

# Top tips & ways to save: Telecoms

**1** When viewing a new VoIP contract check the handsets are included in the price and not charged separately as a standalone contract.

## Mobile Phones

**1** Roaming charges are often not fixed on contracts. Once you are over the set amount of downloads and if your contract is open, it will then be charging you at the full roaming and download rate.

**2** It is not always necessary to upgrade to new phones when your contract expires. If your mobiles are in good condition, take out a Sim-Only contract to reduce your costs.

Alternatively, your new provider may offer a kit/hardware fund to purchase new phones as and when you need them.

**3** If you have a kit fund make sure you spend it before the contract end date.