

Switch your internet provider online

Comparison sites make it easy to find a cheaper broadband deal, but the results they present don't give you the full picture. **Robert Irvine** reveals how to spot the tricks to save yourself money and disappointment

Beat biased search results

Broadband comparison services such as Broadband Choices (www.broadbandchoices.co.uk), uSwitch.com (www.uswitch.com/broadband) and MoneySuperMarket (www.moneysupermarket.com/broadband) are very easy to use: you just enter your postcode to view deals currently available in your area. However, their results are rarely ordered in a way that places the best plans first because priority is given to 'featured' and 'sponsored' deals, which earn the comparison site extra money.

Below these, the site's 'recommended' results are typically listed by popularity, which is determined by how many other users have clicked them. Other deals are labelled as ending soon, to persuade you to switch now or miss a great saving.

For this reason, it's always worth reordering results using the drop-down 'Sort by' menu, which is usually in the top-right corner. This lets you list deals by cheapest first (if price is the most important factor), whether that's the average monthly cost, the first-year cost or the total-contract cost.

You can use the site's filters to narrow your search results by minimum speed,

contract length, and TV and phone options. This may significantly reduce your choice, but it helps find the best deal for you, rather than the one the comparison site wants you to choose.

Look beyond the big providers

With so many packages listed, you may assume that comparison services perform a thorough scan of the broadband market, but look closer and you'll notice their results tend to come from the same dozen providers. This is because these sites make money from affiliate revenue when you click through to sign up with certain companies. Smaller ISPs can't compete with the big providers, so they don't pay to be included in comparisons. Also, household names such as BT, Sky and Virgin Media offer broadband, phone and TV combos, which reap greater rewards for comparison sites.

Even sites that claim to cover the majority of the market still base their results on the ISPs with the largest customer bases. According to the independent site ISPreview, there are currently 83 super-fast broadband

ORDER BY:	Name	Price	Setup	Average Speed	Up Speed	Contract	
AAISP	FTTC (VDSL2)	Monthly	Setup	Avg. Speed	Data Usage	Router	Contract
Aguis	FTTP (FTTH / FTTO), FTTC (VDSL2)	Monthly	Setup	Avg. Speed	Data Usage	Router	Contract
bonline	FTTC (VDSL2)	Monthly	Setup	Avg. Speed	Data Usage	Router	Contract

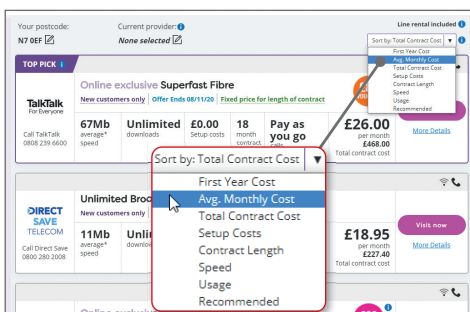
ISPreview lists all super-fast broadband providers in the UK, not just the big ones

providers in the UK (bit.ly/ispreview515), which means most comparison sites feature less than 15% of all the available options.

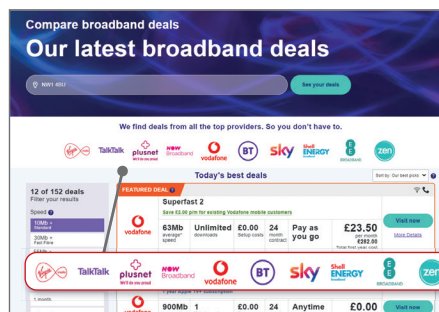
You may also notice a similarity in the presentation and content of results offered by many comparison sites including MoneySuperMarket, Broadband Choices, Comparethemarket (broadband.comparethemarket.com) and MoneySavingExpert (broadband.moneysavingexpert.com). This is because they're powered by a company called Decision Technologies Limited, which is now owned by MoneySuperMarket. So much for freedom of choice!

Although it will take more time, it's worth visiting ISP sites individually to see what deals they're currently offering - use ISPreview's list as a guide.

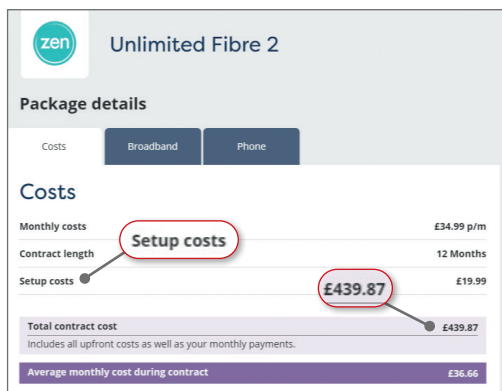
Interestingly, Sky broadband plans don't currently appear in direct comparisons on Decision Tech-partnered sites, despite Sky being mentioned as a provider. However, rival services such as uSwitch and Broadband Genie (www.broadbandgenie.co.uk) do cover Sky's deals.



Reorder your search results on broadband comparison sites to uncover better deals



Most broadband comparison services focus on the same dozen well-known ISPs



Always check the setup fee and total contract cost before switching

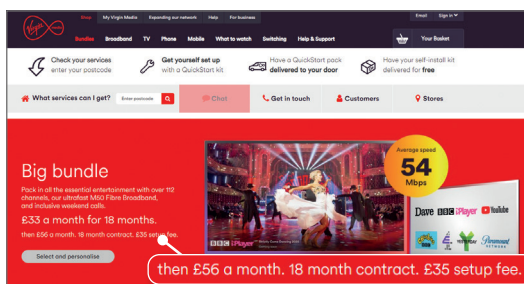
Watch out for hidden costs

High-speed broadband for less than £20 per month sounds like a fantastic bargain, but additional costs that aren't included in the headline price on comparison sites can significantly bump up your bill.

For example, there may be a setup or activation fee of up to £35, or even more if an engineer needs to come to your home to install a phone line. You may also need to pay for equipment such as a router, broadband 'hub' or set-top box. If possible, sort your search results by 'Setup cost' and click 'More details' next to a plan to uncover the true price.

Since 2016, ISPs have been legally obliged to include line-rental costs in their prices, but the default option for phone calls may not suit your needs or budget. You may be charged for "unlimited" calls you're unlikely to make because you mostly use your mobile; or only be offered free calls at off-peak times and weekends, when you prefer to make them during the working day. You can usually filter search results by phone plan to focus on the most suitable options.

Also, look out for price hikes after the first six, 12 or 18 months. Most ISPs lure customers in with attractive discounts, then inflate the cost once you're settled. Virgin Media's Big Bundle package, for example, is priced at £33 a month for the first year-and-a-half, after which it costs £56. Sorting results by 'Total



Virgin Media charges a £35 setup fee and increases its price by £23 after 18 months

CANCEL YOUR BROADBAND WITHOUT CHARGE

You can cancel a new broadband contract within 14 days without being charged, but if you're well into your current contract, there are a couple of loopholes that can get you out for free. These rules apply to BT, EE, Plusnet, Sky, TalkTalk and Virgin Media.

First, if your internet speed drops below the figure advertised when you signed up, complain to your ISP. If it fails to resolve the problem within 30 days, you can leave immediately without paying an early termination fee. Test your speed at speedtest.net to see if you have a case.

Second, if your broadband provider increases the price of your package to an unreasonable amount, you have 30 days from being notified to cancel your contract without charge.

Let customers walk away penalty-free if speeds fall below the minimum guaranteed level.



Providers will have one month to improve speed before offering right to exit.



For residential customers the right to exit will apply to phone and TV services bought at the same time as broadband.

contract cost' tells you how much you'll really be paying, but doesn't cover post-contract hikes. Under new Ofcom rules, your provider must inform you of any planned price increase and cheaper deals before your contract ends.

Finally, you should check how much cancelling the package will cost you, especially before signing up to a long contract. This figure is rarely mentioned by comparison services, so you'll need to look at the terms and conditions on the ISP's own site. BT, for example, charges an early termination fee for each month remaining on your contract at the time of cancellation, minus VAT.

Be sceptical about speeds

Last year, Ofcom introduced a new code of practice for broadband providers to prevent them from advertising unrealistic "up to" speeds (bit.ly/ofcom515). ISPs must now quote "average" speeds upfront for their packages, which are based on download speeds experienced by at least 50% of customers at peak times (8pm to 10pm). That's reassuring, but it still doesn't guarantee you'll get the speed promised.

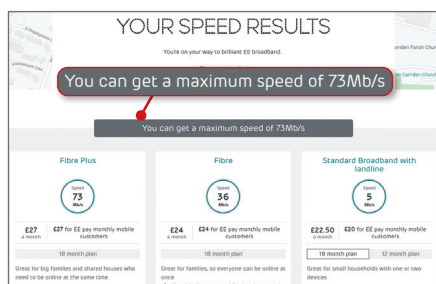
When you enter your postcode on a broadband comparison site, you may be quoted some very impressive speeds – for example, MoneySupermarket told us we could enjoy 300Mbps with both BT

Fibre 2 and EE Unlimited Fibre Max Broadband. However, when we checked the providers' own websites, those plans weren't available to us, and the maximum speeds available to us were 74Mbps and 73Mbps respectively – that's still very fast, but it's less than 25% of the touted figure.

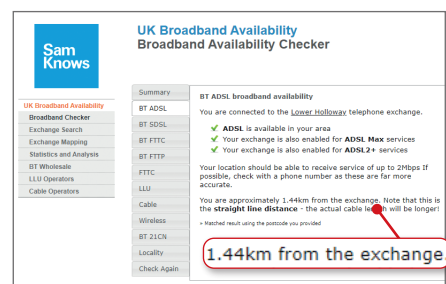
This discrepancy is caused by comparison services sourcing the data for your postcode from your nearest broadband exchange, not for your precise address, which could be several miles away. Some sites, such as uSwitch, ask for your house or flat number to deliver more accurate results, as do broadband providers' sites (which ask for your phone number, too).

Last year, Ofcom admitted to our sister title *PC Pro* that "we're aware some people have experienced issues with the accuracy of information about the broadband available at their address. This relates to the level of detail telecoms providers share with comparison sites about broadband availability".

You can find out how far your home is from your local exchange, and the broadband services available to you (ADSL, cable, FTTC and so on), by entering your postcode (and optionally phone number) in the SamKnows Broadband Availability Checker (bit.ly/samknows515). ■



EE quoted us a top speed of 73Mbps, but MoneySuperMarket promised 300Mbps



SamKnows says we're 1.44km from our local exchange and can get ADSL