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MONEY BOX LIVE

Presenter: PAUL LEWIS:

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LEWIS: Hello. Are you listening to Money Box Live on your computer or your laptop or your mobile? If so, how much is it costing you? Do you know? Do you care? Today we're taking your questions on the cost of telephones, mobiles, digital television and computer broadband services. Thousands of people who were stuck abroad with the volcanic ash delays discovered the huge cost of using mobile and data services abroad. Many of them contacted Money Box. And now there are fears about the costs for World Cup fans sending pictures and videos of key moments from their mobile phones in South Africa. Even the costs of these services at home can be huge. The turnover of telecoms companies in the UK is said to be more than £40 billion a year. And much of that disappears from our bank accounts by direct debit each month, so it can be very hard to know if we're spending too much and even more difficult to find out how to cut the cost. And then when you do try to save money by changing your account, you find you're locked into a contract with big penalties if you leave. So how much should we pay for the services that we have all come to rely on? How do you find out the options? And even more difficult, how do you make a rational choice between them? Whatever your question on telephones, mobiles, digital TV or broadband, call Money Box Live now - 03700 100 444. With me today to answer your questions are Mike Wilson, Mobiles and Broadband Manager at the comparison site Moneysupermarket.com. Ceri Stanaway is Phone and Broadband Technology Expert from the consumer magazine Which? And Chris Williams is Head of Products at Simplifydigital.co.uk, a comparison website accredited by Ofcom, the regulator. Now our first question is from Adrian who's calling from

Sheffield. Adrian, your question?

ADRIAN: Good afternoon, Paul. Are you well?

LEWIS: I'm very well. What's your question?

ADRIAN: My question is about Virgin Media. I've been with them for 2 years. I'm currently on an XL ... Sorry, I'm on a medium TV, phone and broadband package. Obviously cable, it's good speed, although recently I've had poor speed - half of what I'm paying for, 20 meg. I download about 20 gig a month. Now my bills have been creeping up, it would appear. I mean last month it was £60 for the month. I've been onto Virgin Media and they seem to think that they can bring that price down to about £40, £44, by changing to the XL phone package rather than the large phone package with a £1.50 payment for 0845 and 0870 numbers.

LEWIS: Right I'm getting a bit lost here, I have to confess, Adrian.

ADRIAN: Basically can get a better deal ...

LEWIS: Ah, that's the question: can you get a better deal? Well Chris Williams, you're nodding there. You seem to think you know what's going on.

WILLIAMS: Adrian, can I ask, do you know what kind of proportion that bill is made up on phone call charges? It sounds like that's kind of where the bulk is coming from, I think.

ADRIAN: Yeah, most of the phone call charges are during the day recently - although that has changed, that has been the change, and obviously I'm paying about sort of 20 odd pounds for that. The response from Virgin Media is well if I go onto an XL phone package, although the bill goes up by £4, it's unlimited calls 24/7.

WILLIAMS: Yuh, okay. Virgin Media's response is definitely correct. It sounds like you're making enough daytime phone calls to warrant moving onto the XL TV package. The only

thing I would say is that Virgin Media's phone packages themselves tend to be fairly expensive, so I would certainly imagine that if you did have a look around you would find something cheaper elsewhere. Most call packages for anytime calls probably come in at about £4 to £5 per month on top of your line rental.

ADRIAN: My only reservation on that would be about the cable broadband, which is obviously a very good speed and also a reasonable price and unlimited downloads. My only point is that there's a catchall with the 0845/0844 numbers, which obviously 0844 numbers are not included; and if I use those for international calling through call checker, then obviously I get caught there.

LEWIS: You sound, Adrian, like a man who knows what he's talking about. *(laughter)* Mike Wilson, how do you find the best deal though? I mean Adrian's come up with a lot of different packages, different deals. I mean I looked on the Simplifydigital website and you get things like free for 3 months £10 or £25; or free for 3 months, then £15; from £30; from £15. Very hard to make a rational choice here.

WILSON: Absolutely Paul. Adrian, how are you doing? Hope you're alright. It is very difficult to try and find the right package. I think first and foremost you need to really understand what it is that you need from a broadband and a phone package. As Paul rightly says, there's a number of different websites out there. It's literally a case, as I say, work out what you need that package to do for you; and, as Paul rightly says, there's a number of packages out there that you can try and tailor to your needs. You know the one thing I would say is make sure that you're not going for something too expensive that doesn't necessarily you know give you what you need. You don't need ultra fast if you only want to search for occasional emails or searching online.

LEWIS: Yes. And Ceri Stanaway, I mean Adrian is saying there that he loads two or three gigabytes of data. I mean what does that actually mean in terms of pictures or movies? What is that?

STANAWAY: 2 or 3 gigabytes, that's not actually all that much in this day and age. I mean

many providers say they offer unlimited usage. Most people don't need that.

LEWIS: They don't mean unlimited though, do they?

STANAWAY: They don't mean unlimited, no. I mean basically you need ... Well they certainly don't. They're talking about unlimited with a fair usage policy, which means if you go over a certain limit they may charge you more; they may slow down your broadband, all that kind of thing. But most people don't need unlimited anyway. I would say 10 gigabytes is plenty for most people. If ...

LEWIS: That's a month? 10 gigabytes a month?

STANAWAY: A month. Most people, I would say that's plenty. If though you download a lot of movies, watch BBC iPlayer, online gaming - all those are very data intensive tasks and you probably need higher limits there.

LEWIS: Right. So really you've got to work this out before you go online to try and decide what you want.

STANAWAY: You do.

LEWIS: But I mean a few years ago what Adrian's getting for the price he's paying would have sounded very reasonable to us, but now of course people want to keep that price down.

STANAWAY: Well and haggle is the answer to that.

LEWIS: And haggle. I mean he has rung Virgin. You think that's the thing to do? What do you actually say to them?

STANAWAY: Well I think it does help to do your research and take Chris and Mike's advice and look around first, see what you can get for your money. It doesn't mean you have to switch, but if you've done your research - found out you can get the same for cheaper or

similar for cheaper - it gives you much more bargaining power with Virgin.

LEWIS: So the people you speak to actually have the power to bring the price down when you're online?

STANAWAY: Oh definitely. I know that from personal experience.

LEWIS: Ah right, well there we are. That's a very good tip. Ring them, haggle and sound as if you know what you're talking about, which is the main thing. *(laughter)* Adrian, thanks so much for your call. We've got to move on, lots of calls coming in. Lyton now from Coulsdon in Surrey. Lyton, your question?

LYTON: Hello there. I recently went abroad for 14 days and came back to a £4,011 bill from O2 even though I brought a bolt-on and had some caps on my phone line, and I just wondered should this be allowed to happen?

LEWIS: Okay, well I'm going to ask Ceri Stanaway first to explain bolt-ons and caps because not everyone may know what those are.

STANAWAY: Okay, well a bolt-on ... So obviously you were clearly well aware that when you go abroad it can be very, very expensive to make phone calls, send texts and particularly use the mobile internet - it can be sort of £6 per megabyte if you *don't* have a bolt-on. Now bolt-ons let you bring down the cost of using your mobile abroad. They usually give you a certain amount of usage for a certain fixed fee. Is that my understanding of how your bolt-on worked?

LYTON: Yes, that's right.

STANAWAY: Great, okay. But usually the bolt-on has a certain limit, so for example it might be 50 megabytes. If you go over that, you're going to be charged as if you were paying as you go.

LEWIS: And what about caps, Mike Wilson? We had a lot of calls on Money Box itself - as Lyton has; that he's gone abroad for a few days, huge bills. Why isn't there a cap? Why isn't it that once you've used say a hundred pounds worth, they don't contact you and say hang on a minute?

WILSON: Well actually from the start of March this year, they brought into law a new regulation that stated that all mobile providers must put a cap on your bill if you go over 50 euros whilst abroad.

LEWIS: But this is only within the European Union?

WILSON: Within the European Union. At the moment the laws beyond the European union are a little bit hazy and I would advise customers to think very carefully before using their mobile when they go beyond Europe because calls and internet are vastly much more expensive. But if I can just add, I think in terms of the cap it is down to the customer before they travel to make sure that they speak to their provider if they want to put a lower cap in place.

LEWIS: So before you go abroad tell them you want a cap and also tell them about these things called bolt-ons, which basically is a special package while you're away?

WILSON: *(over)* While you're away, absolutely.

STANAWAY: *(over)* Ask if they have them.

LEWIS: And, Lyton, did you do any of that?

LYTON: Yes, I had a cap, but O2 wrote to me at some point whilst I was abroad saying that I had reached the cap but they would continue to allow me to exceed the cap.

LEWIS: That's a pretty silly sort of cap thing, isn't it, Chris Williams?

WILLIAMS: It certainly seems like it - yeah, absolutely. Obviously it's not in the provider's interests necessarily to cap you because it means a cap on their revenue. So from their perspective, I can see why they wrote to you because they can say you know we notified you and now it's kind of tough; but from your perspective, Lyton, that's obviously not fantastic for you whatsoever.

LEWIS: And Ceri Stanaway, I suppose the point is that we've all got very used to using all these services in the UK, but for some weird reason that I certainly don't understand, the moment you cross the Channel or the Atlantic or any other sea you're suddenly charged a fortune.

STANAWAY: Yeah, absolutely. I mean with the advent of the iPhone, increasing use of mobile internet in the UK, often you can get mobile internet for free or at least very cheap in the UK. It is slightly complicated when you go abroad because you're dealing with a whole new host of mobile operators who are all international. They charge your operator. They pass on the costs to you. But why it's as high as it is is a mystery.

LEWIS: You mentioned iPhones. And that kind of new technology, it's very important when you go abroad, isn't it, to make sure that it stops doing data roaming?

STANAWAY: Absolutely, absolutely. You actually have to turn off the data roaming function on your iPhone before you go abroad because otherwise any automatic updates that you've got coming through, you'll be charged for those.

LEWIS: So while you're asleep, you could be running up a bill of hundreds of pounds?

STANAWAY: Absolutely.

LEWIS: So thanks very much for your call, Lyton. Did you get anywhere? Did you contact your service provider about this?

LYTON: I did contact them and they agreed to refund the full £4,011.

LEWIS: Well goodness, you did well, you did well (*laughter*) That's an object lesson in ringing up and being reasonable and being insistent. Well done, Lyton. And just to give sort of general advice - thanks for your call, Lyton - we've had this email from somebody who actually wants to remain ... Oh no, Chris it is. He's going to South America, an extended trip. What's the cheapest way to have a mobile phone with email access?

STANAWAY: (*laughs*) Well I think our advice is probably don't do it. As these guys were saying, go and find an internet café is a good alternative.

LEWIS: So use web mail from an internet café rather than ...

STANAWAY: Use web mail from an internet café.

LEWIS: Because is it always very, very expensive outside the European Union?

WILSON: It is. I think one exception I think - we'll say it's an exception - '3' have announced that anybody travelling to the World Cup can get 125 per megabyte of data whilst they're abroad. Now that is significantly cheaper than a number of other providers, but it is worth mentioning that is still very, very expensive considering an email can easily surpass one megabyte these days.

LEWIS: Yes, so you shouldn't go there and upload photographs of great goals and videos ...

STANAWAY: Absolutely not.

LEWIS: ... because you'll be paying a fortune.

WILSON: Indeed.

LEWIS: Don't update your Facebook page while you're in South Africa watching the World Cup. Maybe people should buy a pen and a pad of paper ... Okay, well thanks for your email, Chris. And we're going to go to Edward now who's in Blackpool. Edward, your question?

EDWARD: Yes, good afternoon. Mine's a very simple question. I'm a pensioner and my family about 18 months ago gave me just the ordinary basic mobile and said, "Put £20 on it, dad." So I go about four times a year to France and obviously I need to speak to people. I go by myself. And the last two phone calls I had, it was the only two phone calls I had, was from members of the family who said, "Dad, dad, we're going to cut off now because you're paying for this." I said, "Yeah that's fine, that's fine", but the question then is how much am I paying? I did actually check with Orange and I think I started with 25 quid, and two phone calls later I'd got 12 quid. That's £13 for them, my family, ringing me - me not ringing anybody. That seems a lot of money, £13, for somebody ringing me.

LEWIS: It does surprise people when they come across this. But Mike, it is true - if you're abroad, you pay for the calls as well as the person making them.

WILSON: Absolutely, absolutely. The one thing that we would always suggest to people is before you're going abroad or whoever it is that's going abroad, make sure you call and speak to your provider first to work out what you are going to be paying for not only making but receiving calls and texts. It is always worth remembering that the tariff that you're on in the UK will not apply once you, as you say, cross the border. There are a number of packages out there that are quite well suited and a couple of pay as you go ones where you can sign up for free. So one, for example, would be the Vodaphone passport where that's free to take out. You just get a SIM card, use it as you would a standard payment as you go in the UK, and with that you pay 75p connection charge every time that you make a call to the UK and then you pay a standard fee thereafter that you would do in the UK. And receiving a call as well, there's a 75p connection charge every time and then it's free for up to 60 minutes and 20p thereafter. So there are some deals out there, but you just need to look around for them.

LEWIS: But if you don't do that, they charge you a fortune. I mean it seems odd, Ceri, that they don't just do this automatically when we go abroad.

STANAWAY: It does seem odd, but again they're not going to necessarily give us all the information we might want because they make more money out of it otherwise. The onus is on us to educate ourselves to find out how much they're going to charge. For France actually, and in most of Europe, the rates for receiving calls aren't too bad compared to the rest of the

world. I think it's around 18p a minute. But if you go further afield, it can be you know up to a pound a minute to receive a call.

LEWIS: Yes. And that's because the person who calls you doesn't know where in the world you are ...

STANAWAY: Absolutely.

LEWIS: ... so they're paying as if you're in the UK and you're paying all that extra bit - that really expensive moment when you cross the Channel - yourself. Do you think this needs regulation because I mean Europe has now stepped in, but of course that just applies to the EU, Mike, doesn't it?

WILSON: Yeah, absolutely. And I think what we're also seeing from Europe is they have obviously started to regulate now on phone calls and text messages within the European Union. The next step obviously will be making sure that they're watching the data, and they are starting to do that now with some limitations around the wholesale price for data. Beyond that though, yes it is a major concern for consumers once you go beyond Europe.

LEWIS: Yes. And, Chris, I mean is the rule always either don't use your mobile abroad - but of course we're all so used to them now it's very hard not to - but always check in advance and use it as little as you can abroad?

WILLIAMS: Yeah, use it as little as you can abroad. Also most internet cafes abroad, you'll find actually have skype on them. So if you do have a skype account ...

LEWIS: This is a way of making phone calls over a computer ...

WILLIAMS: Over the internet.

LEWIS: I should explain to people who don't know what that is.

WILLIAMS: And then it's actually very, very cheap to get in touch with other people back home that also have a skype account or something similar.

LEWIS: Sure. But we're just used to taking that phone out of our pocket, aren't we Ceri, and using it? We don't want to go into a café. It's like going into a phone box. Don't want to do that anymore.

STANAWAY: It is a pain, absolutely. But I just wanted to add on that it's actually free to receive texts while you're abroad. So if your family and your friends want to get hold of you urgently, send the person abroad a text, then maybe go to the internet café. That way you only need to do it in an emergency rather than it having to cost you a huge amount of money.

LEWIS: I should stress it's free to *receive* texts, but not to send texts ...

STANAWAY: *Receive* texts. Not to send them. Yes.

LEWIS: ... which can be very expensive. Edward, I hope that clears it up. Thanks very much for your call. And we have another pay as you go question from Don in Blackpool. Also in Blackpool.

DON: Yes, well my pay as you go last year, it was disconnected because I hadn't used it for 6 months. Mainly my partner uses that one, very rarely. But the point about it was at one point they were quite prepared to keep the £14 credit that I had on it, and I went and told them that if this was to continue I would have to seek legal advice from my solicitor. What is the legal position with these phone companies being able to keep your credit, what's already on the phone, after disconnecting you?

LEWIS: Well I'm sure the legal position is that buried somewhere in paragraph 94 (b) (ii) blobby point 5, it says they can do this. But, Ceri?

STANAWAY: Well yeah, one of my poor colleagues has been in the unfortunate position of reading through terms and conditions about just this subject because we've had some of

our ...

LEWIS: Has an interesting job.

STANAWAY: ... some of our members write into us about exactly this problem. One guy I think lost £40 of credit. And he wasn't as lucky as you - he didn't get it back because, absolutely right, it is in the terms and conditions that if you don't use your phone for a certain amount of time (6 months is a standard time across the industry) then you may well be cut off and you will lose all your credit.

LEWIS: So the rule is if you have a pay as you go phone, just use it once every 3 months just to make a short call because it's got to be a call that has a charge on it.

STANAWAY: Yeah, it's got to be something chargeable, so receiving a call might not count. So top up your credit, make a call - something that actually unfortunately costs you money.

LEWIS: Yes, so you have to spend a bit or they'll cut you off.

STANAWAY: Yeah.

DON: Well to me, it sounds a bit like theft. (*laughter*) But there you are, if these people can get away with it. It's theft goes for some and not for others, doesn't it?

LEWIS: Well when I first heard of this, Don, I was a bit shocked. But you get used to these things, I'm sorry to say, and you just have to use your phone occasionally and it won't happen. But you did the right thing. You rang up, you complained and you got your money back. They only do that once though, so make sure you use the phone occasionally. Thanks very much for your call. I'm sure a lot of other people have been puzzled by that. And Margaret now is calling us from near Maidstone. Margaret, your question?

MARGARET: Yes, I took out a contract with Sky last summer for basic broadband, telephone and television. There are a lot of Sky dishes on my estate, so I didn't expect a

problem. I now find I'm unable to have the free basic broadband or the medium level or the maximum level. They say that my local exchange won't accept whatever they need to accept and that I'll have to take their network service, which obviously is expensive. It's £17 a month.

LEWIS: Right. We've had a number of emails about this too, I have to say. Findlay emails us: signed up free broadband bundled with SkyPlus. Told the salesman where he was, but didn't get the Sky that he was hoping for. Chris, is this a common theme, Chris Williams?

WILLIAMS: It's certainly not the first time that I've heard of it. At the point of sale, Margaret, when you signed up for your Sky package, you should have been made aware by the agent that although the basic package was the one that was pitched to you and was the reason you signed up, that it wasn't guaranteed to be available.

MARGARET: That's really why I was so annoyed and surprised when I heard because that wasn't mentioned in any shape or form.

WILLIAMS: There's a very, very specific statement that should have been read out to you when you signed up that covers this very eventuality.

MARGARET: Right.

LEWIS: And if it *isn't* read out, what redress does Margaret have? Because I mean she lives near Maidstone. It's not exactly the back of beyond.

WILLIAMS: Yuh. Margaret, you should be able to give Sky a call.

MARGARET: Right.

WILLIAMS: All the calls are recorded, so somewhere within Sky somebody will have a record of this conversation and there should be a course for you to actually redress this. And if you do want to leave, then they may perhaps allow you out of your contract. What they can

also do is give you what they call their connect service - which is usually £17 a month, which is the one they've offered you now. They may well be able to give you that at a much reduced price as compensation for you not being able to get the basic package.

MARGARET: Right. Because it wasn't actually via telephone. For the first time in my life, I bought something on the doorstep.

WILLIAMS: Right, okay.

MARGARET: So there wouldn't be any record of the call.

WILLIAMS: Yuh.

LEWIS: That's covered by different rules. I mean there is a cooling off period with that, I think, isn't there, but it's too late for that now?

MARGARET: (*over*) It's too late.

WILLIAMS: I think the same advice would probably still apply. Make your concerns known to Sky. Explain to them what has happened and then see what they can do for you. We've referred many situations where this has happened and Sky have reduced the cost of the broadband that is available.

LEWIS: And Ceri Stanaway, is there somewhere that you can complain beyond Sky? I mean supposing that Margaret complains to Sky and they say, sorry, can't do anything about it, where do you go next?

STANAWAY: Yeah, there is recourse, fortunately. There are a couple of dispute resolution services - is the sexy name for them. They're Otello and Cisas. I'm not sure which one Sky's a member of; but if you have a look on the website, you'll be able to find out which one it's a member of. After 8 weeks, if you've got nowhere with Sky, complain to one of those and they will be able to take on your dispute for you.

MARGARET: Oh right.

STANAWAY: Make sure you keep records of everything that's going on because they'll need evidence.

LEWIS: So those are called ...? Say them again.

STANAWAY: Otelo, which is O.T.E.L.O. And Cisas - C.I.S.A.S.

LEWIS: And that's a sort of ombudsman, we might call it ...

STANAWAY: Yeah, absolutely.

LEWIS: ... but it depends which of them your particular service provider belongs to.

MARGARET: Thank you.

LEWIS: Okay, well that's at least something you can try, Margaret, and good luck with that. And I must say Phil also emailed us on a similar thing. He says he pays for an 8 megabit connection - that's quite ... well reasonably fast - but he lives 10 miles from the telephone exchange and he gets much less than 1 megabit. 'Can I get a reduction in cost?' He's with PlusNet. Any chance of a reduction, or is it just tough living 10 miles from a telephone exchange?

WILLIAMS: It's probably unlikely he'll get a reduction in cost. When he signed up to the package, he should have been made aware of the speed that he was likely to receive. There's a new Ofcom code of conduct that obligates providers to make customers aware of the likely speed. But there's been a recent mystery shopping exercise and actually some providers are not so hot at actually doing that.

LEWIS: No. Mike?

WILSON: I think again that really is an education piece really for any consumer that's looking to purchase. Unfortunately, as Chris says, there has been some lapsed control by some of these providers. The impetus really needs to be on the customer to say it's in my rights to know what sort of speed you're estimating I'll be getting in my area.

LEWIS: Yes because these are all marketed as 'up to' 12 megabits or whatever it is.

WILSON: Exactly.

LEWIS: And we had an email from someone earlier who said, 'I bought up to 12 megabits, but I'm not getting it.' Well yes you are because anything is up to 12 megabits, Ceri, isn't it? I mean what can you do?

STANAWAY: *(over)* Absolutely. 0.5 megabits is up to 12 megabits, but it's not what you're expecting. There is relatively limited amounts you can do at the moment. I mean, yeah, Chris was absolutely right - they should be giving you much more information than they are at the moment. They're meant to do a line speed test to tell you the maximum speed you can get and they're also meant to tell you the other things that can affect your speed. Unfortunately at the moment they don't have to let you leave your contract.

LEWIS: No. So I suppose the answer is complain and then go to one of these ombudsman services or dispute resolution services. And it's a long process, isn't it, to get out of something that you never thought you were in. Mike?

WILSON: Yeah, I mean I think what's also worth mentioning here is if you are struggling to get out of your contract, there are a few things that you can try and do to your existing set up to try and speed it up. So, for example, look at the internet browser you're using. If you're using internet explorer 5 or 6, there are much more up to date versions such as 8, which are better adapted to handling the internet these days. Make sure that your wireless router is correctly encrypted, so nobody else is piggy backing on your connection. And also things like clearing any electronics that you've got around your wireless router as well. There's a number of things like that that can try and speed up the connection without having to switch provider.

LEWIS: Without having to move house nearer the telephone exchange. It's a strange thing, isn't it - telephone exchanges in this day and age? Anyway, thank you very much for your call. We're going to go to Tim now. We were talking of fixed term contracts, Tim, which I think is the bane of your life.

TIM: Well it is actually. I run a small telecoms business here in Basingstoke selling internet telephone based consultancy and VoIP services, and one of the big problems we face in actually getting new business is the fact that we find our customers have already quite often inadvertently got themselves tied into sometimes even a 5 year contract with some of the bigger telephone providers.

LEWIS: So they can't get out of it to come to something cheaper that you or indeed others might be able to offer?

TIM: Exactly. I mean I'm working with one customer at the moment in the north of England who has a big ISDN line connection. Obviously this is more business than residential. But they need to move offices and they've given notice to terminate the ISDN line at the old office and don't need it at the new office and they're being hammered for I think it's about 3 years worth of unused line rental, which is outrageous.

LEWIS: So I suppose, Chris, this is an example of you should always when you're going for the best deal look how long it's tying you in because the longer you're tied in, the better the deal. But of course life changes, doesn't it?

TIM: Absolutely. I mean this is one of the things that concerns me - is that ISDN 5 years ago was pretty much state of the art whereas it isn't anymore.

LEWIS: This is a business case, but I mean obviously this affects individuals. Ceri, is there anything that can be done here?

STANAWAY: Well I mean I agree, Tim - it's just a case of warning people against the perils of signing up for a long contract. I mean I'm a consumer expert at Which?, but the same rules

apply. There are sort of 2, possibly even 3 year contracts around for consumers now. And things move on so fast, the deal that's great for you now may not be great for you 2 years down the line. So it's a sort of balancing act that you have to do.

LEWIS: Okay, well thanks very much for your call Tim. Let's go to Jill now in Beckenham. Jill, your question?

JILL: Yes, last November I was coming to the end of my contract with TalkTalk, and I rang the cancellation department to tell them I was going to change to Virgin and they offered me a really good deal of £15.25 a month plus 3 months free line rental. So I signed up for an 18 month contract on that basis and I asked them to send me an email concerning the offer, which they did - listing all the things that were included in that package. But they've never given it to me. I'm currently paying £26.48 a month, plus my calls. I've rung customer services many times and been fobbed off.

LEWIS: Right, so what do you do if you're fobbed off? Chris?

WILLIAMS: Two options really. One is to keep trying. It's not the most fantastic thing to have to do, but occasionally it's persistence that will get you through. And if they still haven't done it, then it's kind of back to the dispute resolution again. But you know if that's what they've offered you, they should honour it. They should backdate it as well.

LEWIS: Ceri?

STANAWAY: And what I would recommend as well as just calling them - put it in writing, so that they can't argue it. You've got evidence that you have contacted them and they should have received it. Send an email, send a letter. Do it as many ways as you can, so they have less grounds for argument.

LEWIS: Do you know what I do? I go online, I find the name of the chief executive and I write to him or her personally. And although they may not deal with it, that certainly gets fast tracked, so that would be my tip. Good luck with that, Jill. And just before we close, what

does 'unlimited' mean? Phil says special BT unlimited UK landline calls isn't unlimited.
Mike?

WILSON: Absolutely. I think, as we've probably touched upon a couple of times in the last half an hour, unlimited rarely does mean unlimited these days.

LEWIS: So it's subject to clause 94b?

WILSON: Exactly - per usage policies, everything. Just really, really read through everything that you're signing up to to know what you're going to be paying.

LEWIS: Alright, thanks for that email, Phil. We've got to go. In fact we've got to dash now. My thanks to Mike Wilson from Moneysupermarket.com; Cari Stanaway of Which?; and Chris Williams from Simplify Digital. Thanks to all of you for your calls and emails. Far more than we could deal with. More on our website: bbc.co.uk/moneybox. Listen again, subscribe, indeed read a transcript in a few days. I'm back at noon on Saturday with Money Box and to take more of your calls on Money Box Live next Wednesday afternoon.