

Herefordshire Community Network

Support for Ukraine – information for guests

How can I pick the right plan and find the best phone contract?

When picking the right plan, check how you use your phone so you don't get tied into a contract that doesn't suit your needs.

- Calculate your call, text and data usage

Consider how much you'll use your phone for texting, calling, streaming, or browsing websites, and pick a package to match. Most phone contracts now include unlimited call and text allowances, but unlimited data contracts can be more challenging to find. However, you can get unlimited SIM only data deals.

- Choose your contract length

Usually, phone contracts last from 12 to 36 months. A longer contract allows you to spread the cost over a longer term. A 30-day SIM, or one-month SIM, is another term for a contract SIM deal. Unlike 12-month SIMs or 24-month SIM deals, in which you're committed to paying for your monthly plan over a longer period of time, with 30-day SIMs you're free to leave anytime you like.

What are the main benefits of a pay monthly phone contract?

Pros of a pay monthly contract

Larger allowances

You usually get larger text, call and data allowances than pay-as-you-go deals. Perfect if you're always on the phone.

Convenience

There's no need to fuss with top-ups. You can set up your Direct Debit, and your payments will automatically come from your account.

Cons of a pay monthly contract

Locked in for longer



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Pay monthly contracts typically last 12, 24, or 36 months, so you're making a long-term financial commitment.

Credit checks

Most networks require you to pass a credit check before you can sign up for a pay-per-month contract.

Remember! If you cancel before the minimum contract earlier, you'll have to pay an early termination fee or you may be required to pay for the remaining months of your contract. Please consider it before choosing a contract.

How to cancel your phone contract

The easiest way to cancel your phone contract is by text. If you want to keep your current phone number, just text the word **PAC** for free to **65075**. Your network will then text you a code that you provide to your new network. If you're still within contract, your network will tell you what charges you might have to pay for leaving early, if any.

The code is valid for 30 days, and if you don't provide it to your new network in that time it will expire and your plan won't be cancelled – so you'll have to request the code again. Once you do supply your PAC code to a new network, it should arrange for the switch to be completed within one working day.

How to change network and keep the same number

Switching to a cheaper deal with another network is easier than ever, as you no longer have to call your current provider to ditch it, so you avoid the hard sell of them trying to make you stay. Here's what to do:

- **Request a switching code by text.** Simply text '**PAC**' for free to **65075** on any network and you'll be sent your 'porting authorisation code' (PAC) immediately via text so you can keep your number.



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Its text must include important info such as any exit penalties, outstanding handset costs or credit balances.

- **You need to give the switching code to your new provider within 30 days.** You'll then be switched within one working day. You won't need to contact your old provider again.

What's more, if you're out of your minimum contract period, mobile providers are now banned from charging you for the remainder of your notice period after you've switched (which is typically 30 days), putting an end to paying for your old and new contract at the same time.

If you're still in contract, you could be charged early termination fees for leaving – check how much you'd be charged by sending a text with the word **'INFO'** to **85075**.

To see and compare phone contract deals go to the website or scan the QR code [SIM Only Deals & Contracts - Best of November 2024 | MoneySuperMarket](#)



Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'basic' broadband.

They're delivered in the same way as normal packages, just at a lower price. Amid rising living costs, Ofcom is encouraging companies to offer social tariffs to help customers on low incomes.

How a social tariff could help you

It's available to those on a variety of benefits.

If you or someone in your household claims Universal Credit, you could switch to any of the tariffs available.

It's cheaper than a regular package.



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Current prices range from £10 to £23.

Fast, unlimited broadband.

Most tariffs offer superfast broadband at speeds over 30 Mbit/s – fast enough for you to keep in touch with friends and family, stream HD films or shop online.

You'll pay next-to-nothing to get set up.

If you do have to pay any setup costs, these should only be small. Your provider should tell you before you sign up.

It could cost nothing to switch.

If your provider offers a social tariff, you can switch to it at any time, free of charge.

The price won't go up mid-contract.

You won't pay any more than what you agree at the start of the contract.

It costs nothing to leave.

You won't pay a fee to leave the tariff before the end of your contract.

Who could qualify

If you or someone in your household claims Universal Credit, you could switch to any of the tariffs available.

All major providers also include people on Pension Credit, Employment and Support Allowance, Jobseeker's Allowance and Income Support.

Some providers might include additional benefits, like Personal Independence Payment and Attendance Allowance.

The person receiving the benefit needs to be the main person on the contract.

How to apply



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First, check if your current provider offers a social tariff. The table below lists all of the tariffs available now. You can apply for most tariffs online or call your provider and ask to switch. If your provider doesn't offer a social tariff, you can switch to one that does. Your provider might let you leave your current contract without paying a penalty fee. Read the guide to [switching broadband](#) to find out more.

Early termination charges and cooling off period

If you want to change provider before the end of your minimum contract period, you might have to pay early termination charges (unless you're not getting the speeds you were promised). If you use the OTS switching process you will be automatically notified by your current provider about any termination charges. And remember, you have the right to cancel your order within 14 calendar days (the 'cooling off' period). However, if your service has already started then you may be charged for the proportion of the service you have already used when you cancel and/or **any installation costs incurred**.

Full list of broadband and phone social tariffs

Package	Price		Average speed
<u>4th Utility Social Tariff</u>	£13.99 month	a	30 Mbit/s
<u>BT Home Essentials No Income</u>	£15 month	a	36 Mbit/s
<u>BT Home Essentials Unlimited 36 Mbp/s</u>	£20 month	a	36 Mbit/s
<u>BT Home Essentials Unlimited 67 Mbp/s</u>	£23 month	a	67 Mbit/s

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Package	Price		Average speed
<u>EE Basics</u>	£12 month	a	25 Mbit/s
<u>Grayshott Gigabit Connect</u>	£19 month	a	100 Mbit/s
<u>Hyperoptic Fair Fibre 50</u>	£15 month	a	50 Mbit/s
<u>Hyperoptic Fair Fibre 150</u>	£20 month	a	150 Mbit/s
<u>NOW Broadband Basics</u>	£20 month	a	36 Mbit/s
<u>O2 Essential Plan</u>	£10 month	a	5G
<u>Sky Broadband Basics</u>	£20 month	a	36 Mbit/s
<u>SMARTY Social Tariff</u>	£12 month	a	5G
<u>Virgin Media Essential Broadband</u>	£12.50 month	a	15 Mbit/s
<u>Virgin Media Essential Broadband Plus</u>	£20 month	a	54 Mbit/s
<u>Vodafone Fibre 2 Essentials</u>	£20 month	per	73 Mbit/s
<u>VOXI For Now</u>	£10 month	a	5G

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If you work full-time and don't receive Universal credit or other benefits you are not eligible for social tariffs but you still can find best broadband deals by going to the website or scanning the QR code and comparing prices.

[Herefordshire Broadband - Best Broadband Deals in Herefordshire](#)



Information correct as of 3.12.2024