

Purchasing a Mobile Phone

Consumer Direct and Suffolk Trading Standards are urging consumers to be alert when shopping for the latest sought after mobile phone. It can be confusing with all the different deals that are on offer and it can be easy to make the wrong decision when shopping under pressure.

With a population exceeding 60 million in the UK, OFCOM figures reveal that over 90% of that number use a mobile phone. 13% of homes are mobile only. In 2009, an OFCOM survey revealed that 56% of the UK population had problems with mobile phone coverage, 32% on a regular basis.

Mobile phones (service agreements and hardware) remain the second most complained about goods or service to the Consumer Direct service.

The main complaints focused on the defective nature of the hardware themselves and the trader's reluctance to help, misleading offers, either in store or by way of unsolicited telephone calls and being chased for payment after an agreement has ended by mutual consent or agreed contract end.

Always exercise extreme caution if you receive an unsolicited call from who you believe to be your existing airtime provider. It could be someone else selling a new contract which might mean you then have two contracts to pay. This will apply equally if you are a consumer or business. Always check if your existing contract is in fact nearing its expiry. Most are now for 18 months or longer.

Kate Cook, Centre Manager at Consumer Direct South West said "Its easy to become confused with all the different types of phones and contracts on offer so please take time to read the terms and conditions of your service agreement properly before you commit yourself as once a contract has been signed it's legally binding and you may be committed to using the network for the outlined period."

Kate added " Ask as many questions as you can and we always advise that you get as much as you can in writing. Normally there is no cooling-off period if you agree a contract in-store. Read the paperwork before signing as it is not unknown for a salesman's word to differ from the actual terms and conditions you may have just signed for. Remember to check for any insurance – it is your choice to take out any insurance and should never be added to your monthly payment without your express agreement."

Consumer Direct offers the following advice:

- Shop around – Before you buy, decide how much you can afford bearing in mind the contract length. Include the cost of any additional payments such as the optional insurance
- Check the range of coverage with the Network Service Provider in your area or place of work.
- Read terms and conditions carefully before signing the contract as once it has been signed, it's legally binding and normally you're committed to using the network for the outlined period, at a certain tariff.

- You cannot simply opt out of a contract once signed – you have no rights should you simply change your mind.
Make sure you know what is included in your price plan, including any insurance.
- Do not feel under pressure to sign the service agreement there and then.
- Once you've signed the contract and have the handset you must look after the phone in line with the instructions.
- If you have a problem with the network or SIM card contact the Network Service Provider. Check with the shop where you bought the phone if there is a problem with the handset.
- Don't forget that once you've chosen your deal and signed up to a contract, you still have consumer rights