in numerical values (i.e 12/1mbps 50/5mbps etc.)

These speeds were theoretical speeds which consumers who bought these plans could almost never achieve, especially when the network was congested such as during the evenings.

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After complaints to the TIO (Telecommunication Industry Ombudsman) [went through the roof](#) (many of which were about the actual speed achieved), the ACCC has had enough and has [issued a stern warning](#) to the Internet Companies to not quote speeds in their advertising which they can't *actually deliver* during the busy evening period.

Some providers listened but many of the big ones ignored the warning so the ACCC got their punching gloves out and started prosecuting NBN providers left right and center and forcing them to provide refunds and compensation to customers who didn't get the speeds they were paying for.

Amongst the providers caught out were Telstra, Optus, iiNet, Internode, Dodo, iPrimus and many others.

Unlike these other providers, Aussie Broadband changed their advertising so that it follows ACCC's guidelines to the letter (which is what all providers should be doing really!):

Amaysim decided to heed the [ACCC's advice on how NBN plans should be advertised](#) and *follow it to the letter* (which is what all providers should be doing really!).

- The “**nbn 25**” tier will give you average evening speeds of 23 Mbps (enough for basic web browsing, email, social media and streaming non-HD video).
- The “**nbn 50**” tier will give you average evening speeds of 45 Mbps (suitable for a household of 2-4 people who want to stream video in HD)..
- The “**nbn 100**” tier will give you average evening speeds of 90 Mbps (suitable for households of more than 4 people or those who want to stream video in 4K definition). Keep in mind that if you are on an FTTN connection, there isn't much point for you to pay for this tier as you probably [won't be able to achieve these speeds](#).

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.

This is important to keep in mind if you intend to rely on your landline to make or receive phone calls during a blackout.

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

Because of the 'stripped down' functionality landlines have over the NBN and also because most Aussies no longer use landlines to make and receive calls, some providers decided they will not even bother offering landline services over the NBN.

However, if you absolutely must keep your landline after switching to the NBN, Aussie Broadband has got you covered with [NBN and landline bundles](#) that are priced very competitively.

Like with the standalone NBN plans, you can customise the NBN+landline bundles and choose whether you want calls from your landline to be included or pay-as-you-go.

These bundles also come with no lock-in contracts or setup fees of any kind.

Finally, unlike some providers, Aussie Broadband doesn't force you to buy a modem from them in order to use their service.

You can [get one from them](#) if you want (and you may even be able to get it for free when they run one of their fairly regular promotions) but you are also free to BYO any modem/router that is compatible with the NBN technology used at your address.

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.

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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 internet **and provided Optus has decent coverage where you live**, here are the two options which offer the best value:

Postpaid plan: [Home Wireless Broadband service from Exetel](#) which gives you **250GB of data per month for just \$70**.

This might not be unlimited data which you can easily get for this price tag 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 lock in contract**, we reckon that's outstanding value for money!

There are however several things to be aware of:

1. Exetel **forces** you to buy their modem and if you go on the month-to-month plan, that will cost you **\$185** upfront. That may be annoying but at least this modem is designed specifically to be used for mobile broadband and seems to have [pretty good reviews](#). It also comes fully unlocked which means you will be able to use it with any other provider if you decide to give Exetel the flick.
2. The Home Wireless broadband service has [pretty rubbish reviews](#) from customers. We haven't experienced any issues ourselves when we tested this service but your mileage may vary. Saying that, you should probably not sign up to any of their lock-in options (either the 12 or 24 month contracts) in case it does indeed prove to be a dud for you.
3. You may be slugged with **extra data charges** if you exceed your included data allowance. If you use more than 250GB of data in a month, you will be charged \$10 per each additional 10GB or part thereof.

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If you want to eliminate the risk of extra data charges and a potential 'bill shock', or are not keen on being forced to fork out almost \$200 for a modem (because you either already have a 4G mobile broadband modem or dongle or just plan to tether via your smartphone), you can opt for a **prepaid mobile broadband** plan.

With a plan like that, you are guaranteed to have no extra usage charges and also have total flexibility to switch between the various providers.

However, the downside is that your monthly data allowance will be smaller than on a Postpaid plan.

Prepaid Plan: The best value prepaid mobile broadband is from [Ovo](#), which also runs on the Optus network

- [\\$70](#) p/m will get you a data allowance of **100GB**;
- [\\$90](#) p/m will get you a data allowance of **150GB**;and
- [\\$120](#) p/m will get you a data allowance of **250GB**.

Unlike Exetel, Ovo has [pretty good reviews](#) from its customers and are also a multi-award winner, including getting the gong from Money Magazine in 2017 as the best value mobile broadband provider.

Ovo is an innovative Aussie mobile provider running on the Optus network. They offer phone plans which are pretty good value but their real strength is in their [mobile broadband](#) offering.

They have a very switched on CEO who is aiming to position them as a [credible alternative to the NBN](#).

Similar to what the big telcos have done, Ovo has also signed exclusive content partnerships with various sporting associations that allow their customers to stream competitions and other content from these sport codes **without using their data allowance**.

These include the likes of [Water Polo](#), [Gymnastics Australia](#), various [motor sports organisations](#) and the first ever partnership between a telco and the [Australian Esports League](#).

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As an Ovo customer, you have unlimited access to stream live events and other content from [Ovo's partners](#) **for no extra charge and without using your data allowance** through the [Ovo Play](#) website and mobile app.

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](#).

Vivid Wireless also delivers their broadband service over the Optus 4G network but the unique thing about them is the fact that they offer a plan with **[Unlimited Data for \\$90 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 :(

Even 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 any other mobile broadband modem you already have unfortunately).

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.

The modem costs \$199 but you may be able to get it for less through [OfficeWorks](#), [Harvey Norman](#), or [eBay](#) when there is a sale happening.

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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 hopefully cover your broadband needs, regardless of your 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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