



End-of-contract notifications

Attitudes to and understanding of alternative content options

Research Findings

July 2018



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Background, Objectives and Approach

Background

Ofcom is considering requiring providers to proactively tell consumers when their minimum contract term is coming to an end, via an end of contract notification (ECN).

Ofcom is concerned that the consumers who do not switch or otherwise engage with their provider after the end of the minimum contract term may pay more for their communications services.

Previous research suggests that this may at least partly be due to consumers not always knowing the status of their contract.

The starting point for any ECN was that it should communicate the following core messages:

- The minimum contract term end date
- That after that date the consumer is free to switch deal/provider without incurring an early termination charge (ETC), and advise of any notice period that applies
- The monthly price (change) if the consumer takes no action

In addition Ofcom was keen to understand what, if any, additional messages might be important to ensure consumers could make an informed decision about whether to engage or not, at this point.

Research was required to help inform the content and ordering of the ECN, taking the above into consideration.

The objectives for the research were as follows ...

To explore and understand consumer needs and attitudes towards ECNs.

To explore and prioritise possible content options for ECNs – to determine what is the optimal set of 'building blocks' for the ECNs in terms of essential content, nice to have content and less important content.

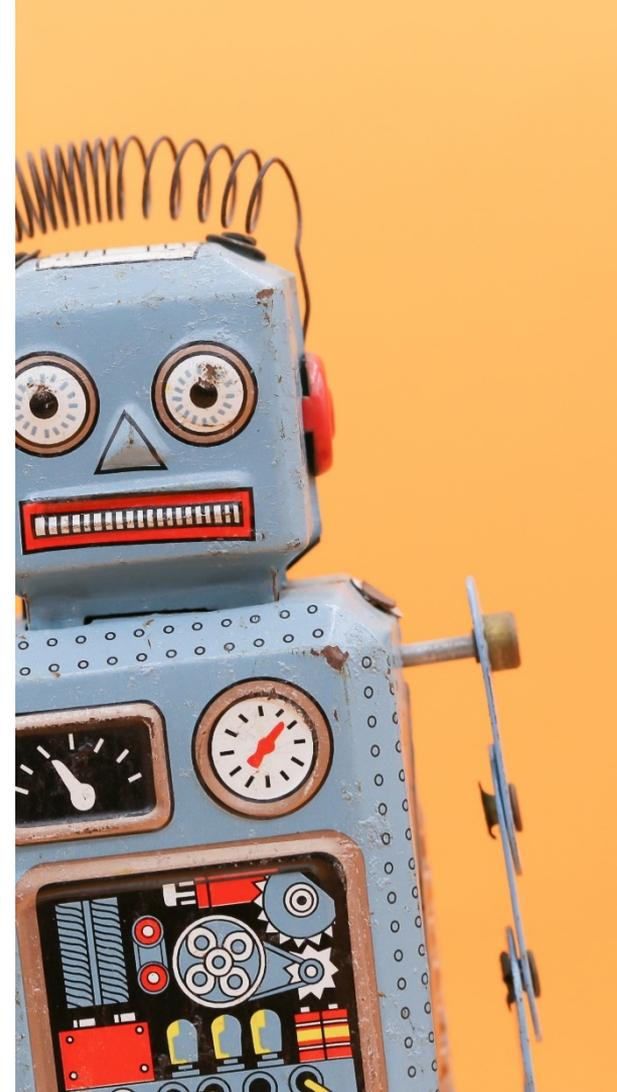
To explore possible variations in how each 'building block' might be expressed – which are best understood and have most impact.

To explore and understand reactions to a selection of possible ECN formats where the content 'building blocks' are combined in different ways to test consumer response.

To determine what the optimal content and flow for an ECN might be in terms of delivering the three core messages.

To understand the likely impact of the ECN.

To understand consumer preferences around channel and timing for the ECN.



Research Approach; Sample Structure

Stage 1; 28 x 1.25 hr face-to-face in-depth interviews

	Standalone Pay TV	Dual Play	Triple Play	Mobile Pay Monthly (PAYM)	Mobile SIM only (SIMO)
In Contract	3	3	3	3	4
Out of Contract	2	2	2	2	0
Unaware	1	1	1	1	0
TOTAL	6	6	6	6	4

ACROSS DEPTHS MINIMUM QUOTAS SET ON:

Age	Minimum of 4 x 18-24, 4 x 25-34, 4 x 35-44, 4 x 45-54, 4 x 55-69, 5 x 70+
SEG	Minimum of 4 x AB, 4 x C1, 4 x C2, 4 x DE

5 respondents recruited to have lower levels of literacy/numeracy

2 depths within each of Dual Play, Mobile PAYM and Mobile SIM only were with individuals who were self employed/ run own business but on residential contract

Stage 2; 6 x 1.5 hr focus group discussions

	Standalone Pay TV	Dual Play	Triple Play	Mobile PAYM	Mobile SIMO
All to be in contract	1	1	2	1	1
Age	2 x 18-34, 2 x 35-54, 2 x 55+				
SEG	3 x ABC1, 3 x C2DE				

Each group comprised 6 respondents

2 respondents within each of Dual Play, Mobile PAYM and Mobile SIM only groups were with individuals who were self employed/ run own business but on a residential contract

Locations Depths and groups conducted across 4 locations; Cardiff, London, Manchester, Glasgow

Dates Stage 1: 10th to 25th May

Stage 2: w/c 4th June

Research Approach; Methodology

Stage 1 Depths

In the depths consumers were presented with cards containing 10 potential options for the content of the communication and asked to allocate these content options to one of three piles; Essential, Nice to Have and Not Wanted

- Their reasons for allocation were explored and understood

Consumers were then asked to arrange the Essential and Nice to Have options they had selected into the order they felt would have most impact in the communication

- Their reasons for their chosen order were explored

Consumers were presented with different versions of some of the content options and asked which version they felt was most impactful and why

Stage 2 Groups

In the groups consumers were presented with draft versions of possible communications

- In the Pay TV, Dual Play and Triple Play groups 3 possible email/letter versions were tested
- In the Mobile PAYM and SIM only groups 3 possible SMS text versions were tested; these were texted to respondents while the group was in progress

The order in which the 3 versions were presented was rotated across the groups to ensure we obtained reactions to each version in a 'clean' way, i.e. not primed by exposure to other versions

Consumers were first given a very limited amount of time to view each version – and asked to establish what the key take-outs were

- This was followed by a more lengthy review of the content

Consumers were asked to note down and report back their own responses to each version to ensure these were expressed in the groups



Context

Engagement with the market highly variable; ECN content must meet the needs of the less informed

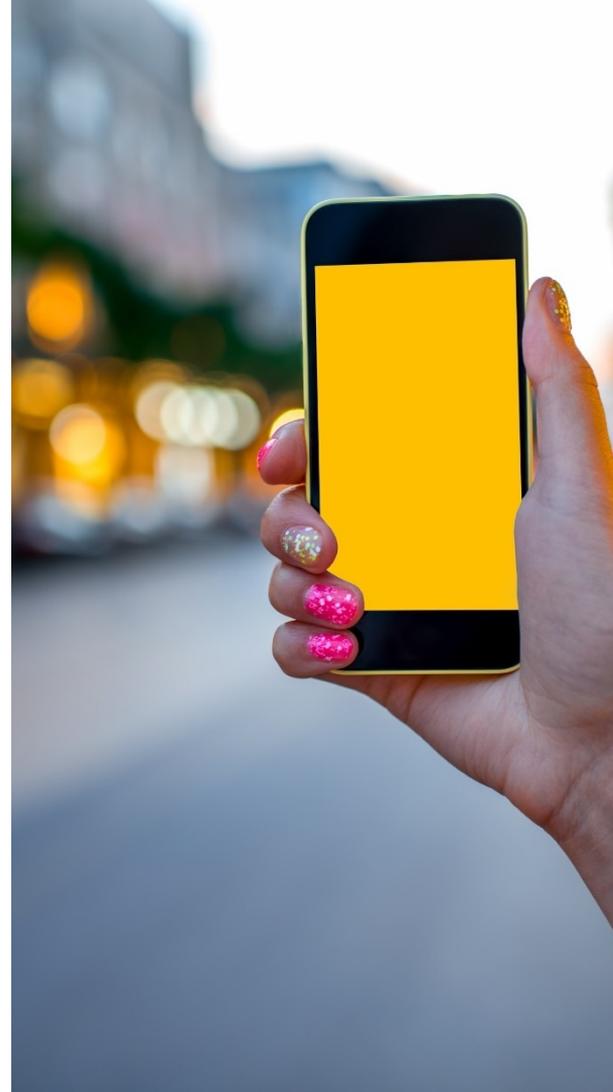
At one end are consumers who are...

- Highly engaged/confident
- Aware of details of current contract
- Aware of when current contract ends (approximately)
- Aware that the end of the minimum term opens up the opportunity to get a new deal
 - by negotiating with existing provider; or
 - by switching
- Some are actively waiting for their minimum term to be up
 - Some already researching their options

At the other end are consumers who are less engaged/confident

- Can find the market confusing
- Can feel less empowered
- Less certain of the details of their existing contract
- Less aware of contract end date and what that means

Some are confused about how contracts work and the confusion can be exacerbated if they are not confident readers



The idea of an ECN was welcomed by all

At the outset ...

All respondents welcomed the idea

- Even those who were quite clear on when their contract ended
- A useful reminder
- A prompt to have a think about what they are paying for and whether still relevant

Consumers felt this would ideally be received a month or so before the contract ends

- Close enough that seems relevant
- Far enough to allow time to have a think/look around

However consumers largely unaware of notice periods

- Possible that raised awareness of these may alter optimum timescale for receipt of the ECN e.g. in relation to the view it needs to allow time to look around

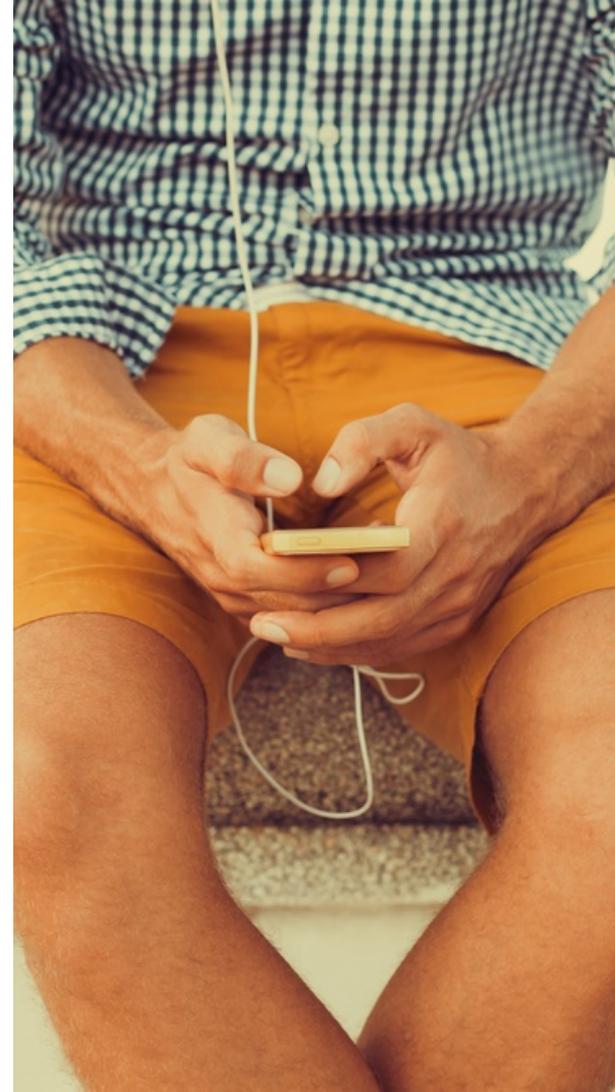
By the end

Respondents were often more strongly in favour of the idea

Commonly formed the view that it was incumbent on the providers to inform them of when their contract was coming to an end

- That not to do so was somewhat exploitative and disingenuous
- That being informed was a consumer right

Ofcom was seen in a positive light for championing this initiative



Regardless of the service (Dual Play, Triple Play, Pay TV or Mobile), an email supplemented by a SMS text was the route preferred by the majority

Email

Preferred by the majority

- Accepted channel of communication nowadays
- Easily stored and referred back to

Allows for links to further information

Some feeling that a letter would be more easily missed

- Lost/overlooked in the junk mail
- Although acknowledge that emails can also be missed sometimes

Letter

A hard copy letter was favoured by some

Some of the more elderly consumers felt more comfortable with the idea of a letter

- Familiar and expected for this kind of 'official' information

Some of those with lower levels of numeracy/literacy also felt more comfortable with a letter

- Could be read at own pace
- Easy to read and re-read different sections

SMS Text

Welcomed by most as an addition to an email or letter

Acting as an alert

- To let them know contract is coming to an end
- To warn them to look out for the email
- Possibly with a link to further information

Will definitely be attended to and so effective channel for key facts

“You ALWAYS read a text message”

Four key design principles emerged ...

Where possible present information visually rather than in text format

Current deal	After xx/xx/2018
Broadband and Talk	Broadband and Talk
Line Rental - £X	Line Rental - £Y
Caller display - FREE	Caller display - £Y
Broadband unlimited - £x	Broadband unlimited - £Y
WiFi - FREE	WiFi - £Y
Pay as you talk - FREE	Pay as you talk - £Y



Up until the end of your contract you will have paid £X [in total] over [12/24] months. If you stay on this current deal it will cost you £Y over the next [12/24] months, subject to any future price changes



Where text is used, keep it short and simple – and jargon free

To see a breakdown of your current contract and how this will change when your contract ends please click here (link)



For more details on any changes to your current contract (including the impact on any current services/features) please follow the link (link)



Four key design principles emerged ...

Be precise, specific and complete

If you want to cancel or change your service you need to give us at least 30 days' notice



If you want to cancel or change your service a notice period will apply



Don't create extra cognitive work for the consumer unnecessarily

Your monthly price will change from £x to £y



Your monthly price will increase by £x





Building Blocks

The Stage 1 depths gave clear guidance on what consumers deemed essential information and desirable information

Crucial/Essential

ECN heading/headline

*Minimum contract end date and ability to switch/cancel without charge

That a notice period may apply

Monthly Price Change

Breakdown of contract and illustration of how will change (table or link)

Taken together provide comprehensive factual information about their minimum contract term ending and the implications of that

Desirable

Potential to save money (unspecified) by taking action

Potential actions open to consumer

Example offer from current provider

Link to provider website

Link to Ofcom website

Option to move to SIM only (if relevant)

Stronger appeal for less confident/engaged consumers – could be deemed essential for this group

Essential if relevant

Other contracts from same provider

Largely rejected

Total paid over term of contract

Reminder of earlier discounted price

Handset unlocking

**This refers to 'end of minimum contract period'*

Detailed feedback from Stage 1 is appended. Content options and variants tested in Stage 1 also appended. Stimulus for Stage 2 developed using the insight obtained in Stage 1.

The content of the draft ECNs tested in Stage 2 is summarised below

Triple Play, Dual Play and Pay TV (4 groups)

3 Letter/Email communications

Minimal A; Essential Information only (access to contract breakdown via a link)

Minimal B; Essential Information only (access to contract breakdown via a link) plus

- Reminder of earlier discounted price

Minimal Plus; Essential (access to contract breakdown via a table) plus

- Potential savings, generic message
- Potential actions
- Link to provider offers/deals

Max; Essential (access to contract breakdown via a table) plus

- Contract breakdown in a table
- Potential savings, generic message
- Potential actions
- Example deal
- Link to Ofcom website for advice on how to switch

Mobile; PAYM and SIMO (2 groups)

3 SMS Text communications

Basic; Essential information (access to more information via a link or contact number, no ETC info) plus

- Potential savings, generic message
- Option for SIM only
- Other contracts from same provider

Min; Essential Information (access to contract breakdown via a link or contact number) plus

- Potential savings, generic message
- Option for SIM only

Max; Essential Information (access to contract breakdown via a link or contact number) plus

- Potential savings, generic message
- Option for SIM only
- Other contracts from same provider
- Example deal
- Handset unlocking



Letter/email versions

Overall the longer versions of the letter/email ECN were considered more effective

All 3 options communicated the three core messages effectively

Leading with the core messages ensures the basic information gets across

However the core messages land more powerfully if they are embedded in a wider communication

- This is key especially for the less engaged/confident consumer

The longer versions provided greater impetus to take action

By being more informative

By providing more calls to action

By appearing more honest and helpful

The longer versions were preferred by the less engaged/confident consumers

- More informative and reassuring

The more confident/engaged were more likely to prefer the shorter version

- However they did not reject the longer versions and were generally quite happy to receive a longer communication

Leading with the core messages ensures these are communicated effectively; short and longer versions meet this core objective

Your minimum contract term for your broadband and landline service ends on 31st July.

This means that from then you are able to cancel or switch this service at any time without paying an early termination charge. If you want to cancel or change your service a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will change from £x to £y.

Leading with the core messages essential

Indicates that this is the primary purpose of the communication

Optimises the likelihood that the key messages will be absorbed

Sets the context for the rest of the content

Monthly price change could be given greater prominence

- Move to be second sentence?

“If you do nothing ...” is effective as a call to action

Potential concern that the core messages could get ‘lost’ in longer communications proved unfounded; the core messages came through strongly in longer versions that were presented, although essential that communications lead with these

The longer versions would help consumers engage more effectively...

More information about their own contract

Current deal	After 31 st July 2018
Broadband and Talk	Broadband and Talk
Line Rental - £X	Line Rental - £Y
Caller display - FREE	Caller display - £Y
Broadband unlimited - £x	Broadband unlimited - £Y
WiFi - FREE	WiFi - £Y
Pay as you talk - FREE	Pay as you talk - £Y
Monthly price - £x	Monthly price - £y

Detail enables consumers to make a judgement on whether need/want to take action and how urgently

More information about their options

You could save yourself money by talking to us or shopping around.

You could:

- Speak to us / go online to get a new deal with us
- Switch to a new provider

Reminds the consumer that they could save money and what actions they could take to do so

Access to information about other deals

Get Fibre Unlimited
Now only £25 per month for 18 months
(then £38.99 per month)
Line rental and calls included + one off £9.95 cost.

To access our latest deals, click here (link)

Making it easy to access other deals helps consumers to engage

Pushing all of this out makes it easier for the less engaged to engage and potentially act; all in one place, a 'one stop shop', they don't need to search out more information

The longer versions feel more honest and helpful...

The short version can seem somewhat brusque

- Functional in tone
- Minimal in terms of content

Can give impression of fulfilling an obligation (possibly reluctantly)

For the more engaged this can be sufficient

- Don't need any more than this

But for the less confident, has the potential to leave them little better off than they were before they received the ECN

The longer versions seem more transparent, honest and helpful

- Breakdown of current contract and how this will change
- Making it clear that consumer can shop around
- Making it clear that possible to save money by getting a new deal/switching provider
- Access to alternative deals with same provider
- Link to Ofcom website for advice on how to switch

In this sense it was considered that a longer ECN would reflect better on the providers



The longer versions provide detail that informs a decision on whether to engage...

“If you do nothing, your monthly price will change from £x to £y”

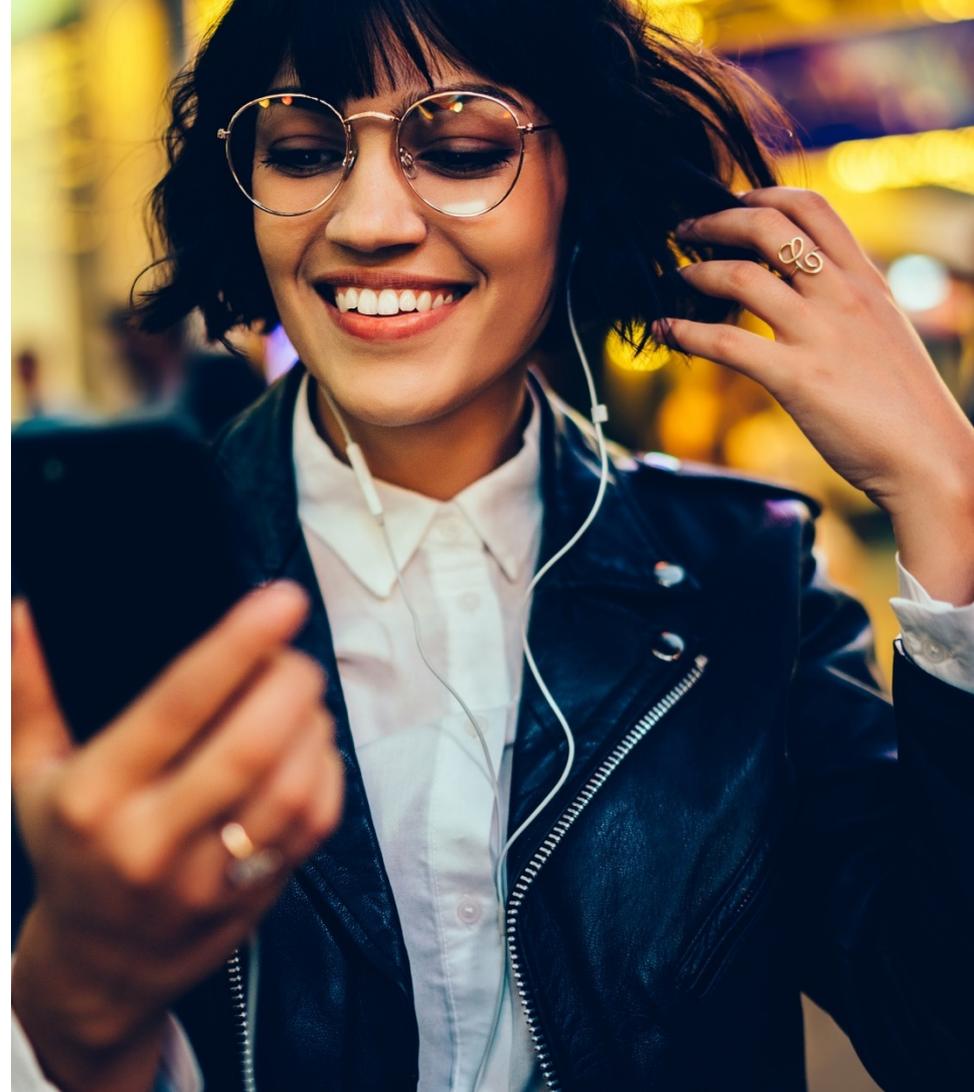
- “If you do nothing ...” prompts the idea that it is your responsibility, ‘the ball is in your court’ and that by doing nothing you will be doing yourself a disservice
- The price change itself is a key call to action

The contract breakdown table

- Enables detailed review of what paying for and whether still wanted

“You could save yourself money by talking to us or shopping around”

- “Save yourself money” is a reminder that could pay less
- “Talking to us or shopping around”
 - Shopping around definitely indicates looking beyond current provider; fair and even handed



The letter/email layout tested worked well

Your Minimum Contract Term ends on 31st July

Your minimum contract term for your broadband and landline service ends on 31st July.

This means that from then you are able to cancel or switch this service at any time without paying an early termination charge. If you want to cancel or change your service a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will change from £x to £y, and your current contract will continue to apply on a monthly rolling basis.

Individual services will be affected as follows:

Current deal	After 31 st July 2018
Broadband and Talk	Broadband and Talk
Line Rental - £X	Line Rental - £Y
Caller display - FREE	Caller display - £Y
Broadband unlimited - £x	Broadband unlimited - £Y
WiFi - FREE	WiFi - £Y
Pay as you talk - FREE	Pay as you talk - £Y
Monthly price - £x	Monthly price - £y

You could save yourself money by talking to us or shopping around.

You could:

- Speak to us / go online to get a new deal with us
- Switch to a new provider

To access our latest deals, click here (link)

The core messages clearly communicated up front
Sets context for rest of the email/letter

More detail on the consumer's own situation enables
an informed choice on whether action is desirable

Information about possible next steps follow on in
logical order

Attitudes to specific pieces of information: Notice Periods

Notice Periods are not well understood

Many were unaware that there would be one, should they decide to switch once their minimum term had ended

Once aware, there was mixed understanding of why one would apply

Once aware, all regarded this as essential information to include in the ECN

There is potential for this to impact upon the stated desired timings of the ECN

- i.e. participants desired timing for an ECN reflected the need to build in time to consider their options (see slide 10), but for many (given their lack of awareness) this did not factor in any notice period.

Important to provide some guidance on how long the notice period might be

- Even if this is a rough guide

In absence of this consumers have little idea and make ill-informed guesses

- 2 days? 3 months?

“May be up to 30 days”

- Gives the consumer a ballpark idea of the timescales involved
- Gives the upper limit (worse case scenario)
- Implies that may not be 30 days – i.e. that it varies

Better to keep it simple

Trying to explain to the consumer that to avoid paying the higher monthly payment they would need to give a notice 30 days ahead of minimum contract term end date is like to confuse rather than inform

- Attempts to explain this in the groups resulted in confusion

That there is a notice period is news to many

- Simply raising awareness of this is probably sufficient for the ECN

Going further risks confusion and increases potential for consumers to disengage

Attitudes to specific pieces of information:

Offers from current provider

Largely accepted, welcomed by some

There was no real resistance to the idea

For some it was unnecessary as felt this information was readily available online and so not required here

Others were happy to have offers included

- Why not?
- Quite useful
- Saves time/effort

All understood and were accepting that the provider would want to include offers to encourage you to stay

Leading with an offer likely to result in core messages being overlooked

Leading with an offer would result in consumers seeing/treating this as marketing information

- Key messages likely to be overlooked/discarded on that basis by many

The overall preference was for any offers/links to offers to come at the end of the communication

- Regarded as the least essential information and so best placed after the more important information

Link to provider offers and actual offer both accepted

Communication could contain both

A link provides access to a wider range of possible options and so is welcomed

If an actual offer is to be included should be tailored to/relevant to existing package

- “If you sign up for another 18 months we can offer you X plus Y”

Attitudes to specific pieces of information: Reminder of earlier discounted price

For majority of consumers the current and future price were of most relevance

- Especially if their monthly price was going to increase when minimum term ended
- An earlier discounted price largely seen as irrelevant in this context
- The imminent price change was a greater reason to engage

A reminder of an earlier discount becomes more relevant when the monthly price is remaining static at end of minimum term

- A prompt that they could be offered a discount to sign up to another contract
- A reason to engage even though no imminent price change

Consumers ideally wanted all price related information to be included in the contract breakdown table

- All in one place
- Easy to assimilate

Where relevant, a reminder of an earlier discounted price potentially welcomed if presented in this way

Presenting price change information in words, experienced as slightly complex and less accessible

- Can lead consumers to disengage

“For the first 6 months of your 18 month contract you paid a discounted price of £y a month and now the price is £x a month”

Alternatively, phrased more informally it could be understood as a call to action

“Just to remind you – you received a discount when you signed up to this contract and so you could save money by contacting us or shopping around”

Attitudes to specific pieces of information: Contract breakdown; link versus table

Table in communication

Preferred by the majority

- Information presented to you, no need to delve further

All of the information needed in a clear, easy to absorb format

- Reminder of contract details and breakdown of price changes allows review of what paying for and whether still optimum
- Overall price change allows judgement on whether action is needed and how urgently (depending on the scale of the increase)
- Applies whether price is changing or staying the same

Transparent and honest

- Reflects well on provider

Link in communication

Preferred by some, generally younger/more engaged consumers

- Keeps the communication short
- Gives option of delving further if necessary

For most consumers, a link is better than nothing but requires an extra (unwelcome) step and so is less appealing than a table in the communication

For some, implies that provider is 'hiding' the extra information

- Some describe how hard it can be to get the details of your existing contract and there is a feeling that providers are less transparent than they should be in this area

Attitudes to specific pieces of information: Early Termination Charge (ETC)

Overall the mention of the ETC can help to clarify the situation for some

- Is what distinguishes the 'before' and the 'after'; being within minimum contract term and outside minimum contract term

The term is understood in context of the communication

- Self explanatory – a charge for terminating contract early.

ETCs are not top of mind for most consumers

- The contract term is just accepted as non-negotiable
- Implicit within this is an understanding that these exist



Attitudes to specific pieces of information: Monthly Rolling Basis

“If you do nothing, your monthly price will change from £x to £y and your contract will continue on a monthly rolling basis”

An unfamiliar term for most

- Although understood with a little thought

Doesn't appear to aid understanding

- *“from then you are able to cancel or switch this service at any time”* has the same meaning
 - And is expressed in consumer language

Has potential to detract from impact of *“If you do nothing, your monthly price will change from £x to £y ...”*

- Sentence longer and less accessible
- Inclusion of unfamiliar term can confuse/distract





SMS text versions

Overall, the shorter versions are more suited to SMS text, although care is required

The Basic version (see next slide) was a good length for SMS text

However it lacked vital information

- Reminder of monthly price
 - This was fine in this context when price is not changing
 - But it was clear from Stage 1 that when price is changing need to include current and new price in the communication
- Length of notice period

The Minimum version was also an acceptable length and was more informative

Consumers are interested in more information than the Basic or Minimum length allows for

Consumers were open to receiving 2 SMS texts or links within the text

- The SMS containing the Essential Information
- With the Desirable Information in a subsequent SMS text and/or links

Letter/email format not tested with mobile consumers

SMS text format acceptable to all when presented as the only option

However it may be advisable to consider letter/email format

- The core messages land more powerfully if they are embedded in a wider communication
 - This is especially key for the less engaged/confident consumer

The concern would be that an SMS text/texts or a SMS text with links would be less effective at the less engaged/confident end of the market

The Basic version is an acceptable length, but lacks essential information

***Your minimum term for your SIM only deal ends on 31st July. Your monthly price will stay the same but from then you will be charged for Spotify. You may be able to save money by switching to a new provider or getting a new deal with us, but a notice period may still apply. You can also take no action and remain on your current package. Click here (link) or call us on xxx xxx for more information.**

Length is acceptable for a text message; not too long

Does communicate the three core messages

However tone feels perfunctory and uncaring

- The combination of the “... but from then on you will charged for Spotify” and the “... if you do nothing ...”
 - Indicates that if they do nothing they are going to pay more and provider doesn't seem to care
 - As a result, call to action is slightly lost

Some elements are so briefly expressed, they lack clarity/create confusion

“... monthly price will stay the same ...”

- No reminder of what this is (essential if price is changing)

“... but from then on you will charged for Spotify”

- Doesn't make it clear that Spotify previously free
- Implies a completely new service/charge

“... but a notice period will still apply”

- As earlier, that there is a notice period is news to many and important info, but consumers need an indication of length

“.. Click here or call us for more information”

Doesn't make it clear what information; is it account information or latest deals/offers?

**This is the SIM only version. PAYM versions also tested; see slide 35*

The Minimum version is more informative and therefore better supports a decision on whether to engage

***Your minimum term for your SIM only deal ends on 31st July. From then you can cancel or switch without paying an early termination charge, but a notice period of up to 30 days may still apply. To see a breakdown of your current contract and how this will change at the end of your minimum term please call us on xxxxxx or click here (link). If you do nothing, your monthly price will stay the same at £x. You may be able to save money by switching to a new provider or getting a new deal with us.**

Communicates the three core messages

Longer but more informative

“To see a breakdown of your current contract and how this will change”

- States clearly what the links gives access to and this is desirable information
- For brevity *“...at the end of your minimum term”* could be replaced with *“... after 31st July”*

“... a notice period of up to 30 days “

- Informs that there is a notice period and gives an indication of the possible length

**This is the SIM only version. PAYM versions also tested; see slide 35*

Greater call to action

“... if you do nothing” is a stronger call to action than *“You can take no action ...”*

“You may be able to save money ...” also a call to action

- but possibly better phrased as the shorter *“You could save yourself money by shopping around or talking to us”*

Mention of ETC can help to clarify the situation for some

- Is what distinguishes the ‘before’ and the ‘after’; being within minimum contract term and outside minimum contract term
- But adds length and is not absolutely necessary

The Max version is too long for a single SMS text, although additional information is of interest

***Your minimum term for your SIM only deal ends on 31st July. From then you can cancel or switch without paying an early termination charge, but a notice period of up to 30 days may still apply. If you do nothing, your monthly price will stay the same and is £x and your free Spotify subscription will end. You may be able to save money by switching to a new provider or getting a new deal with us. Your handset can be unlocked to use on another network. Get the new Max SIM with 20GB of data, unlimited minutes and texts for only £21.99 per month. Text xxx for more info or click here (link) for more offers. To see a breakdown of your current contract and how this will change at the end of your minimum term please call us on xxx xxx or click here (link).**

Inclusion of an offer and/or link to provider offers/deals is welcome

Communication around Spotify better

- Makes it clear that was previously free
- Although not clear what happens now; is consumer charged and if so, how much
- Or does access to Spotify just cease?

Information about handset unlocking not really wanted at this stage in the process; becomes useful once decision to switch is made

“To see a breakdown ...” should come earlier (as in Min version)

- Highly desirable information
- Prompts consumers to engage

Too long for a single SMS text

- Core messages communicated in research environment
- Potential to be missed in ‘real world’

Consumers described reading SMS text messages ‘on the go’, as and when they appeared on their phone

- This is felt to be too long to be absorbed quickly and so would be left with intention of being returned to at a later point “when there is time to read it”
- Potential for SMS text to be ‘forgotten’/not returned to, unless strong reason to return to it
 - Core messages really need to get through upon initial receipt

**This is the SIM only version. PAYM versions also tested; see slide 35*

The PAYM versions contained additional information about the option to switch to a SIM only deal

You may be able to save money by switching to a new provider or getting a new deal with us (for example, using your existing handset and taking a SIM only deal), but a notice period may still apply

Inclusion of option for a SIM only deal welcomed by some

For those who were unfamiliar with this as an option, and especially those who had been 'caught out' by not knowing this, it was important information to provide

- Finding out months down the line that they had been paying over the odds for their mobile aroused much anger and this tended to be aimed at the provider, whom it was felt should have informed them of this

For some this was a familiar idea and so was not especially relevant to include in the ECN communication

Whilst adding to the overall length a little, it was still seen as acceptable



The MAX PAYM version also contained an offer from current provider

You are also eligible for a handset upgrade. Get the new Samsung with 6GB of data, unlimited minutes and texts for only £39.99 per month. Text xxx for more info or click here (link) for more offers.

As with the SIM only version inclusion of an offer and/or link to provider offers/deals is welcome

This plus the information about option to switch to a SIM only deal makes this a very long text

- Too long for a single SMS text; would need to be spilt into 2 or 3 separate communications

Participants open to the idea of a text with the Essential information with links included to the additional information





Out of contract (OOC) customers

OOC customers didn't differ markedly from the other consumers in their responses to content we tested ...

Sat at the less engaged end of the spectrum

- Less engaged/confident
 - Can find the market confusing
 - Can feel less empowered
- Less certain of the details of their existing contract
- Less aware of *contract end dates and what that means

Welcomed the idea of an out-of-contract notification

The need was for a communication that raised their awareness of being out-of-contract and what that meant

- That reminded them of the details of their existing contract
- And that highlighted their options
- Link to Ofcom website with information about switching welcomed by some

Preferred the idea of a letter or an email

- Needed more information pushed to them than could be contained in a SMS text

**This refers to 'end of minimum contract period'*

A communication to this group could include...

You are no longer tied to a minimum contract for your XX service.

This means that you are able to cancel or switch this service at any time without paying an early termination charge. If you want to cancel or change your service a notice period of up to 30 days may still apply.

You could save yourself money by talking to us or shopping around.

You could:

- Speak to us / go online to get a new deal with us
- Switch to a new provider

The contract breakdown table

For information on how to switch please visit ([link to Ofcom switching guidance](#))

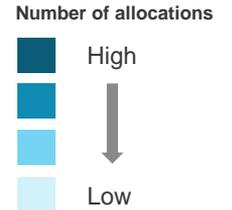




Appendix I; Detailed Findings from Depth Interviews

Consumers were asked to allocate the content options to one of three piles. The elements most commonly deemed essential are those that Ofcom also feel are essential. In addition consumers would value the contract breakdown table

	CONTENT OPTIONS	ESSENTIAL	NICE TO HAVE	NOT WANTED
1	ECN heading/headline	High	Low	Medium
2	Minimum Contract End Date	High	Low	Low
3	Notice Period	High	Low	Low
4	Other contracts with same provider	Medium	Low	Medium
5a	Monthly Price change	High	Low	Low
5b	Reminder of earlier [discounted] price	Medium	Low	Medium
5c	Total paid over term of contract	Low	Medium	Medium
6	Breakdown of contract and illustration of how will change	High	Medium	Low
7	Potential savings	Low	Low	High
8	Potential actions	Medium	Medium	Low
9	Offer from current provider	Low	Medium	Medium
10	Sources of advice	Low	Medium	Medium



ECN heading/headline

ESSENTIAL

All consumers wanted a clear statement, up front, of the main message of the communication

- gives a reason to engage and read further
- sets context for further content

Those that deemed it 'nice to have' or 'not wanted' did so because they felt it overlapped with the information in the Minimum Contract End Date content option

A. Your minimum contract term ends on 31st May

'Minimum contract term' not fully understood

- However, assumed to mean that current contract is coming to an end
- Not a major barrier to comprehension or engagement for most

Including the end date in the heading essential

B. Your current contract for (service) ends on 31st May

Most preferred by consumers

'Current contract' is more 'their language'

Says the same as 'minimum contract term' but in a more easy understood way

C. Important information about your (service) service

Least preferred

Too vague – could be about anything

Doesn't make the purpose of the communication clear

Generic and meaningless

Minimum Contract End Date

ESSENTIAL

This expands upon the heading and explains what the main message of the communication is

- Especially important given that meaning of 'minimum contract term' not totally clear

Those that deemed it 'nice to have' or 'not wanted' did so because they felt it overlapped with the information in the ECN heading/headline option

Your minimum contract term for (service) ends on 31st May. This means that from then on you won't have to pay an early termination charge if you cancel or switch this service

Repeats the information given in the heading

- Which caused some consumers to select one or other

Indicates that cancelling or switching becomes possible

- Crucial information – the main point

Overall mention of ETC probably helps to clarify position

- ETCs not top of mind for most (esp non-mobile services)
- Although underlying understanding that these exist
- Term not commonly known – but understood in context
- Many just accept the contract term

A possible alternative would be ...

Your minimum contract term for (service) ends on 31st May. This means that from then you are free to cancel or switch this service at any time without incurring a cost

Suggest testing the alternative version in the groups (as well as the original)

Notice Period

ESSENTIAL

Notice Periods not well understood

- Many unaware that there would be one
- And limited understanding of why a notice period would apply
- Once awareness raised, all regarded this as crucial information

A. If you want to cancel or change your service a notice period will apply

Provides partial information

- Lets the consumer know that there is a notice period
- Which is news to many and so essential information

Leaves the consumer unsure how long this might be

- 2 weeks? 3 months?

Consumer left to go and find this information out for themselves

- Some uncertainty over where to look
- Some thought probably on their online account
- Others thought they would need to call provider

B. If you want to cancel or change your service you need to give us at least 30 days' notice

Overwhelmingly the preferred option

Provides full information

- That there is a notice period
- And how long it is

Could possibly benefit from the insertion of 'still'

"If you want to cancel or change your service you still need to give us at least 30 days' notice"

- Makes it clear that notice periods apply before and after the end date

Possibly test version with 'still' in it in groups – otherwise go with version that includes '30 days' information

Other contracts with same provider

ESSENTIAL (BUT ONLY IF APPLICABLE)

Many somewhat confused by this

- Once explained felt to be essential if applicable

A. Your contract for (other service) won't be affected.

Provides partial information

Reassuring to a degree but not informative

B. Your minimum contract term for (other service) does not end until 31st October 2018

Most preferred by consumers

Fully informative

Consistent with information provided about the service which is the subject of the communication

C. Your contract for (other service) does not end on this date and still has x months to run

Least preferred

- Bit vague and complicated

Leaves the consumer to do the work

- To calculate when their contract for the other service does end

Suggest excluding from group stim. Relevant to very few people and muddies the water.

Monthly Price Change

ESSENTIAL

Crucial piece of information

- If amount paying is going to change, need to know and is incumbent on provider to let you know
- Monthly amount is the key figure as is what consumers think in terms of/budget in relation to

Want to understand the scale of the increase

- To determine whether want/need to take any action

Including both the current and future amounts is straightforward and reassuring, even for those who already know what they pay monthly

A. Your monthly price will change from £x to £y

Most preferred option

Totally clear and comprehensive

- Honest and open

Gives all the information needed to easily work out:

- The increase
- The annual cost (not wanted by most)

B. Your monthly price will increase by £x

Provides partial information

- Leaving consumer to work out what new monthly fee is
- Which may involve going back to bill/bank statement/online account
- Not everyone aware of what current monthly charge is

Unsatisfactory and slightly evasive

- Why not just state the current and future amounts?

C. Your monthly price will stay the same and is £x. Charges for any additional services used will continue to apply

'Your monthly price will stay the same and is £x'

- Clear and upfront
- Tells you what currently pay and will pay going forward

'Charges for any additional services used will continue to apply'

- Confusing
 - What additional services?
 - What charges?

Suggest using A “Your monthly price will change from £x to £y” in all group stim

Reminder of earlier discounted price

POLARISING – ESSENTIAL FOR SOME, NICE TO HAVE FOR A FEW, UNWANTED BY SOME

For many the current and future price were what mattered/was relevant

- And so either weren't interested in the earlier discounted price or thought was nice to have but not essential

Some felt it was important to have all the price related information and so assigned it as essential – even if they didn't really understand it

A. For the first 6 months of your contract you paid a discounted price of £x a month and the price now is £y a month

Most preferred option

- Short and simple – easy to understand
- Provides the key information

Could possible be amended to

For the first 6 months of your 18 month contract you paid a discounted price of £x a month and the price now is £y a month

B. Your contract was for 18 months. For the first 6 months of your contract you paid a discounted price of £x a month, and the price now is £y a month

Feels longer and more complicated

C. The headline price when you signed up initially was £X a month and now it is £y a month

Headline price not well understood

- Consumers are required to make an assumption
- 'Promotional' or 'discounted' may be clearer

Makes it clear paying something different now

- However the reason is unclear
 - Due to an initial special rate?
 - Or just a price increase by the provider?

Suggest testing amended version of A in the groups, possibly as an addition to the contract breakdown table

Total paid over term of contract

EVEN SPREAD OF OPINION;

Overall it appeared that had it not been offered as an option few would have requested it

- The total price paid over the term of a contract is not something consumers are calculating, considering or making use of in the normal way of things

Those who thought it was essential tended to be those who felt all the price information was important to have

- And not that they had any real need for this piece of information
- Conversely, some who were less confident chose it because it was information about 'cost' even if they didn't really understand it

For those who put it in the not wanted pile

- The monthly amount was more relevant (and it was easy to work out the cost over a longer period if needed)

Those who thought it was 'nice to have' were likely to feel it was 'quite useful' rather than having a concrete reason for wanting it

A. Up until the end of your contract you will have paid £X [in total] over [12/24] months. If you stay on this current deal it will cost you £Y over the next [12/24] months, subject to any future price changes.

No strong preference for either option

- Both felt to be wordy and somewhat complicated to follow
- 'Subject to future price changes' added complexity and uncertainty

Given that for most is non-essential, could be added as one line to the table giving the contract breakdown

B. Over the last [12/24] months of your contract, you will have paid £X [in total]. If you take no action it will cost you £Y over the next [12/24] months (subject to any future price changes).

Add to contract breakdown table for testing in groups

Breakdown of contract and illustration of how will change

MAINLY ESSENTIAL AND NICE TO HAVE

The majority responded very positively to the table and definitely wanted this information to be readily available

- Most wanted it in the body of the communication
- Some happy with or preferred the idea of a link

A. To see a breakdown of your current contract and how this will change when contract ends please click here (link)

Preferred text version

- Short and straightforward
- Describes what is in the table

This is exactly what consumers feel is the key information

- Breakdown of current contract
- How this will change

B. For more details on any changes to your current contract (including the impact on any current services/features) please follow the link (link)

Least preferred version

Longer and much more complicated

- Words in brackets essentially duplicate the first sentence

C. For details on which features of your contract are changing, please click here (link)

This is fine

- But not as clear and comprehensive as A

D. Individual services will be affected as follows:

Current deal	After xx/xx/2018
Pay TV	Pay TV
Box sets - £x	Box sets - £y
Sports pack - £x	Sports pack - £y
Movies - £x	Movies - £y
HD Basic - £x	HD Basic – £y
	Individual services will be affected as follows:

Visual information is clear and easy to absorb

Table gives all the detail that is needed
Could be extended to include total monthly and annual (or total contract) costs

Suggest testing amended version of D in the groups – a link could be provided for any contract ‘small print’

Potential savings

MAINLY ESSENTIAL OR NOT WANTED

For some this was a given

- Well known that it was possible to save money by switching to a new deal/provider
- No point/value in including in this communication

For others it was more appealing

- Good to be informed/reminded that you could save money
- Reflected well on the provider that they reminded you of that
- Acted as a prompt to the consumer to take action
- NB – it seems to have been more appealing to those less savvy/confident about making comms decisions

So for some essential and some nice to have

A. You could save yourself money by switching to a new deal

Preferred by some

- Sounds easy and straightforward
- 'Deals' are the commonly used term in the market

For some it indicates staying with the same provider rather than looking further afield

B. You could make savings / save by shopping around

Generally felt to indicate more strongly the idea of looking beyond current provider

For some sounded like harder work – shopping around

Opt for one or other version for group stim – or maybe a hybrid “*You could save yourself money by talking to us or shopping around*”

Potential Actions

MAINLY ESSENTIAL OR NICE TO HAVE

For many this was a given

- Fully conversant with what actions they could take
- So this was a nice to have at best

For others it was more relevant/useful and so deemed essential

- Good to be informed/reminded that you had several options
 - Especially so for those who are less confident/engaged
- Reflected well on the provider that they informed/reminded you of that
- Acted as a prompt to the consumer to take action

Could be represented visually and possibly link to other elements

You could:

- **Do nothing and stay on your current deal – your current contract will continue to apply on a monthly rolling basis at the [same/new] price.**
- **Speak to us / go online to get a new deal with us**
- **Switch to a new provider**

Didn't test an alternative

This version tested fine

Retain for testing in letter/email format in groups



Offer from current provider

MAINLY NICE TO HAVE OR NOT WANTED

For those that didn't want offers included in the communication it tended to be on the basis that:

- Information on other deals/offers was readily available online and so including it here was of no value
- The offers/deals would obviously only relate to their existing provider and they would want to look more broadly

Some were happy for the provider to provide details of other deals/offers

- Why not? Quite useful to have a look at?
- Saves time/effort

If deals/offers were to be included, the preference was for these to be at the end of the communication and not too obtrusive

A. To access our latest deals click here

Overall preferred to the idea of a specific offer being included

- A link gave access to a wide range of deals/offers
- More likely to be something relevant/appealing

B. Example

Get the Max Package

**Includes unlimited monthly broadband, 100+ TV channels and line rental
Now only £47.99 per month for 18 months (plus £29.99 up front)**

Does give the sense that there are good deals out there and so worth having a look

But limited and would need to look more broadly before switching
And unlikely to be their best deal?

Retain version A for testing in groups

Sources of Advice

EVEN SPREAD OF OPINION

The more confident and engaged did not feel they need any advice on how to switch:

- Although some could see that it might be relevant to other people

Some welcomed the idea of being able to get more information on how to switch and so felt this was essential for them

Others felt it was a 'good' and/or responsible thing to be included in the communication

Reflected well on the provider

A. For advice on how to switch, please visit [link to independent regulator Ofcom]

Preferred version for all

Even those unfamiliar with Ofcom felt that the body described as the independent regulator could be a source of unbiased advice - and those familiar with Ofcom felt it was a good fit

If it was used it would need to link to relevant information (FAQs, watch outs, potential suppliers, etc.)

Retain version A for testing in groups - alternatively, could 'Which?' be a better fit?

B. For advice on how to switch, please visit [link to charity e.g. Citizens Advice]

None could see the relevance of Citizens Advice in this context

SIM only deal

MIX OF OPINION

For some this was a familiar idea and so was not especially relevant to include in the ECN communication

For others, and especially those who had been 'caught out' by not knowing this, it was important information to provide

- Finding out months down the line that had been paying over the odds for their mobile aroused much anger and this tended to be aimed at the provider, whom it was felt should have informed them of this

A. If you change to a SIM only deal you will save money

Most preferred option

- Short and simple – easy to understand
- Provides the key information

Could possibly be amended to

You can switch to a SIM only deal and you will save money.

Click here (insert link) or call us on XXXX for more information.

B. If you move to a SIM only deal you can keep your existing handset and change to a different, cheaper deal

This was also liked as giving slightly more information

Could possibly be amended to

You can switch to a SIM only deal where you keep your current handset and move to a cheaper deal for your calls, texts and data.

Click here (insert link) or call us on XXXX for more information.

C. If you move to a SIM only deal you can keep your existing handset and change to a different, cheaper deal with us or with a different provider

This was seen as a bit too wordy

Suggest testing amended versions of A and B in the groups

Locked Handset and Coverage Information

LARGELY FELT TO BE IRRELEVANT TO THIS COMMUNICATION

Became relevant if and when decided to switch or at least to explore options

- However not especially pertinent at this stage

Handset unlocking

This is important information and reflects well on provider if it is volunteered

- Rather than consumer having to search for it

However it wasn't felt to be required at this stage

Mobile Coverage

This is potentially useful, but again not at this stage

If poor coverage is an issue, prompting the desire to switch, then it becomes relevant

- But seems slightly 'left field' for this communication

Do not take forward for testing in the groups



Appendix II; Stimulus from Stage 1

Stage 1 Content Options and Variants I

CONTENT OPTIONS		VARIANTS				
		A	B	C	D	OUT OF CONTRACT
1	ECN heading/headline	Your minimum contract term ends on 31 st May	Your current contract for (service) ends on 31 st May	Important information about your (service) service		You are no longer tied to a minimum contract.
2	Minimum Contract End Date	Your minimum contract term for (service) ends on 31 st May. This means that from then on you won't have to pay an early termination charge if you cancel or switch this service				If you want to cancel or switch this service, you won't have to pay an early termination charge. A notice period will still apply.
3	Notice Period	If you want to cancel or change your service a notice period will apply.		If you want to cancel or change your service you need to give us at least 30 days' notice		No stimulus
4	Other contracts with same provider	Your contract for (other service) won't be affected.	Your minimum contract term for (other service) does not end until 31 st October 2018	Your contract for (other service) does not end on this date and still has x months to run		Same options
5a	Monthly Price change	Your monthly price will change from £x to £y	Your monthly price will increase by £x	Your monthly price will stay the same and is £x. Charges for any additional services used will continue to apply.		No stimulus
5b	Reminder of earlier [discounted] price	For the first 6 months of your contract you paid a discounted price of £x a month and the price now is £y a month	Your contract was for 18 months. For the first 6 months of your contract you paid a discounted price of £x a month, and the price now is £y a month	[The headline price when you signed up initially was £X a month and now it is £y a month]		No stimulus
5c	Total paid over term of contract	Up until the end of your contract you will have paid £X [in total] over [12/24] months. If you stay on this current deal it will cost you £Y over the next [12/24] months, subject to any future price changes.	Over the last [12/24] months of your contract, you will have paid £X [in total]. If you take no action it will cost you £Y over the next [12/24] months (subject to any future price changes).			If you stay on this current deal it will cost you £Y over the next [12/24] months, subject to any future price changes.

Stage 1 Content Options and Variants II

CONTENT OPTIONS		VARIANTS				
		A	B	C	D	OUT OF CONTRACT
6*	Breakdown of contract and illustration of how will change	To see a breakdown of your current contract and how this will change when contract ends please click here (link)	For more details on any changes to your current contract (including the impact on any current services/features) please follow the link (link)	For details on which features of your contract are changing, please click here (link)	6D variants – see below	No stimulus
7	Potential savings	You could save yourself money by switching to a new deal	You could make savings / save by shopping around			Same options
8	Potential actions	You could: <ol style="list-style-type: none"> 1. Do nothing and stay on your current deal – your current contract will continue to apply on a monthly rolling basis at the [same/new] price. 2. Speak to us / go online to get a new deal with us 3. Switch to a new provider 				No stimulus
8a	Mobile specific	If you change to a SIM only deal you will save money	If you move to a SIM only deal you can keep your existing handset and change to a different, cheaper deal	If you move to a SIM only deal you can keep your existing handset and change to a different, cheaper deal with us or with a different provider		Same options
9**	Offer from current provider	9A variants – see below	To access our latest deals click here			Same options

Stage 1 Content Options and Variants III

CONTENT OPTIONS		VARIANTS				
		A	B	C	D	OUT OF CONTRACT
10	Sources of advice	For advice on how the switching process works, please visit [link to independent regulator Ofcom]	For advice on what you need to do to switch, please visit [link to charity Citizens Advice]			No stimulus
11	Mobile specific	Your handset will still be locked to our network – please visit [here] for how to unlock it to use with another network	Your handset is not locked so can be used with any network			Same options

Stage 1 Content Options and Variants IV

6D Options

Option	Standalone pay-TV	Dual play	Triple play																																																
	6Di	6Dii	6Diii																																																
6D	<p>Individual services will be affected as follows:</p> <table border="1"> <thead> <tr> <th>Current deal</th> <th>After xx/xx/2018</th> </tr> </thead> <tbody> <tr> <td>Box sets - £x</td> <td>Box sets - £y</td> </tr> <tr> <td>Sports pack - £x</td> <td>Sports pack - £y</td> </tr> <tr> <td>Movies - £x</td> <td>Movies - £y</td> </tr> <tr> <td>HD Basic - £x</td> <td>HD Basic - £y</td> </tr> </tbody> </table>	Current deal	After xx/xx/2018	Box sets - £x	Box sets - £y	Sports pack - £x	Sports pack - £y	Movies - £x	Movies - £y	HD Basic - £x	HD Basic - £y	<p>Individual services will be affected as follows:</p> <table border="1"> <thead> <tr> <th>Current deal</th> <th>After xx/xx/2018</th> </tr> </thead> <tbody> <tr> <td>Broadband and Talk</td> <td>Broadband and Talk</td> </tr> <tr> <td>Line rental - £x</td> <td>Line rental - £y</td> </tr> <tr> <td>Caller display - FREE</td> <td>Caller display - £y</td> </tr> <tr> <td>Broadband unlimited - £x</td> <td>Broadband unlimited - £y</td> </tr> <tr> <td>WiFi - FREE</td> <td>WiFi - £y</td> </tr> <tr> <td>Pay as you talk - FREE</td> <td>Pay as you talk - £y</td> </tr> </tbody> </table> <p>You will also no longer have access to Netflix.</p>	Current deal	After xx/xx/2018	Broadband and Talk	Broadband and Talk	Line rental - £x	Line rental - £y	Caller display - FREE	Caller display - £y	Broadband unlimited - £x	Broadband unlimited - £y	WiFi - FREE	WiFi - £y	Pay as you talk - FREE	Pay as you talk - £y	<p>Individual services will be affected as follows:</p> <table border="1"> <thead> <tr> <th>Current deal</th> <th>After xx/xx/2018</th> </tr> </thead> <tbody> <tr> <td>Broadband and Talk</td> <td>Broadband and Talk</td> </tr> <tr> <td>Line rental - £x</td> <td>Line rental - £y</td> </tr> <tr> <td>Caller display - FREE</td> <td>Caller display - £y</td> </tr> <tr> <td>Broadband unlimited - £x</td> <td>Broadband unlimited - £y</td> </tr> <tr> <td>WiFi - FREE</td> <td>WiFi - £y</td> </tr> <tr> <td>Pay as you talk - FREE</td> <td>Pay as you talk - £y</td> </tr> <tr> <td>TV</td> <td>TV</td> </tr> <tr> <td>Box sets - £x</td> <td>Box sets - £y</td> </tr> <tr> <td>Sports pack - £x</td> <td>Sports pack - £y</td> </tr> <tr> <td>Movies - £x</td> <td>Movies - £y</td> </tr> <tr> <td>HD Basic - FREE</td> <td>HD Basic - £y</td> </tr> </tbody> </table> <p>You will also no longer have access to Netflix.</p>	Current deal	After xx/xx/2018	Broadband and Talk	Broadband and Talk	Line rental - £x	Line rental - £y	Caller display - FREE	Caller display - £y	Broadband unlimited - £x	Broadband unlimited - £y	WiFi - FREE	WiFi - £y	Pay as you talk - FREE	Pay as you talk - £y	TV	TV	Box sets - £x	Box sets - £y	Sports pack - £x	Sports pack - £y	Movies - £x	Movies - £y	HD Basic - FREE	HD Basic - £y
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Stage 1 Content Options and Variants V

6D Options

Mobile PAYM	Mobile SIMO																				
6Div	6Dv																				
Individual services will be affected as follows:	Individual services will be affected as follows:																				
<table border="1"><thead><tr><th>Current deal</th><th>After xx/xx/2018</th></tr></thead><tbody><tr><td>Cost – £x</td><td>Cost – £x</td></tr><tr><td>Unlimited minutes</td><td>Unlimited minutes</td></tr><tr><td>Unlimited texts</td><td>Unlimited texts</td></tr><tr><td>xGB data</td><td>xGB data</td></tr></tbody></table>	Current deal	After xx/xx/2018	Cost – £x	Cost – £x	Unlimited minutes	Unlimited minutes	Unlimited texts	Unlimited texts	xGB data	xGB data	<table border="1"><thead><tr><th>Current deal</th><th>After xx/xx/2018</th></tr></thead><tbody><tr><td>Cost – £x</td><td>Cost – £x</td></tr><tr><td>Unlimited minutes</td><td>Unlimited minutes</td></tr><tr><td>Unlimited texts</td><td>Unlimited texts</td></tr><tr><td>xGB data</td><td>xGB data</td></tr></tbody></table>	Current deal	After xx/xx/2018	Cost – £x	Cost – £x	Unlimited minutes	Unlimited minutes	Unlimited texts	Unlimited texts	xGB data	xGB data
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Cost – £x	Cost – £x																				
Unlimited minutes	Unlimited minutes																				
Unlimited texts	Unlimited texts																				
xGB data	xGB data																				

Stage 1 Content Options and Variants VII

9A Options

Standalone pay-TV	Dual play	Triple play	Mobile PAYM	Mobile SIMO
9Ai	9Aii	9Aiii	9Aiv	9Av
Get Entertainment TV Now only £20 per month for 18 months (then £25 per month) Set-up fees apply	Get Fibre Unlimited Now only £25 per month for 18 months (then £38.99 per month) Line rental and calls included + one off £9.95 cost.	Get the Max Package Includes unlimited monthly broadband, 100+ TV channels and line rental Now only £47.99 per month for 18 months (plus £29.99 up front)	Get the new Samsung with 2GB of data, unlimited minutes and texts Now only £47 per month, with £39.99 up front	Get a 2GB SIM with unlimited minutes and texts for only £12 per month



Appendix III; Stimulus from Stage 2

Mobile SIM only versions

BASIC

Your minimum term for your SIM only deal ends on 31st July. Your monthly price will stay the same but from then you will be charged for Spotify. You may be able to save money by switching to a new provider or getting a new deal with us, but a notice period may still apply. You can also take no action and remain on your current package. [Click here \(link\)](#) or call us on xxx xxx for more information.

MIN

Your minimum term for your SIM only deal ends on 31st July.

From then you can cancel or switch without paying an early termination charge, but a notice period of up to 30 days may still apply.

To see a breakdown of your current contract and how this will change at the end of your minimum term please call us on xxx xxx or [click here \(link\)](#).

If you do nothing, your monthly price will stay the same at £x. You may be able to save money by switching to a new provider or getting a new deal with us.

MAX

Your minimum term for your SIM only deal ends on 31st July.

From then you can cancel or switch without paying an early termination charge, but a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will stay the same and is £x and your free Spotify subscription will end.

You may be able to save money by switching to a new provider or getting a new deal with us. Your handset can be unlocked to use on another network.

Get the new Max SIM with 20GB of data, unlimited minutes and texts for only £21.99 per month. Text xxx for more info or [click here \(link\)](#) for more offers.

To see a breakdown of your current contract and how this will change at the end of your minimum term please call us on xxx xxx or [click here \(link\)](#).

Mobile PAYM versions

BASIC

Your minimum term for your pay monthly mobile ends on 31st July. Your monthly price will stay the same but from then you will be charged for Spotify. You may be able to save money by switching to a new provider or getting a new deal with us (for example, using your existing handset and taking a SIM only deal), but a notice period may still apply. You can also take no action and remain on your current package. Click here (link) or call us on xxx xxx for more information.

MIN

Your minimum term for your pay monthly mobile ends on 31st July.

From then you can cancel or switch without paying an early termination charge, but a notice period of up to 30 days may still apply.

To see a breakdown of your current contract and how this will change at the end of your minimum term please call us on xxx xxx or click here (link).

If you do nothing, your monthly price will stay the same at £x. You may be able to save money by switching to a new provider or getting a new deal with us (for example, using your existing handset and taking a SIM only deal).

MAX

Your minimum term for your pay monthly mobile ends on 31st July.

From then you can cancel or switch without paying an early termination charge, but a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will stay the same and is £x and your free Spotify subscription will end.

You may be able to save money by switching to a new provider or getting a new deal with us (for example, using your existing handset and taking a SIM only deal). Your handset can be unlocked to use on another network.

You are also eligible for a handset upgrade. Get the new Samsung with 6GB of data, unlimited minutes and texts for only £39.99 per month. Text xxx for more info or click here (link) for more offers.

To see a breakdown of your current contract and how this will change at the end of your minimum term please call us on xxx xxx or click here (link).

Letter/email versions; Triple Play versions

Minimal A

Your Minimum Contract Term ends on 31st July

Your minimum contract term for your broadband, landline and pay TV service ends on 31st July.

This means that from then you are able to cancel or switch this service at any time without paying an early termination charge. If you want to cancel or change your service a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will change from £x to £y.

To see a breakdown of your current contract and how this will change at the end of your minimum contract term please click here ([link](#)).

Minimal B

Your Minimum Contract Term ends on 31st July

Your minimum contract term for your broadband, landline and pay TV service ends on 31st July.

This means that from then you are able to cancel or switch this service at any time without paying an early termination charge. If you want to cancel or change your service a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will stay the same and is £x.

For the first 6 months of your 18 month contract you paid a discounted price of £y a month and the price now is £x a month

To see a breakdown of your current contract please click here ([link](#)).

Tailored versions were produced for Pay TV and Dual Play groups; these contained a relevant contract breakdown and (in the MAX version) relevant offer

Letter/email versions; Triple Play versions

Minimal Plus

Your Minimum Contract Term ends on 31st July

Your minimum contract term for your broadband, landline and pay TV service ends on 31st July.

This means that from then you are able to cancel or switch this service at any time without paying an early termination charge. If you want to cancel or change your service a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will change from Ex to Ey, and your current contract will continue to apply on a monthly rolling basis.

Individual services will be affected as follows:

Current deal	After 31 st July 2018
Broadband and Talk	Broadband and Talk
Line Rental - EX	Line Rental - EY
Broadband unlimited - EX	Broadband unlimited - EY
Pay as you talk - FREE	Pay as you talk - EY
TV	TV
Box sets - EX	Box sets - EY
Sports pack - EX	Sports pack - EY
Movies - EX	Movies - EY
Monthly Price - EX	Monthly price - EY

You could save yourself money by talking to us or shopping around.

You could:

- Speak to us / go online to get a new deal with us
- Switch to a new provider

To access our latest deals, [click here \(link\)](#)

MAX

Your Minimum Contract Term ends on 31st July

Your minimum contract term for your broadband, landline and pay TV service ends on 31st July.

This means that from then you are able to cancel or switch this service at any time without paying an early termination charge. If you want to cancel or change your service a notice period of up to 30 days may still apply.

If you do nothing, your monthly price will change from Ex to Ey.

Individual services will be affected as follows ...

Current deal	After 31 st July 2018
Broadband and Talk	Broadband and Talk
Line Rental - EX	Line Rental - EY
Broadband unlimited - EX	Broadband unlimited - EY
Pay as you talk - FREE	Pay as you talk - EY
TV	TV
Box sets - EX	Box sets - EY
Sports pack - EX	Sports pack - EY
Movies - EX	Movies - EY
Monthly Price - EX	Monthly price - EY

You could save yourself money by talking to us or shopping around.

You could:

- Speak to us / go online to get a new deal with us
- Switch to a new provider

Get the Max Package

Includes unlimited monthly broadband, 100+ TV channels and line rental

Now only £47.99 per month for 18 months

For advice on how to switch, please visit [\[link to independent regulator Ofcom\]](#)

Yours sincerely,

THANK YOU



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