

‘Bill Shock’ in the contract mobile phone market

**Research report prepared with Ofcom by:
Other lines of enquiry**

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Background

- Communications services feature usage-based charging, which combined with the availability of a wide variety of services priced at different levels, some of which are used infrequently, means that consumers can find themselves facing bills that far exceed what they are used to, or expect. This is sometimes referred to as 'bill shock'.
- Concerns about bill shock have been expressed directly by consumers in complaints received by Ofcom, as well as by MPs and through reporting in the media.
- In order to better understand the impact and consumer harm in relation to consumers receiving unexpectedly high bills for their **mobile contract** Ofcom commissioned independent market research company, Public Knowledge, to undertake an online survey of consumers who have experienced bill shock in 7 key categories – set out on slide 5.

Objectives

Provide further detail on the cause of bill shock

- Understand the extent of any overlap between causes of bill-shock e.g. calls to non-geographic numbers and calls to numbers not included in allowance
- Understand more about what types of voice calls cause bill shock e.g. Particular number ranges
- Detail on what type of data usage caused bill-shock – apps, general internet use, emails
- Understand the extent to which bill-shock is legitimate costs incurred or incorrect charges
- Understand the extent mis-selling caused bill-shock
- Understand more about the cause of bill shock when roaming both inside and outside the EU (data vs. voice)
 - whether data use had been disabled/awareness of ability to do so,
 - awareness that can download data without realising, e.g. software upgrades, apps operating in the background etc.

Extent to which consumers are aware of and using measures to protect against bill shock

- Detail on awareness of liability if mobile phone lost or stolen, i.e. liable for charges incurred before phone reported as lost/stolen
- Detail on awareness of whether possible to choose tariffs for UK usage that enable consumers to set their own financial caps and receive usage alerts
- Detail on awareness of how consumers can protect themselves, e.g. by locking their phones
- Mobile data and tariff transparency – sources of information on cost of calls, awareness of cost of calls outside tariff bundle
- Whether establish cost of calls/data before using the service – how/what sources used.

Methodology

- Public Knowledge have access to an in-house online panel, panelbase.net, which has 185,000 registered members in the UK. This panel was used to supply the sample for the project through the targeting of:
 - Respondents profiled as having a mobile phone contract
 - Respondents who had responded to mini poll questions on the panelbase homepage asking about bill shock and lost/stolen mobile phones in the last 12 months
- The survey was conducted between 25 June and 11 July 2012. The questionnaire was designed in collaboration between Public Knowledge and Ofcom and this has been published alongside this report.
- Respondents were given a small incentive to complete the survey with a higher incentive provided to those who answered questions relevant to multiple issues/quota groups
- At the start of the survey respondents were screened to ensure that:
 - They personally own a mobile phone paid for on a monthly contract basis
 - They personally pay the bill for this mobile phone
- Quotas were imposed on:
 - Reason for bill shock
 - Respondent age and Smartphone use - to ensure the sample was representative of the contract mobile phone market
- The majority of data included in the following charts is un-weighted. Data is generally presented in two ways:
 - By bill shock issue – e.g. Calls to numbers not included in allowance. This analysis includes any respondent who experienced that issue. Depending on the topic data is analysed amongst either: a) those where this is the sole issue b) this being one of multiple issues. Base descriptions and sizes are set out on relevant slides.
 - By incident – i.e. For some consumers multiple issues combined caused a single bill shock ‘incident’.

Methodology - weighting



- The tables below show the demographic profile of responses achieved and subsequent weighting. Where data on bill shock as a whole is presented, the profile is weighted to match the demographics of mobile phone contract users*. This ensures overview data is representative. Data on individual types of bill shock are not weighted as some variation of demographics would be expected within individual bill shock groups.

		Demographics		Have a Smartphone?			
		Unweighted	Weighted	Yes - Unweighted	Yes - Weighted	No - Unweighted	No - Weighted
Gender	Male	51%	49%	87%	75%	13%	25%
	Female	49%	51%	83%	69%	17%	31%
Age	16-34	41%	41%	90%	85%	10%	15%
	35-44	28%	24%	89%	72%	11%	29%
	45-54	20%	18%	82%	66%	18%	34%
	55+	11%	17%	61%	48%	39%	53%
SEG	AB	38%	31%	88%	78%	12%	22%
	C1	36%	34%	87%	72%	13%	28%
	C2	13%	18%	79%	66%	21%	34%
	DE	11%	17%	78%	67%	22%	33%
	Not asked	2%	2%	73%	73%	27%	27%
Location	England	87%	87%	85%	72%	15%	28%
	Scotland	7%	7%	82%	68%	18%	32%
	Wales	4%	4%	84%	69%	16%	32%
	N. Ireland	2%	2%	94%	84%	6%	16%

*based on data from Ofcom's Tech Tracker Wave 2 2012.

Sample summary



In total **702 respondents completed the survey**. As respondents could experience bill shock due to multiple reasons, some answered about more than once incident (data for such cases is reported at the 'incident' level). Assignment was initially prioritised on the groups respondents were eligible for that had the lowest estimated incidence to ensure efficient sampling. Priority then changed dynamically to ensure an even number of completes.

Findings reported amongst consumers experiencing each of these issues are based on un-weighted data. Where analysis has been conducted amongst the total sample this has been weighted to reflect the profile of mobile contract customers in terms of age, gender, socio-economic group and Smartphone use.

Quota group	Bill Shock Issue (all in the last 12 months)		Estimated incidence*	Initial priority	Number of completes
1	Calls to numbers not included in allowance		3%	7	119
2	Exceeding monthly voice allowance		2%	6	126
3	Using data not included in allowance		1%	5	112
4	Exceeding data allowance		0.5%	1	126
5	Using mobile while away in Europe	Data	1%	4	64
		Voice			62
6	Using mobile while away outside of Europe	Data	1%	2	61
		Voice			57
7	Lost/stolen phone		1%	3	118

* Incidence levels shown are amongst mobile contract customers incidence rates are based on Ofcom ad hoc face to face survey of 6,000 UK adults conducted in Feb/March 2012.

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Executive Summary (1/3)



Many consumers experience bill shock on multiple occasions and most find out about this within a month

- Overall 42% of respondents (who had experienced bill shock in the last 12 months) have only received one unexpectedly high mobile phone bill, 36% have received two and 21% have received three or more bills. Nearly a third of mobile contract customers who experienced bill shock in the last year said they had experienced this due to the *same* issue on *multiple* occasions.
- Older respondents were more likely than average to have experienced bill shock on a single occasion (54% vs. 42%) whereas AB socio-economic groups were more likely than average to have experienced bill shock on multiple occasions (56% vs. 50%).
- A fifth (20%) said they found out about these additional charges immediately and a further 62% said they became aware within a month.

Mobile use abroad and experiencing multiple issues on a single bill cause highest levels of bill shock – c. £60

- At around an additional £60 mobile use abroad (voice and text at c.£60 each) and multiple issues on a single bill report the highest levels of bill shock. This compares to around £40 for exceeding voice allowance, £30 for exceeding data allowance and £20 for making calls to numbers not included in allowance.

Nearly two-thirds did not complain about their additional charges – likelihood to complain rises with the cost of bill shock

- Around a third (34%) said they made an official complaint following their bill shock – 29% to their provider, 5% to Ofcom and 3% said they complained to someone else. The main reason for not complaining was that they felt they were responsible.
- Likelihood to complain rises amongst those experiencing higher cost bill shock – 28% of those experiencing bill shock of up to £20 complained compared to 67% amongst those where the bill was £101+ more than expected. (low base size for bill shock £101+ so treat as indicative only).
- Complaints due to use abroad are more common for bill shock relating to data use than voice (43% vs. 34% respectively).

AB socio-economic groups more likely to experience ‘bill shock’ due to mobile use abroad.

- A fifth of mobile contract customers said they had experienced bill shock due each of voice (20%) and data (22%) use in the EU and around one in ten saying each voice (13%) and data (14%) outside the EU.
- The majority (70%) of consumers who experienced bill shock due to data use abroad claimed the data had automatically downloaded – 43% said they thought they had switched this function off whereas 28% said they had not.

Bill shock caused by voice use abroad - largely due to making as opposed to receiving voice calls

- In total 86% of consumers who experienced bill shock due to voice use said this was incurred due to making voice calls. Around half said unexpected charges were incurred due to receiving calls and a further half said sending messages was at least partly responsible for the additional charges.

Executive Summary (2/3)



Bill shock due to exceeding data allowance (in the UK) more common amongst younger customers and Smartphone users

- More than a third (36%) of 16-24 year olds who experienced bill shock from their mobile contract said this was due to exceeding their data allowance while in the UK. This bill shock issue was more common amongst Smartphone users (35%) than non-Smartphone users (13%) – the latter being more likely to experience bill shock caused by exceeding their voice allowance in the UK (39%).

Calls to 08xx numbers responsible for largest proportion of bill shock incidents

- Two-thirds of respondents who experienced bill shock solely due to making calls to numbers not included in their call allowance said they had called 0845 numbers. Around two-fifths (39%) said 0800 numbers and a third (33%) said 0870 numbers.
- Of these three types of 08xx numbers – 0800 numbers were thought to be included in the call allowance by comparatively more respondents. 37% of those experiencing bill shock due to making calls to 0800 numbers thought these were included compared to 26% amongst calls of both 0845 and 0870 numbers.

Exceeding monthly call allowance tends to be caused by consumers making more calls than usual with most not realising they had reached and were exceeding their call allowance

- Three-quarters of respondents experiencing this issue said they had made more calls than usual that month. A fifth thought they had a higher call allowance, and a fifth said their call allowance is not sufficient for their usage. These reasons are not mutually exclusive.
- 87% said they were not aware that they had been making calls outside of their allowance and around two-thirds said they were not aware of the cost of making each of the following types of calls (outside of their allowance) - 67% for landline and 65% for mobile.

Around two-thirds of those experiencing bill shock due to using data without a data allowance claimed not to realise they had been using the mobile network to access data

- These consumers were largely browsing the internet (69%) although around half as many said they were using applications (apps) – 34%, accessing social networking sites (29%). A fifth (22%) said they had been accessing emails and a fifth said it was caused by automatic downloads.
- Two-thirds (63%) said they did not realise they had been using the mobile network for their data usage – and therefore claiming to be unaware that they would be paying additional data charges

Three-quarters of mobile contract customers who lost or had their phone stolen reported this to their provider

- In total 83% of these consumers reported their phone as lost or stolen to someone – 75% to their provider, 46% to the police and 7% to someone else. The average amount of bill shock caused by lost or stolen phones was around £33.

Executive Summary (3/3)



Please note: The following data is amongst consumers who had experienced any type of bill shock over the last 12 months

Awareness of ‘push notifications’ / the ability for data to download automatically was relatively high amongst Smartphone users

- Just over half (53%) of Smartphone owners who had experienced bill shock said they were aware that data could download automatically – this compares 20% amongst non-Smartphone users. Older consumers were significantly less likely to know that data may automatically download (79% unaware).
- Awareness of the ability to switch of push notifications/automatic downloads is lower at 56% - 29% say they are currently using this method of controlling their data usage.

Most at least aware of ability to lock handsets but less than two-thirds of bill shock customers have used this function

- While the majority (85%) of consumers who had suffered bill shock in the last 12 months said they were aware of the ability to lock their handset only 63% of these respondents have used this function.
- Awareness of the ability to set a password on the handset was equal to locking the handset but use of this function was lower at just over half (52%) of respondents saying they have used this function.

Fewer than half said they have used methods to check their usage levels – despite nearly three-quarters saying they are aware of this function

- Just under half (48%) said they are aware of and have used methods of checking their usage levels. Just over a quarter (27%) were not aware of the ability to do this and a further quarter (25%) said they were aware but have not used this.
- Awareness and use of usage alerts was lower with more than half of respondents saying they were not aware of the ability to set usage alerts and a minority (16%) saying they have used these.

Two-fifths of respondents were unaware of the ability to disable use of mobile data either generally or specifically while abroad

- Around two-fifths were unaware of the ability to switch of mobile data generally (40%) or specifically mobile data while abroad (39%). Around a third each said they had used at least one of these functions.

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Overview of bill shock

Number of Incidents of bill shock versus number of reasons for bill shock

Overall 42% of respondents have only received one unexpectedly high mobile phone bill, 36% have received two bills and 21% have received three or more bills

29% of the sample experienced only one unexpectedly high mobile phone bill in the last 12 months as a result of one reason and 31% experienced the same issue on a number of occasions.

In total 39% of the sample experienced more than one issue which caused bill shock in the last 12 months - 13% experienced multiple issues on one bill and 26% experienced multiple issues over multiple bills.

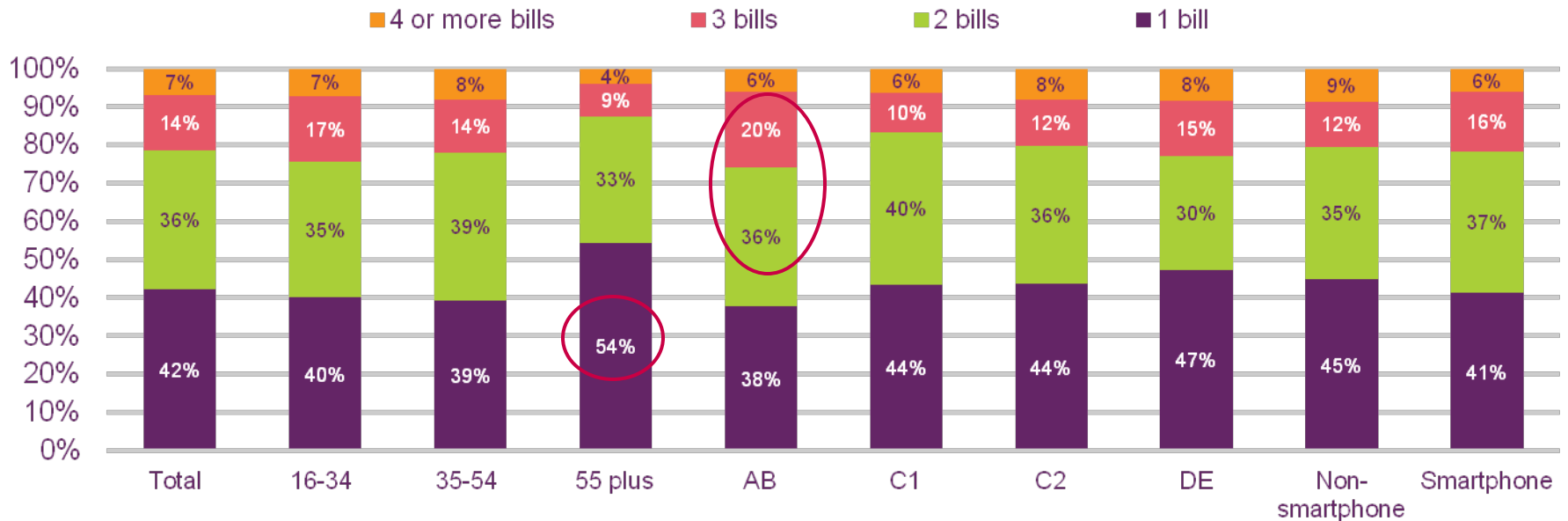
	Single bill	Multiple bills
Single quota group	29%	31%
Multiple quota groups	13%	26%

Weighted data. QIncidence. In the last 12 months how many mobile bills have been higher than you expected? Base: All respondents excluding those who only answered in reference to a lost or stolen phone and those who said don't know for number of bills (625)

Overview of bill shock

Incidents of bill shock by demographics

Incidents of bill shock is associated with age with older respondents more likely to have experienced only a singular incident (54% of those aged 55 years plus). Similarly, there is an association with SEG with higher rates of incidents amongst those classified as socio-economic group AB (26% report 3 or more bills). There were no significant differences between Smartphone and non-Smartphone users.



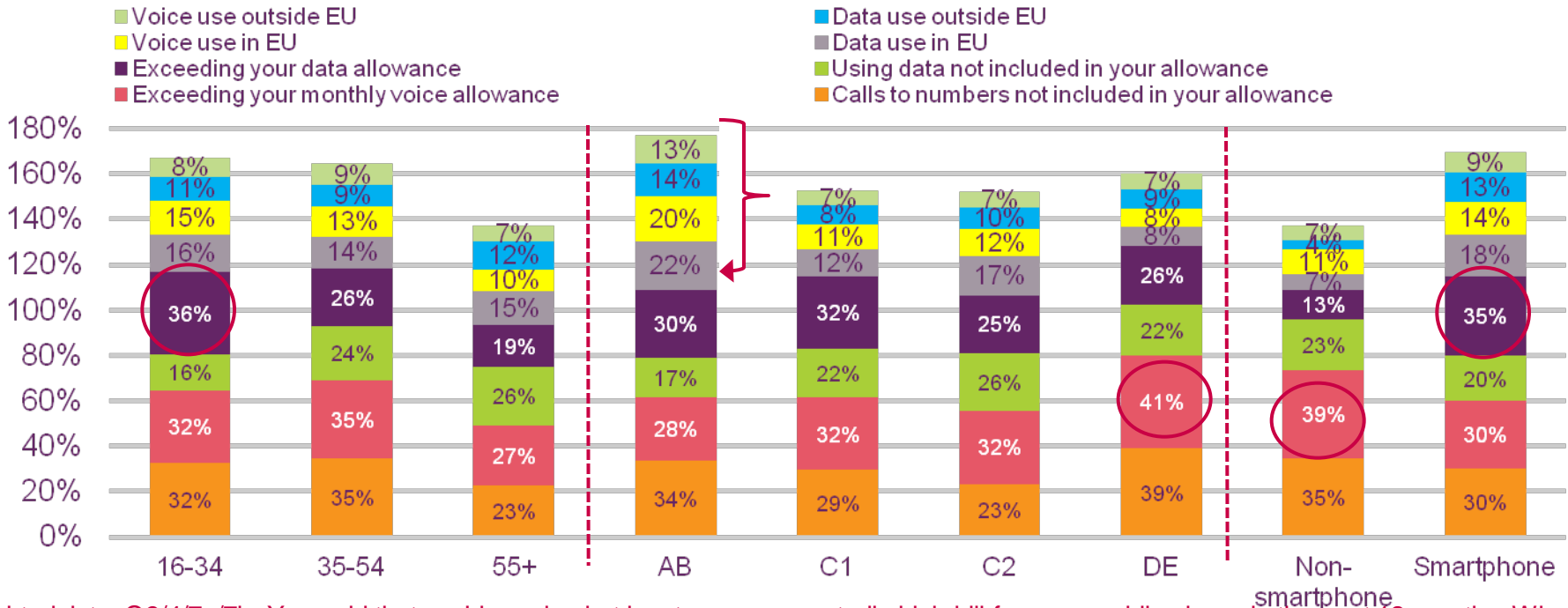
Weighted data. QIncidence. In the last 12 months how many mobile bills have been higher than you expected? Base: All respondents excluding lost or stolen phone and don't know (625), 16-34 (263), 35-54 (250), 55 plus (112), Male (297), Female (328), AB (186), C1 (210), C2 (112), DE (106) Smartphone user (450), Non-smartphone user (175)

Overview of bill shock

Type of incident by demographic and phone type

Consumers in socio-economic group AB who have experienced bill shock in the last 12 months were more likely than other demographic groups to say this was at least partly due to using their mobile abroad.

Younger age groups and Smartphone users are more likely to have experienced bill shock due to exceeding their data usage in the UK.



Weighted data. Q3/4/7a/7b. You said that you'd received at least one unexpectedly high bill for your mobile phone in the past 12 months. What were the reasons your mobile phone bill was higher than you expected.... Base: All respondents excluding lost or stolen phone and don't know (625), 16-34 (263), 35-54 (250), 55 plus (112), Male (297), Female (328), AB (186), C1 (210), C2 (112), DE (106) Smartphone user (450), Non-smartphone user (175)

Overview of bill shock



Average amount of bill shock by issue

While being one of the smaller bill shock issues by incident levels, using mobiles abroad either for voice or data accounts for the highest amount of bill shock at an additional £59 and £61 respectively.

A similar amount is reported amongst the proportion of consumers who said multiple issues caused their bill shock (£61).

The largest issue in terms of incident is making calls to numbers not included in allowance – the average amount of bill shock amongst this group was just under £20.

	Calls to numbers not in allowance*	Exceeding voice allowance*	Using 'pay as you go' data*	Exceeding data allowance	Using data abroad*	Voice calls abroad*	Lost/stolen mobile	Multiple incidents on single bill
Mean additional £'s due to bill shock	£19	£43	£15	£30	£61	£59	£33	£61

**indicates low base*

Unweighted data. Q11a&b How much more than usual was your bill? Base: Calls to numbers not in allowance (80*), Exceeding voice allowance (90*), Using data not included in your allowance (59*), Exceeding data allowance (107), Using data abroad (81*), Voice calls abroad (57*), Lost/stolen mobile (104), Multiple quotas (194).

*Low base size, treat as indicative only

Overview of bill shock



Net loss due to bill shock

Figures include responses where people are still in the process of asking to be reimbursed

	Calls to numbers not in allowance *	Exceeding voice allowance*	Using 'pay as you go' data*	Exceeding data allowance	Using data abroad*	Voice calls abroad*	Lost/stolen mobile	Multiple incidents
Mean additional £'s due to bill shock	£19	£43	£15	£30	£61	£59	£33	£61
Mean £'s re-imbursed	£5	£7	£3	£4	£9	£13	£13	£17
Mean Net loss due to bill shock	£13	£36	£12	£26	£51	£46	£20	£43

**indicates low base*

Unweighted data. NET score - Q11a&b How much more than usual was your bill? Q18a/.b/c How much money received back from provider.
 Base: Calls to numbers not in allowance (80*), Exceeding voice allowance (90*), Using data not included in your allowance (59*), Exceeding data allowance (107), Using data abroad (81*), Voice calls abroad (57*), Lost/stolen mobile (104), Multiple quotas (194).

*Low base size, treat as indicative only

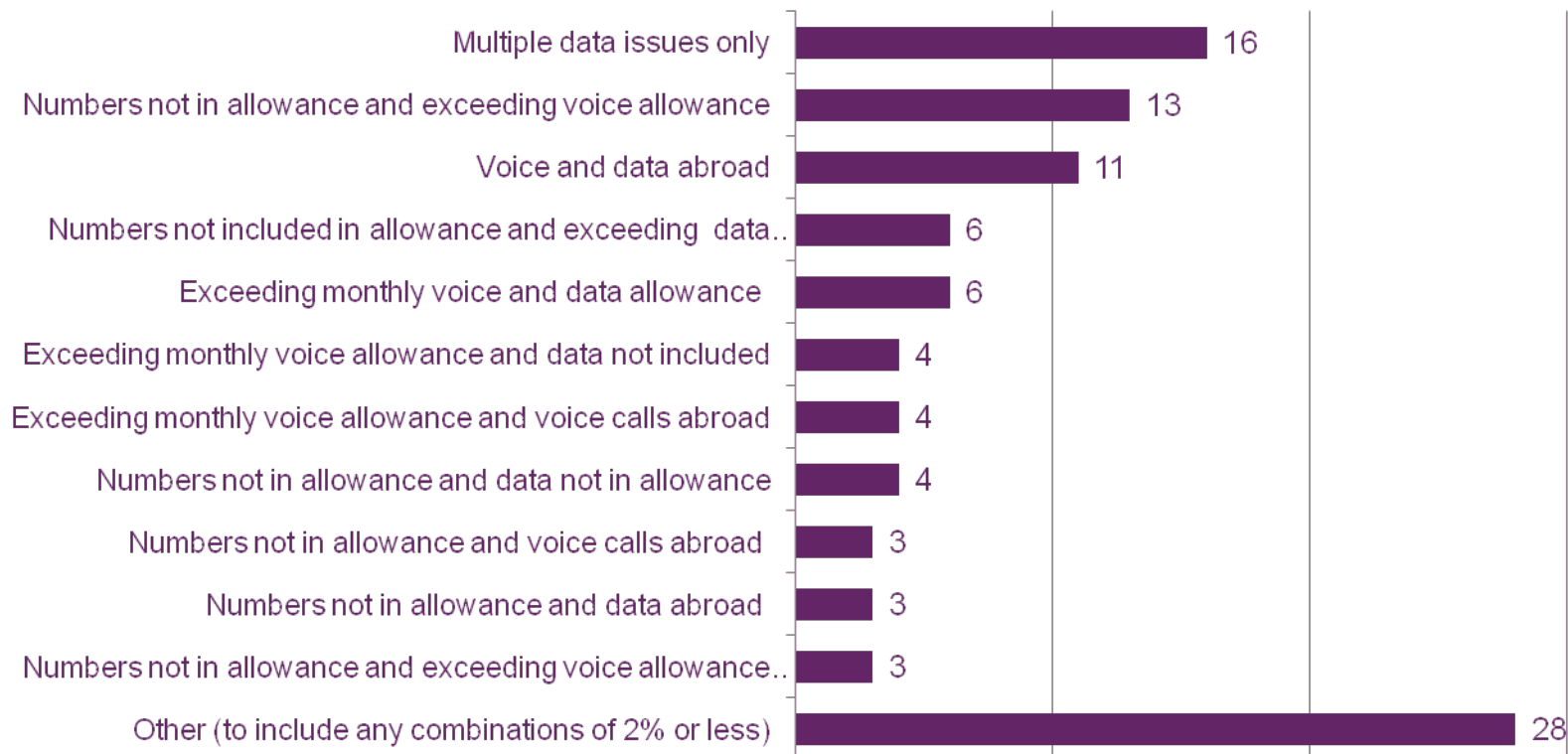
Multiple issues experienced on single bill



Combination of issues included on single bill

The most common issues to be combined on a single bill were: combined data issues e.g. using data not included in allowance in the UK and abroad, exceeding data allowance in the UK and abroad; making calls to numbers not included in allowance and exceeding voice allowance; and using both voice and data abroad.

Making calls to numbers not included in call allowance was at least partly responsible for 36% of bill shock caused by multiple issues.

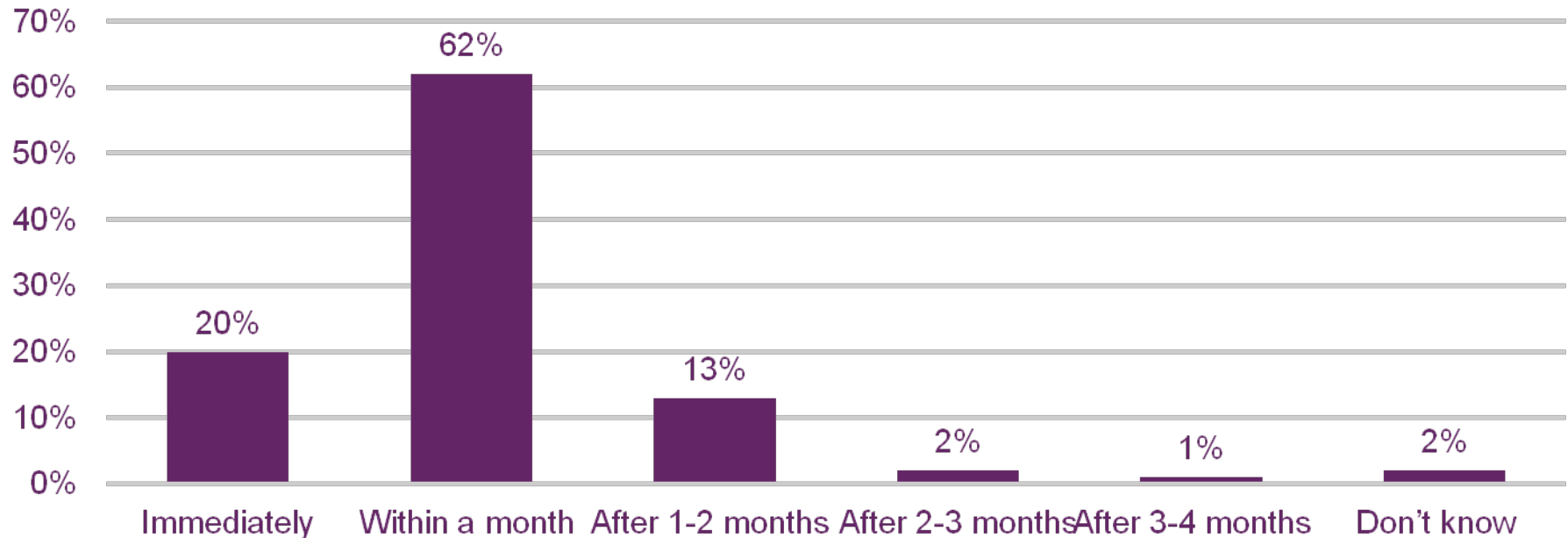


Un-weighted data based on 183 bills containing multiple issues.

Overview of bill shock

When consumers found out about the charges

Bill shock is usually discovered quickly with 82% of incidents being discovered within a month (including 20% of incidents that were discovered 'Immediately'). Only a small proportion of incidents were discovered after a long longer time frame.



Weighted data. Q13. How soon after the unexpected charges had been added to your bill did you find out about them? Base: All incidents of bill shock excluding those who only said lost / stolen phone (673)

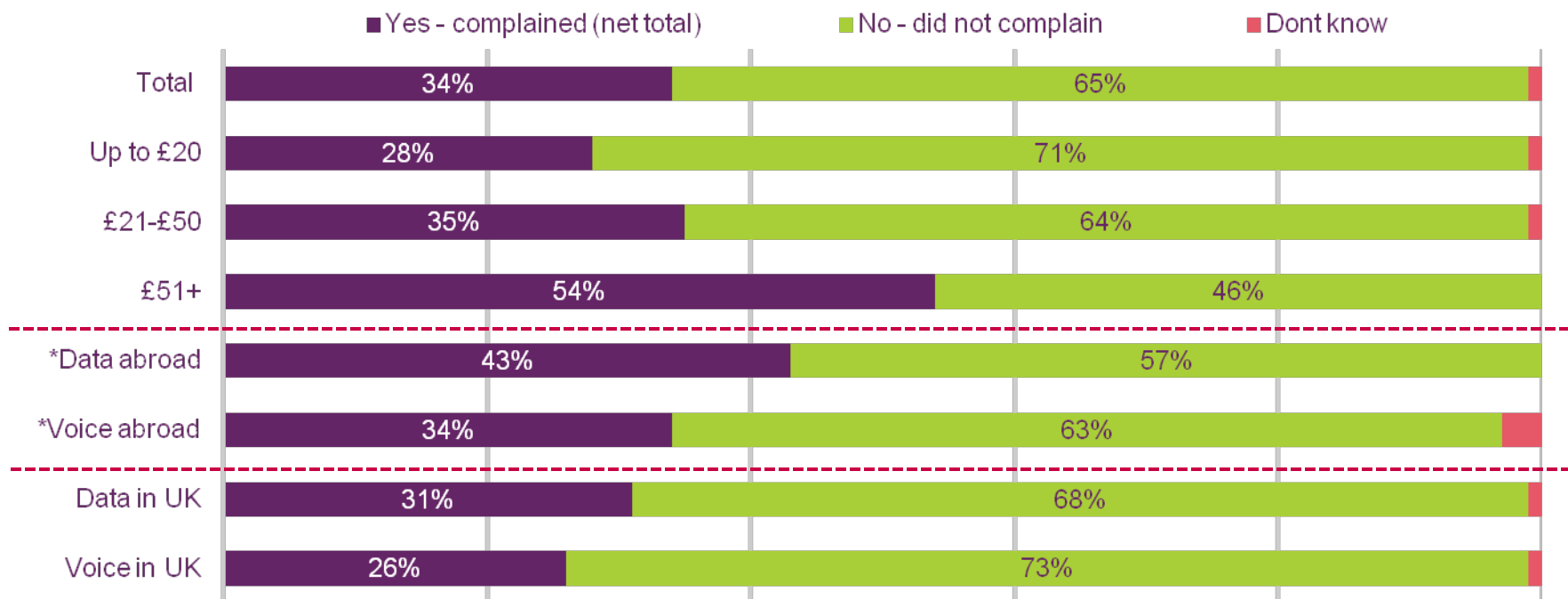
Overview of bill shock



Complaints versus amount (£) of bill shock

There is a correlation between making a complaint and the cost of the unexpectedly high bill. 28% of those who received a bill that was up to £20 more than expected made a complaint compared to 54% of those receiving a bill which was at least £51 higher than expected.

There also appears to be a correlation between propensity to complain and whether the issue was voice or data related – with consumer more likely to make a complain about data bill shock than voice.



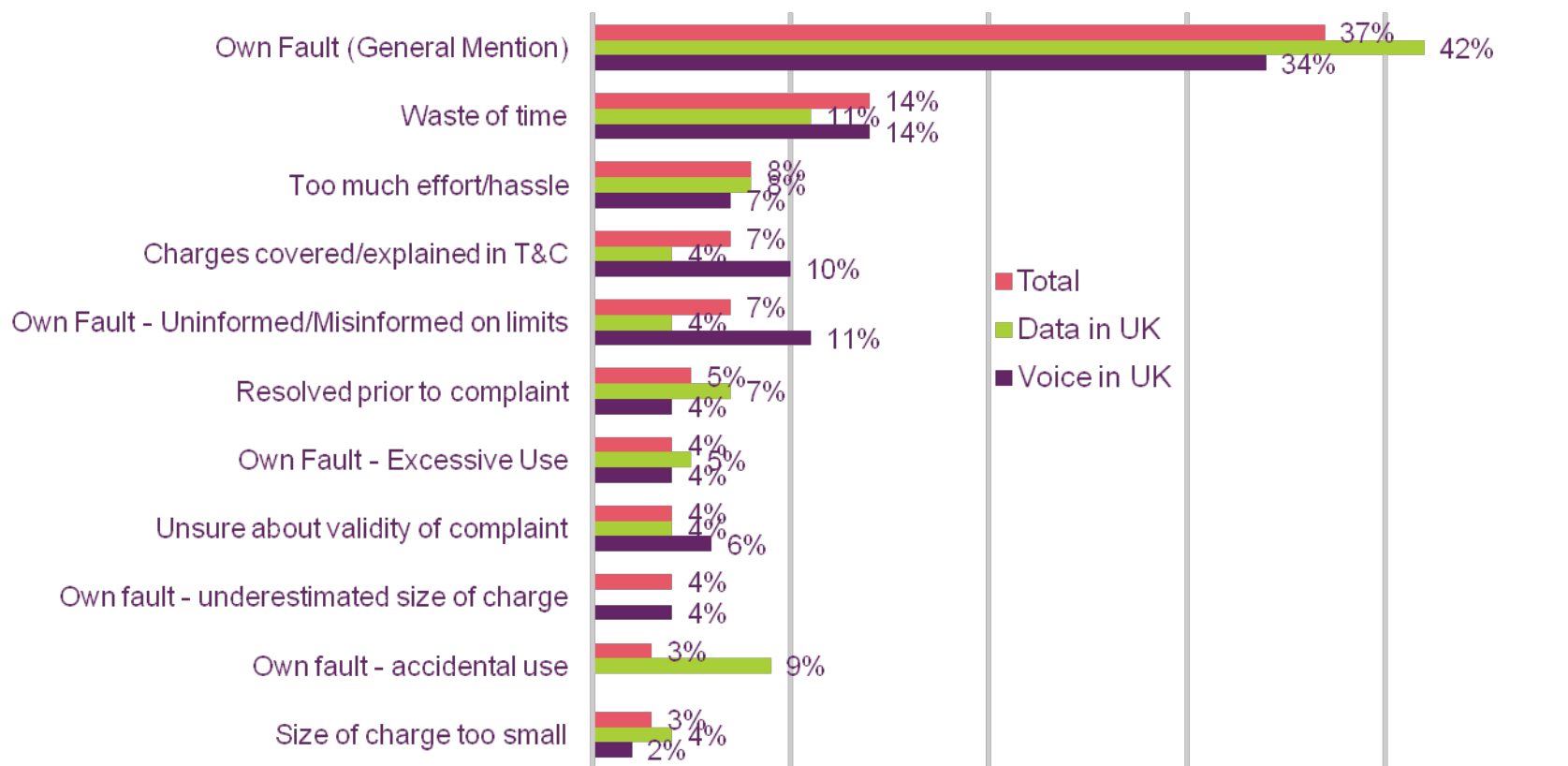
Weighted data. Q15a. Did you make an official complaint as a result of the unexpected charges? Base: All 'incident' of bill shock excluding those who only said lost / stolen phone (673), Bill of up to £20 (350), bill between £21-£50 (214), bill £51+ (120), data abroad (81*), Voice abroad (59*)

***Small base size treat as indicative only**

Overview of bill shock

Reasons for not making complaint

In over two-thirds of incidents where people did not make a complaint, it was because they considered themselves responsible of the additional charges.

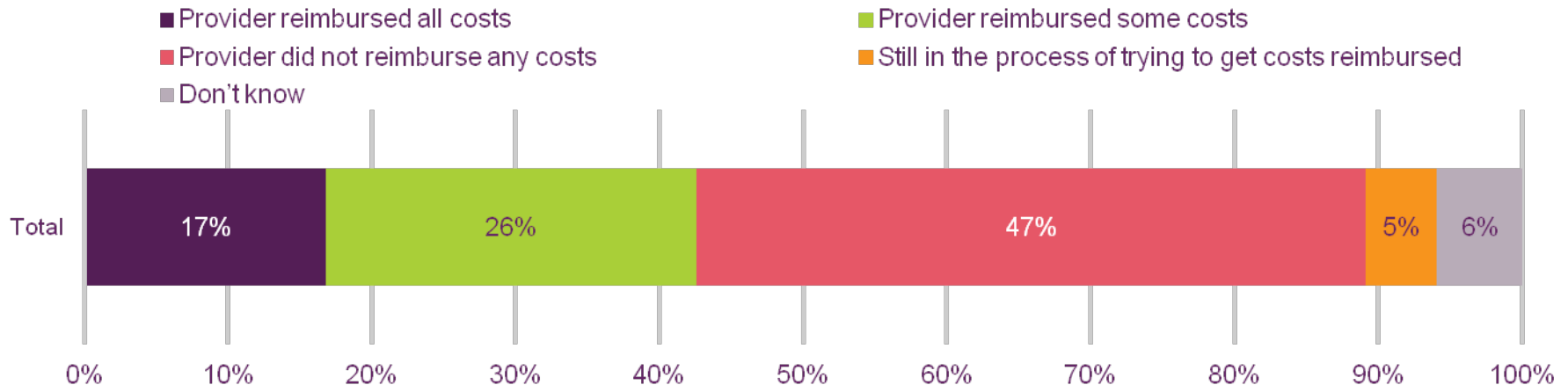


Weighted data. Q15b. Why did you not make a complaint ? Base: All incidents of bill shock excluding those who said lost / stolen and those who did make an official complaint (437)

Overview of bill shock

Whether reimbursed

In almost half of the incidents of bill shock (47%) where a consumer spoke to a provider, the provider did not reimburse any costs. In fewer than one fifth of incidents (17%) consumers were fully reimbursed. In 26% of incidents they received some money back from their provider.



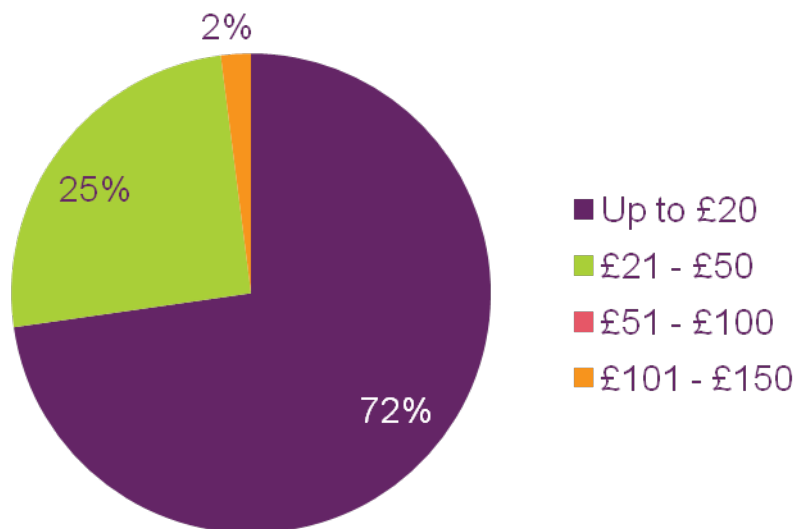
Weighted data. Q18a. Which of the following best describes whether you received any money back from your provider? All incidents of bill shock where a consumer made a complaint or spoke to a provider, excluding those who said lost / stolen (383)

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Calls to numbers not included in allowance

Amount of bill shock



Mean score = £19

low base

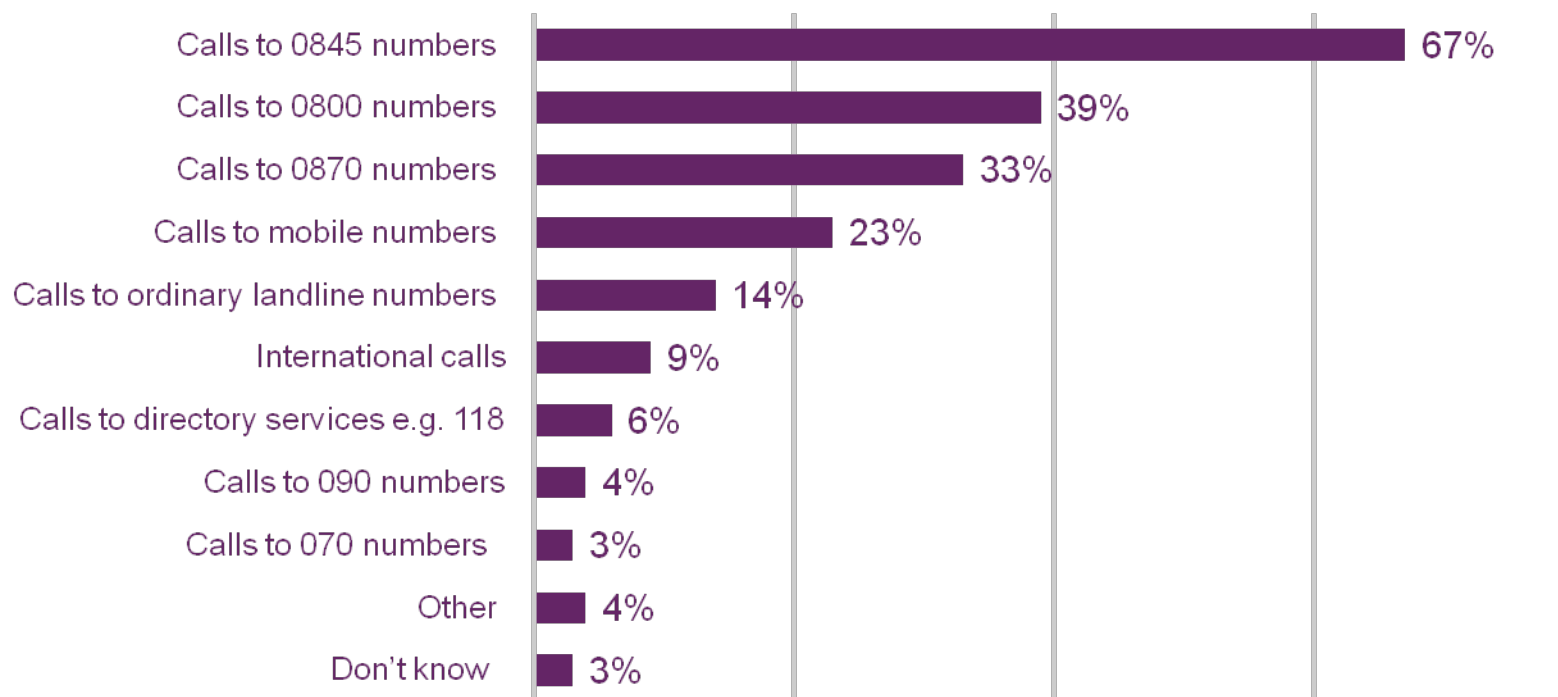
- The average additional amount added to bills uniquely attributed to calls to numbers not included in allowances was £18.51.
- Additional costs incurred by unexpectedly high bills as a result of calls to numbers not included in allowance were most likely to be less than £20 in value (72% of incidents)
- However in 2% of incidents, respondents reported bills of £101-£150

Un-weighted data. Q11a&b Combined. How much more than usual was your bill? Base: All incidents of bill shock as a result solely of calls to numbers not included in allowance (80*), excluding don't know *small base size treat as indicative only

Calls to numbers not included in allowance

Types of voice calls resulting in bill shock

Most bill shock as a result of calls not included in allowance stemmed from calls to 0845 numbers (67%). This was followed by 0800 numbers (39%) and 0870 numbers (33%).

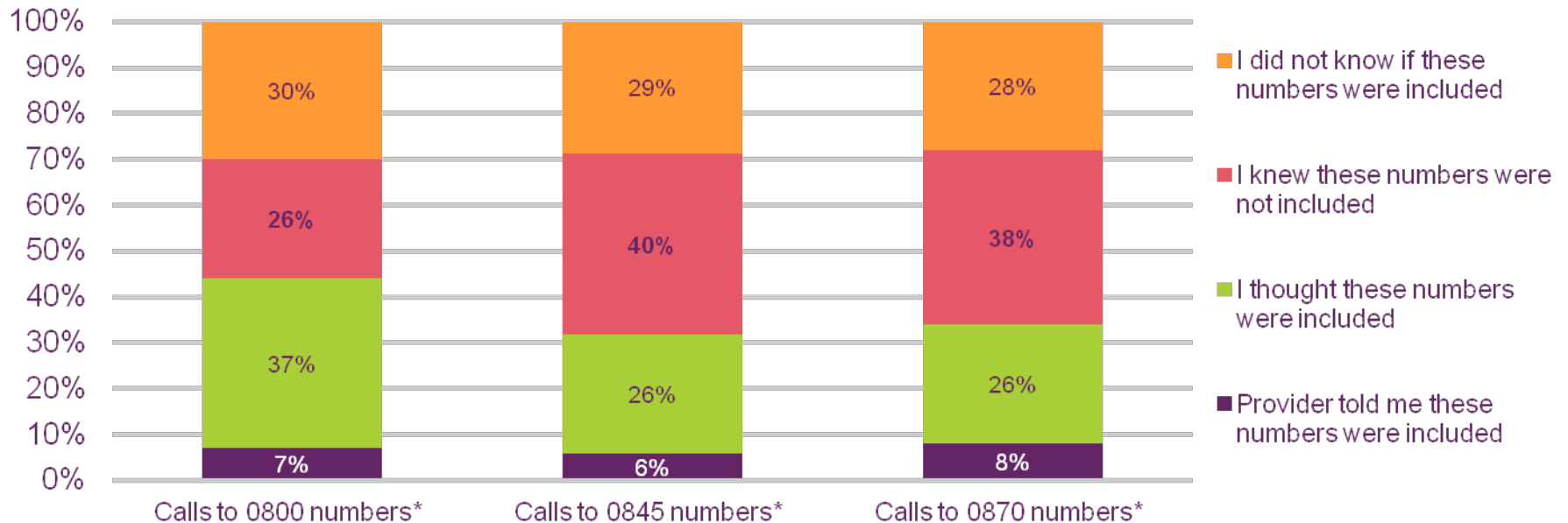


Un-weighted data. Q20. What types of voice calls caused you to receive the unexpectedly high bill? Base: Respondents who received an unexpectedly high mobile phone bill as a result of calls to numbers not included in their allowance (119)

Calls to numbers not included in allowance

Awareness of whether calls were included in allowance

37% of respondents who received an unexpectedly high bill as a result calls to 0800 numbers thought that these numbers were included compared to 26% of those who made calls to 0845 numbers or 0870 numbers. For each of these numbers in between 6-8% of cases respondents stated that their provider told them these numbers were included.

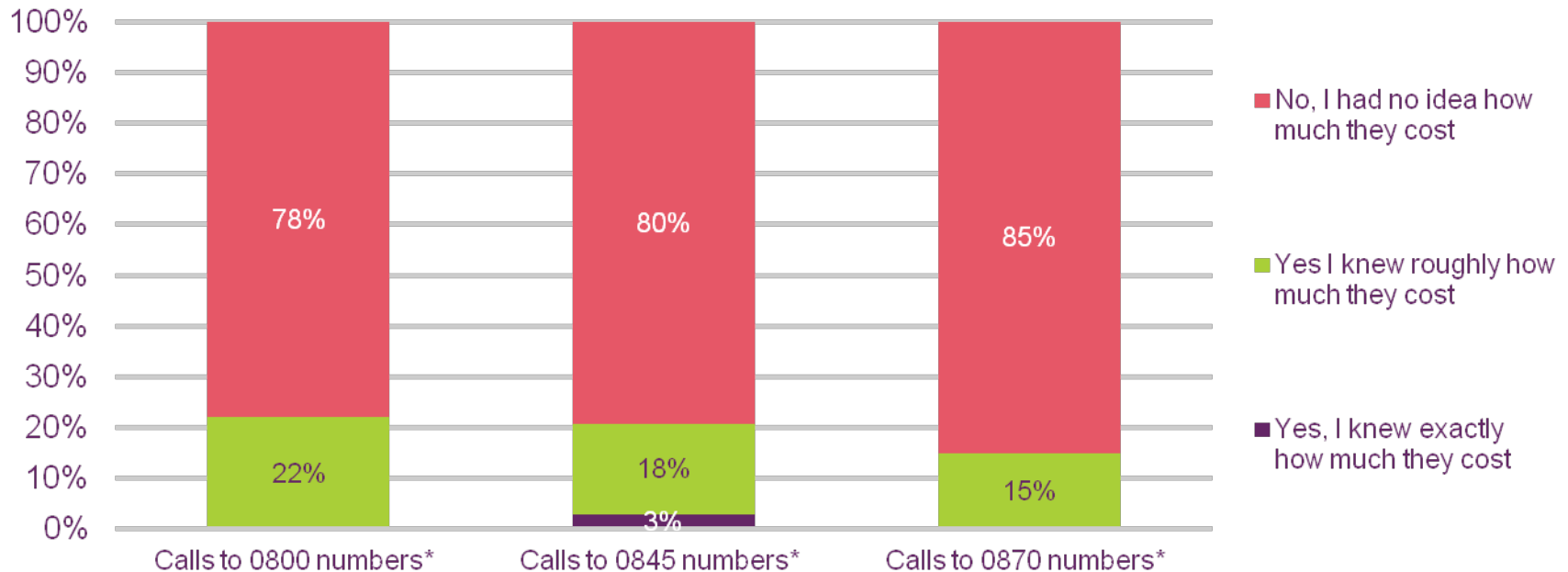


Un-weighted data. Q22. Which of the following best describes your awareness of whether these calls were included in your call allowance before you received the unexpectedly high mobile phone bill? Base: All those who received an unexpectedly high mobile phone bill as a result of: Calls to 0800 numbers (*46), Calls to 0845 numbers (*80), Calls to 0870 numbers (*39) * **Low base sizes treat as indicative only**

Calls to numbers not included in allowance

Awareness of the costs of calls

Most respondents who received an unexpectedly high bill as a result of calls to 0800, 0845 or 0870 numbers previously had no idea about the cost of the calls (78% for 0800 numbers, 80% for 0845 numbers, 85% for 0870 numbers). Only 3%, in the case of calls to 0845 numbers said they knew exactly how much these calls cost, the rest knew 'roughly' how much it cost to make these calls.



Un-weighted data. Q23. Were you aware of how much it costs to call these numbers from your mobile?

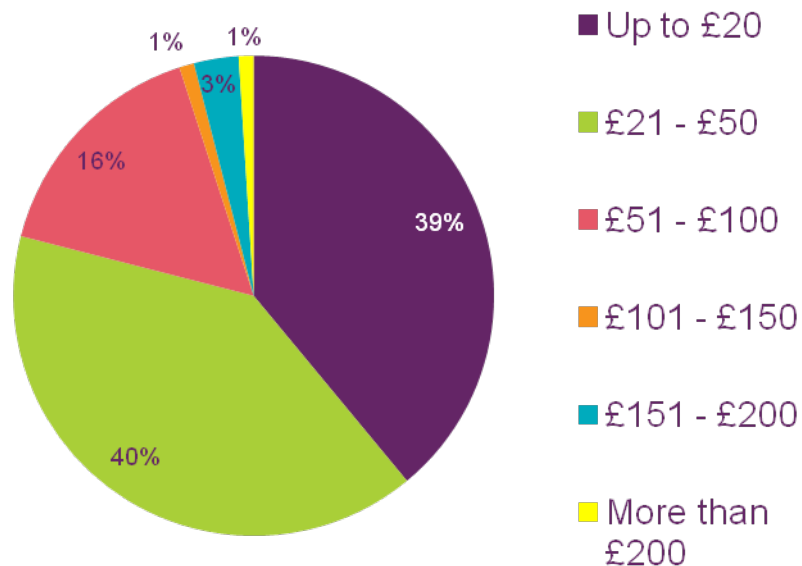
Base: All those who received an unexpectedly high mobile phone bill as a result of: Calls to 0800 numbers (*46), Calls to 0845 numbers (*80), Calls to 0870 numbers (*39) * **Low base sizes treat as indicative only**

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Exceeding monthly voice allowance

Amount of bill shock



Mean score = £43

low base

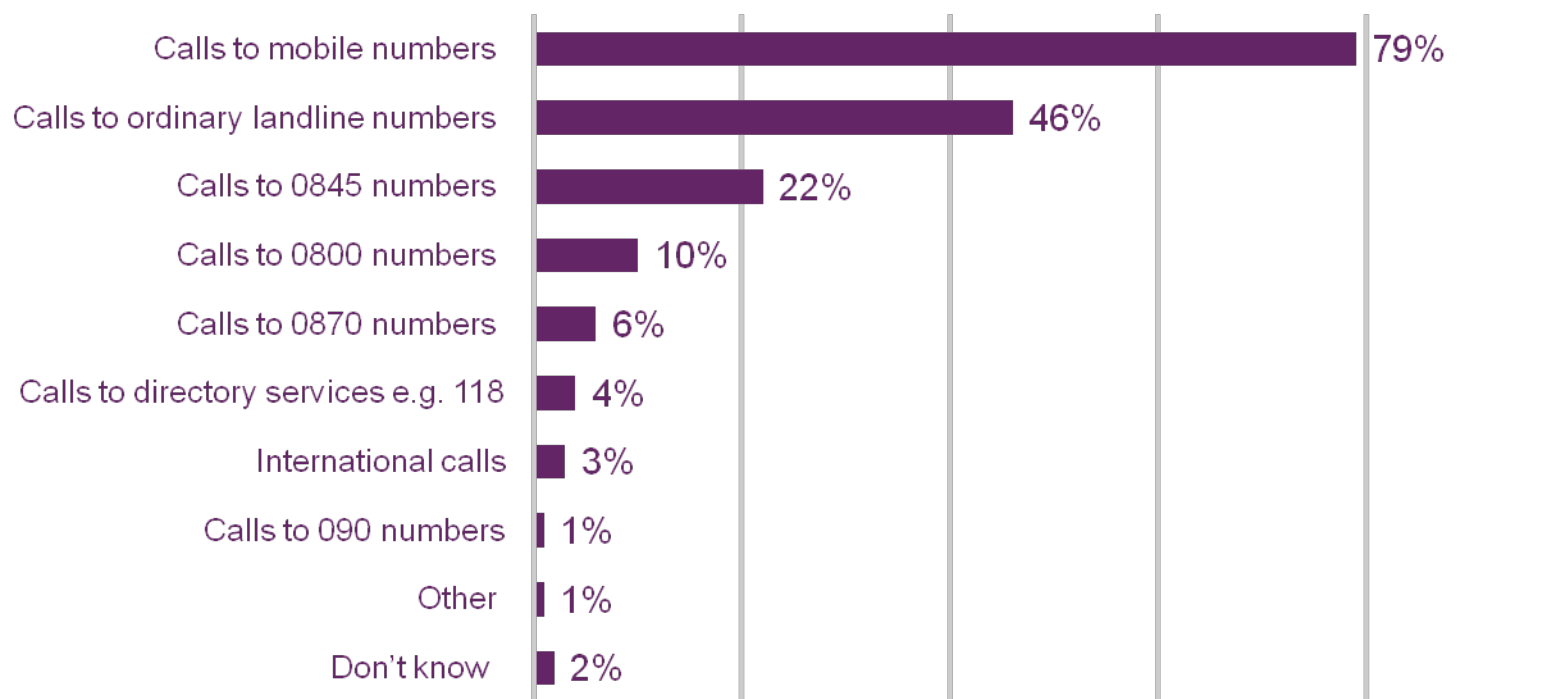
- The average additional amount added to bills solely due to exceeding monthly voice allowance was £42.56.
- Respondents who experienced an unexpectedly high mobile phone bill as a result of exceeding their monthly voice allowance were most likely to report extra costs of up to £50 in value – in 39% of incidents, additional costs were £20 or less.

Un-weighted data. Q11a&b Combined. How much more than usual was your bill? Base: All incidents of bill shock as a result solely of exceeding monthly voice allowance (90*), excluding don't know ***low base size treat as indicative only**

Exceeding monthly voice allowance

Types of voice calls resulting in bill shock

Most bill shock as a result of exceeding the monthly voice allowance results from calls to mobile numbers (79%) or to ordinary landline numbers (46%).

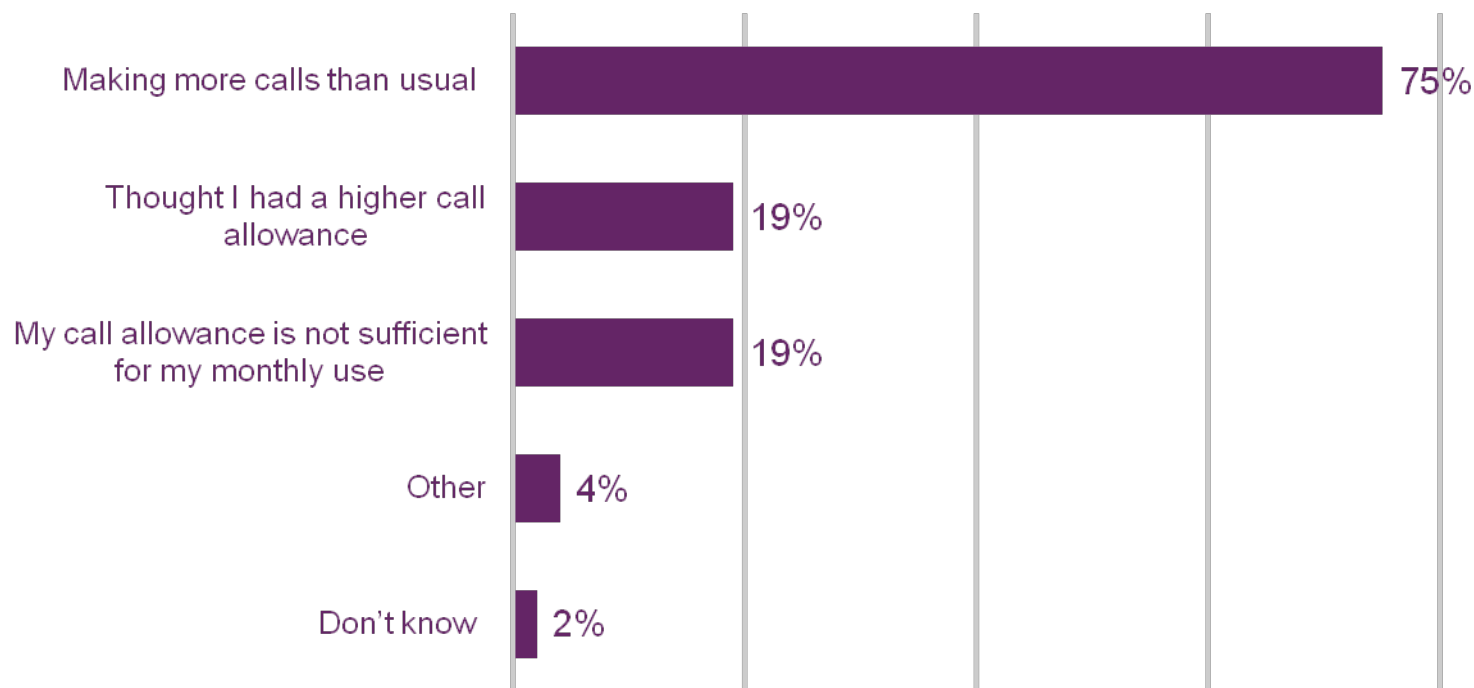


Un-weighted data. Q26a. What types of calls made you reach/exceed your voice allowance? Base: Respondents who received an unexpectedly high mobile phone bill as a result of exceeding their monthly voice allowance (126)

Exceeding monthly voice allowance

Reasons for reaching/exceeding allowance

Three quarters (75%) of respondents stated that they received the unexpectedly high bill because they made more calls than usual. 19% thought they had a higher call allowance and a further 19% said their call allowance is insufficient for their monthly use.

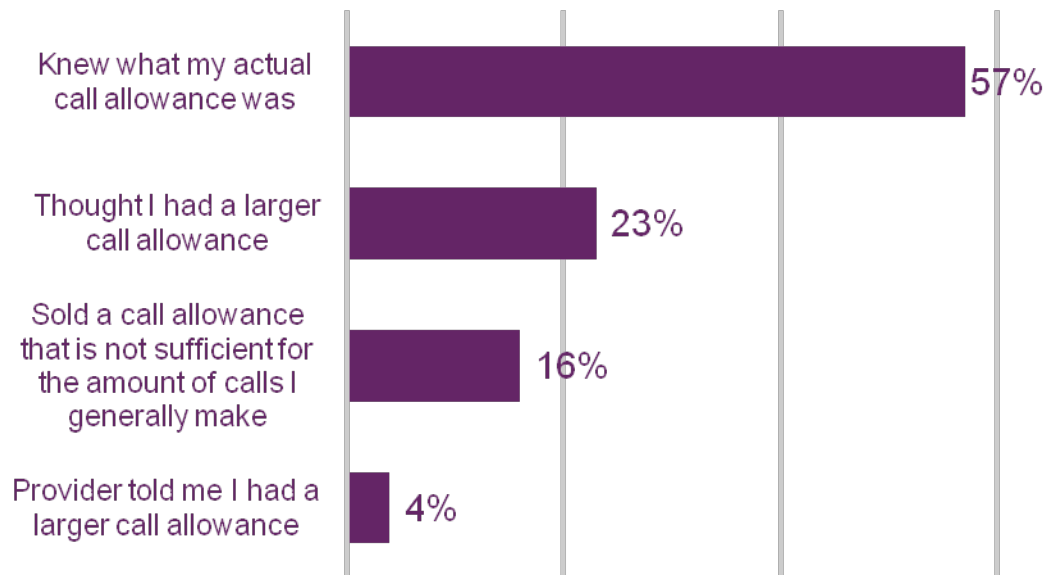


Un-weighted data. Q25. What caused you to reach/exceed your voice allowance? Base: Respondents who received an unexpectedly high mobile phone bill as a result of exceeding their monthly voice allowance (126)

Exceeding monthly voice allowance

Awareness of voice allowance

- 87% were not aware they were making calls outside of their allocated call allowance
- 13% of respondents in this group were aware that they had reached or exceeded their monthly voice allowance before making additional calls



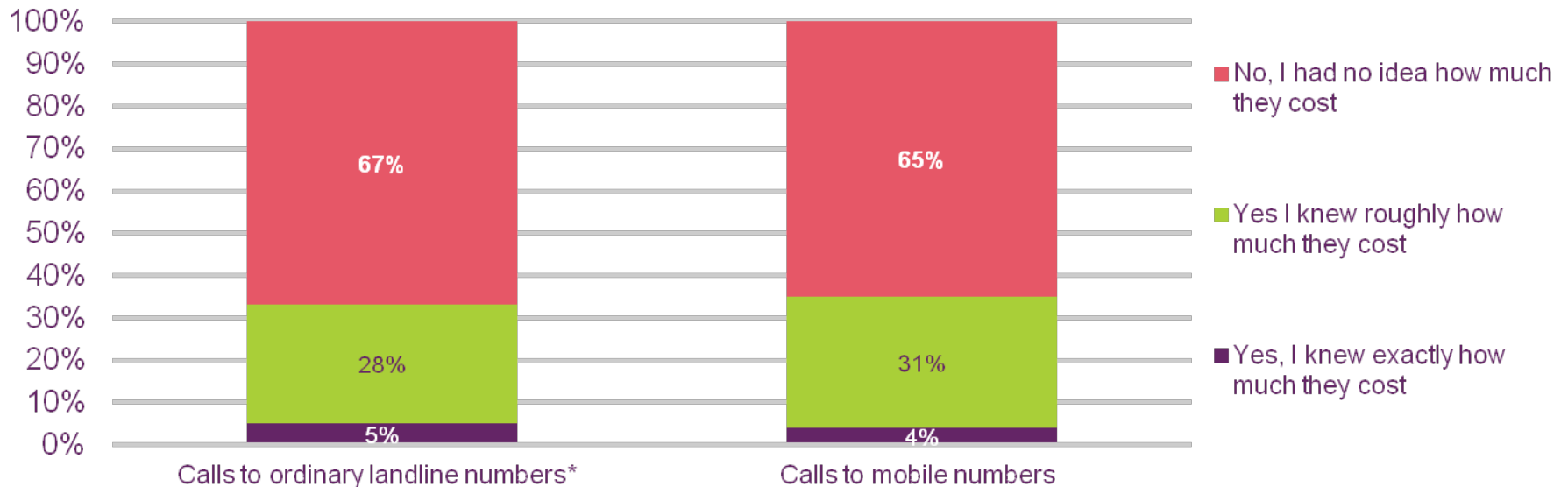
- 57% said they knew what their actual call allowance was but 23% thought they had a larger call allowance
- 16% felt they had been sold a call allowance that was insufficient
- 4% said that there provider told them they had a larger call allowance

Un-weighted data. Q27. Were you aware that you had reached/exceeded your voice allowance before you made these additional voice calls? Q28. Which of the following best describes your awareness of your call allowance before you received the unexpectedly high mobile phone bill? Base: Respondents who received an unexpectedly high mobile phone bill as a result of exceeding their monthly voice allowance (126)

Exceeding monthly voice allowance

Awareness of the costs of calls

Around two thirds of respondents who had experienced bill shock due to exceeding their voice allowance said they had no idea how much calls to landlines (67%) and/or mobiles (65%) cost outside of their voice bundle.



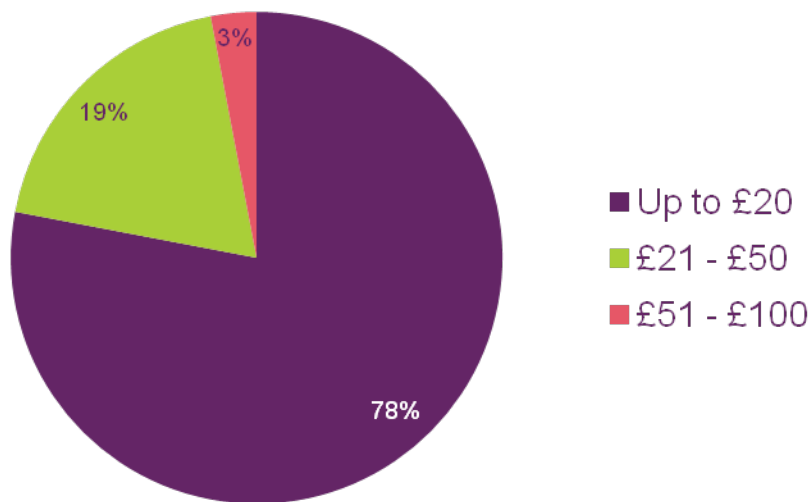
Un-weighted data. Q29. Were you aware of the costs of making these calls once you have used your call allowance? Base: Respondents who received an unexpectedly high mobile phone bill as a result of exceeding their monthly voice allowance for calls to landline numbers (*58) and calls to mobile numbers (99) ***low base size treat as indicative only**

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Using data without a data allowance

Amount of bill shock



Mean score = £15

low base

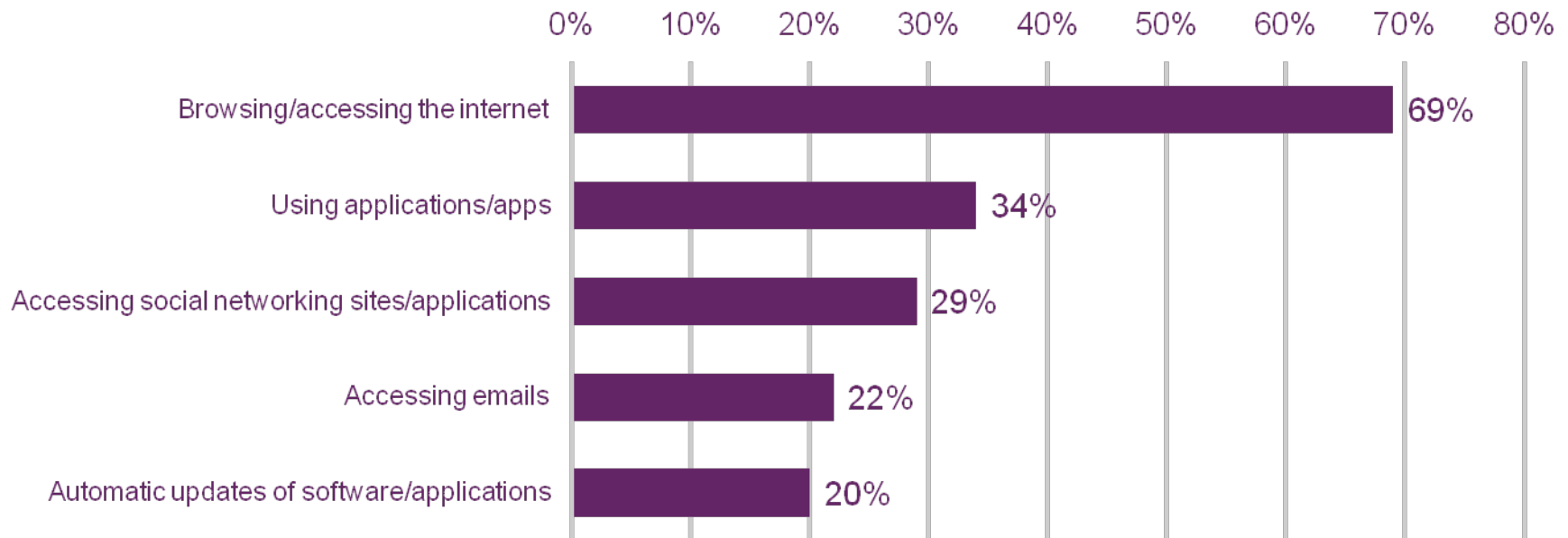
- The average additional amount added to bills due solely to using pay-as-you-go data was £15.16.
- Respondents who experienced an unexpectedly high mobile phone bill as a result of using data not included in their allowance were most likely to have received unexpectedly high bills of up to £20 in value (78% of incidents)
- In almost a fifth (19%) of reported incidents, bills were between £21 and £50 higher, and in 3% of incidents, bills were between £51 and £100 higher than expected

Un-weighted data. Q11a&b Combined. How much more than usual was your bill? Base: All incidents of bill shock as a result solely of using data without an allowance (*59), excluding don't know ***low base size treat as indicative only**

Using data without a data allowance

Activities resulting in extra charges

Respondents were most likely to have incurred extra charges as a result of browsing or accessing the internet (69%). This was followed by using applications (34%) and accessing social networking sites or applications (29%).

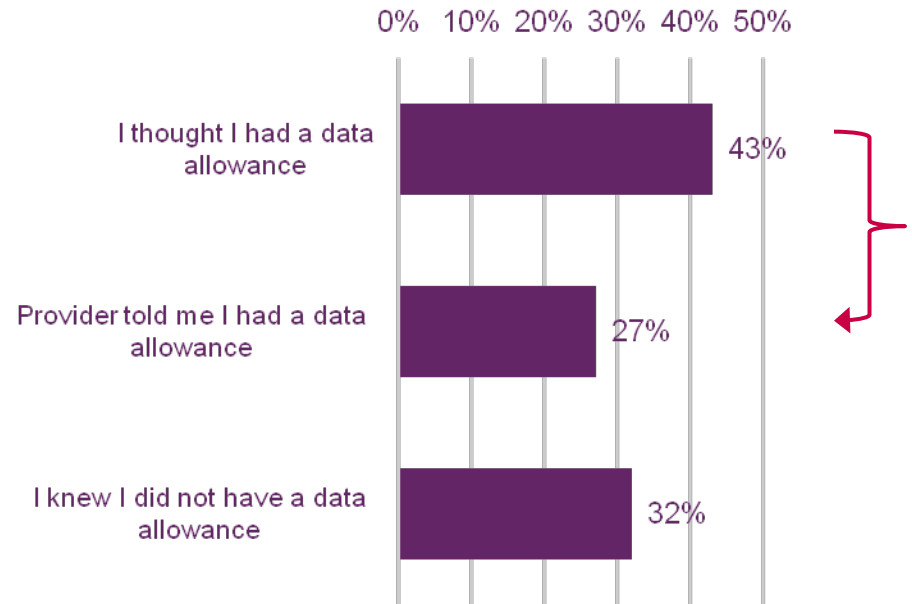
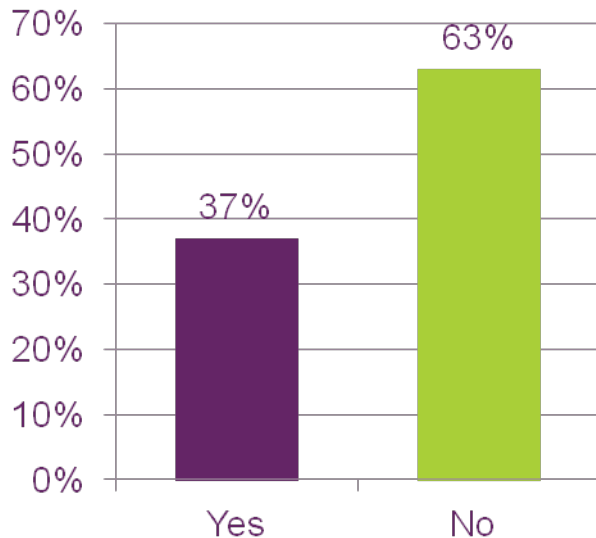


Un-weighted data. Q31. Which of the following activities resulted in you being charged unexpectedly for data? Base: Respondents who received an unexpectedly high bill as a result of using data without an allowance (112).

Using data without a data allowance

Awareness of data allowance

- Nearly two-thirds of these respondents said they were not aware that they were using the mobile network to access data



- In total 68% thought they had a data allowance – this includes 27% who said their provider had told them data was included in their allowance.
- Around a third knew they did not have data included in their allowance. And most of these (69%) had no idea how much it cost to use data on their package.

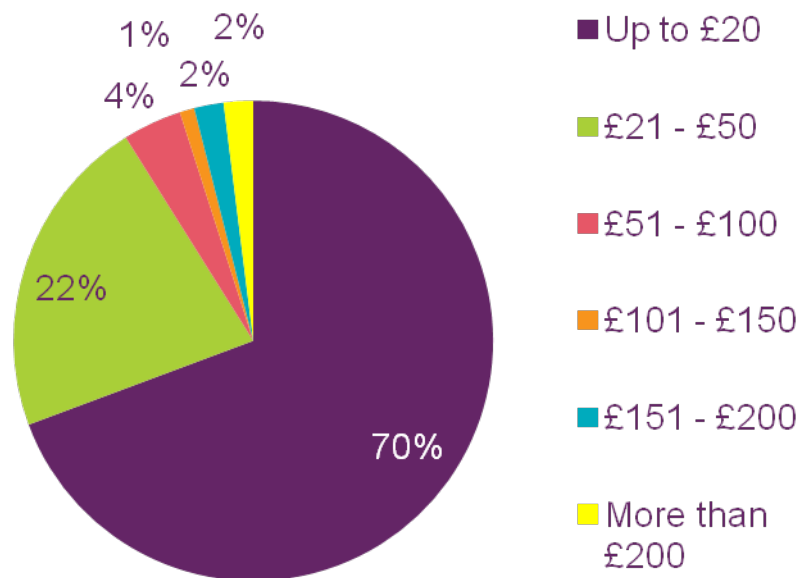
Un-weighted data. Q33. Were you aware that you were using the mobile network to access data? Q34. Which of the following best describes your awareness of whether you had a data allowance before your unexpectedly high bill? Base: Respondents who received an unexpectedly high bill as a result of using data without an allowance (112)

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Exceeding data allowance

Amount of bill shock



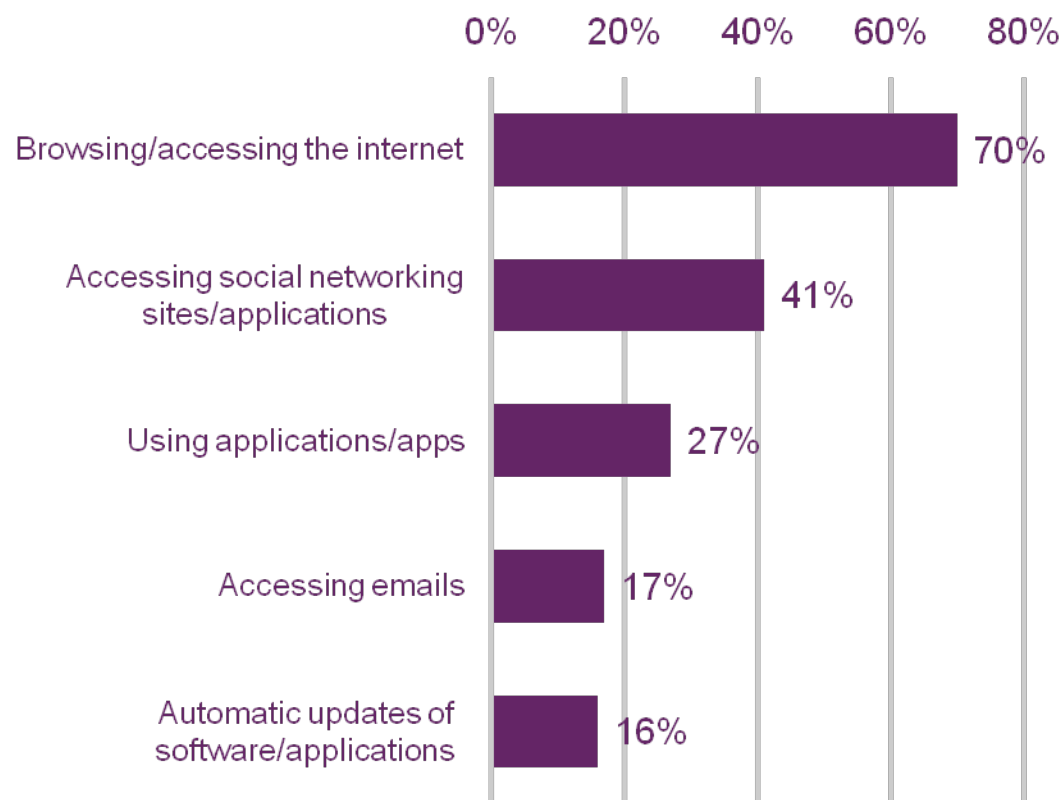
Mean score = £30

- The average additional amount added to bills due to solely exceeding data allowances was £29.71.
- In the majority of cases (70%) bills were most likely to be unexpectedly high bills of up to £20 in value
- In a fifth of cases (22%) bills were between £21 and £50 higher than expected, and in 4% of cases bills were between £51 and £100 higher than expected

Un-weighted data. Q11a&b Combined. How much more than usual was your bill? Base: All incidents of bill shock as a result solely of exceeding data allowance (107) , excluding don't know

Exceeding data allowance

Reasons for reaching and exceeding data allowance

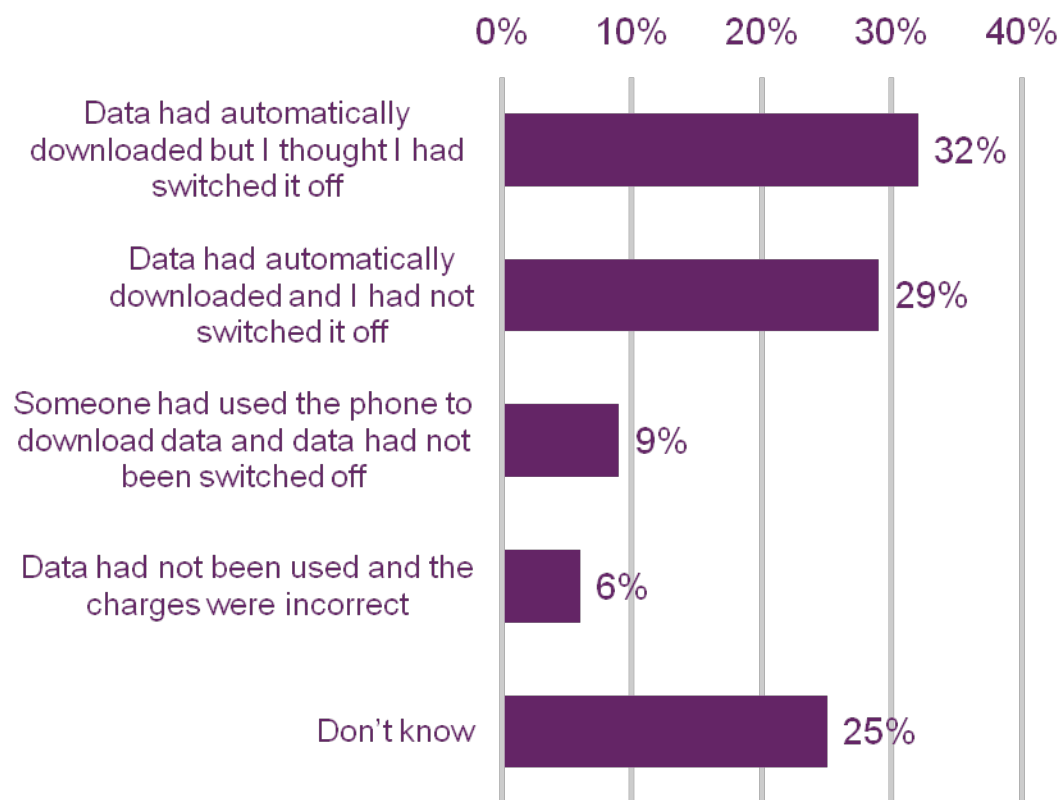


- Browsing or accessing the internet (70%) was the main reason that respondents gave for reaching and exceeding their data allowance
- 41% stated that this was due to accessing social networking sites or applications
- Automatic updates of software/apps was stated as the cause by 16% of these respondents

Un-weighted data. Q37. What caused you to reach/exceed your data allowance? Base: Respondents who received an unexpectedly high bill as a result of exceeding data allowance (126)

Exceeding data allowance

How data allowance was reached/exceeded



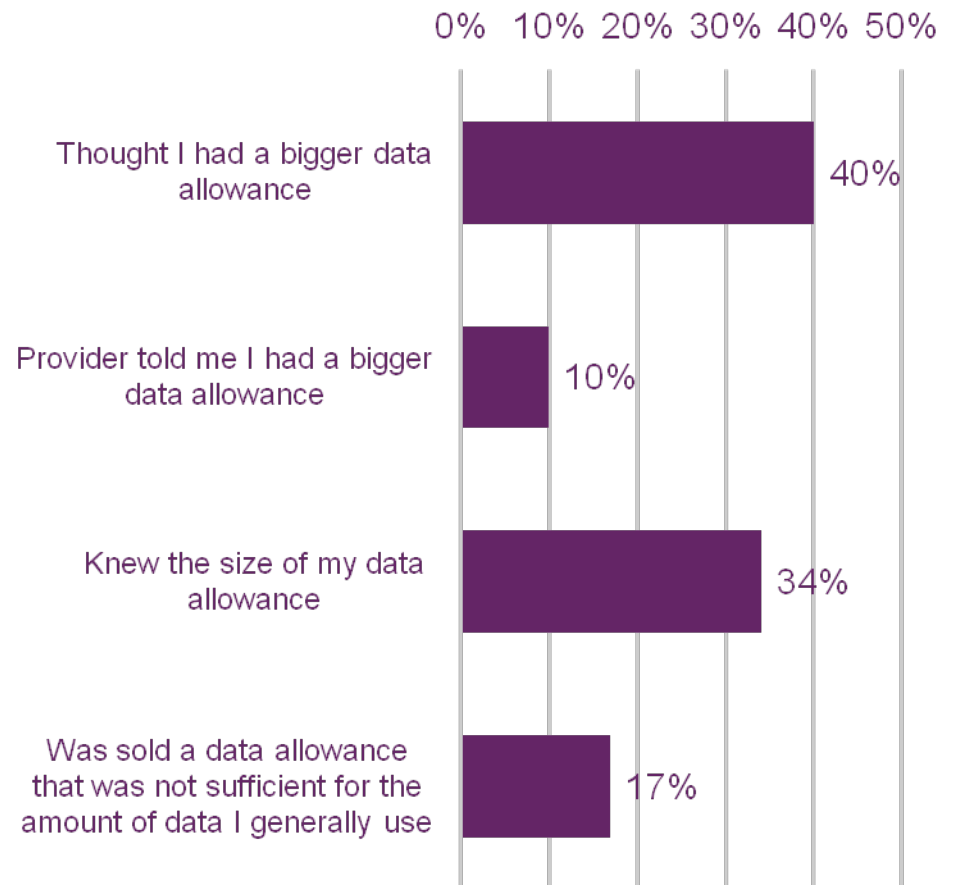
- 61% of respondents said they incurred the additional charges because data had automatically downloaded – 32% thought they had switched this function off and 29% said they hadn't
- 6% said that the charges were actually incorrect

Un-weighted data. Q38. Which of the following best describes how you reached/exceeded your data allowance? Base: Respondents who received an unexpectedly high bill as a result of exceeding data allowance (126)

Exceeding data allowance

Awareness of data allowance

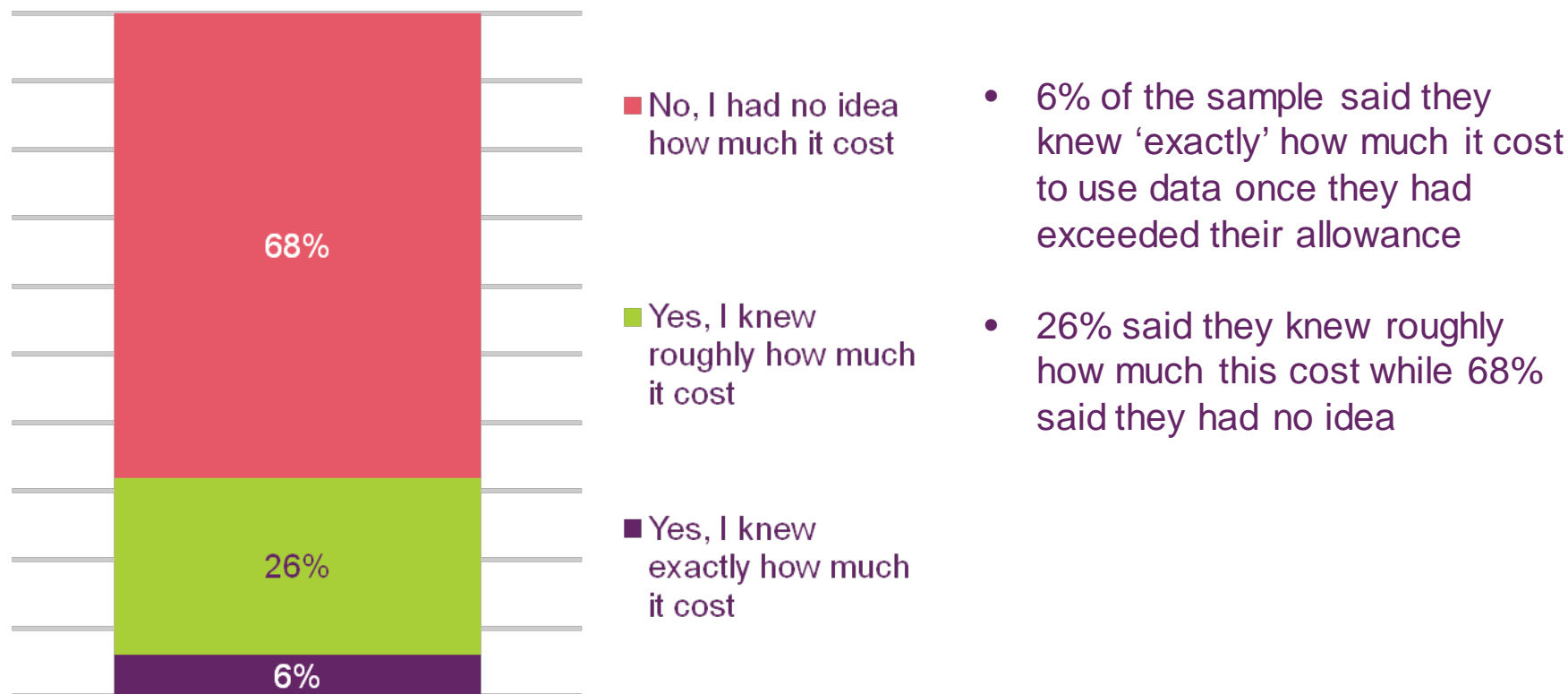
- The majority (86%) of these respondents were not aware that they had reached their data allowance before continuing to use data.
- Half thought they had a bigger data allowance with one in ten saying their provider had told them they had a greater allowance.
- 34% said they knew the size of their allowance.
- 17% stated they were sold a data allowance which was insufficient



Un-weighted data. Q39. Were you aware that you had used up all of your data allowance before you used additional data? Q40. Which of the following best describes your awareness of your data allowance before you received an unexpectedly high mobile phone bill? Base: Respondents who received an unexpectedly high bill as a result of exceeding data allowance (126)

Exceeding data allowance

Awareness of the cost of exceeding data allowance



Un-weighted data. Q41. Were you aware of how much it cost to use data once you had used up all of your data allowance? Base: Respondents who received an unexpectedly high bill as a result of exceeding data allowance (126)

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Using mobile abroad - summary

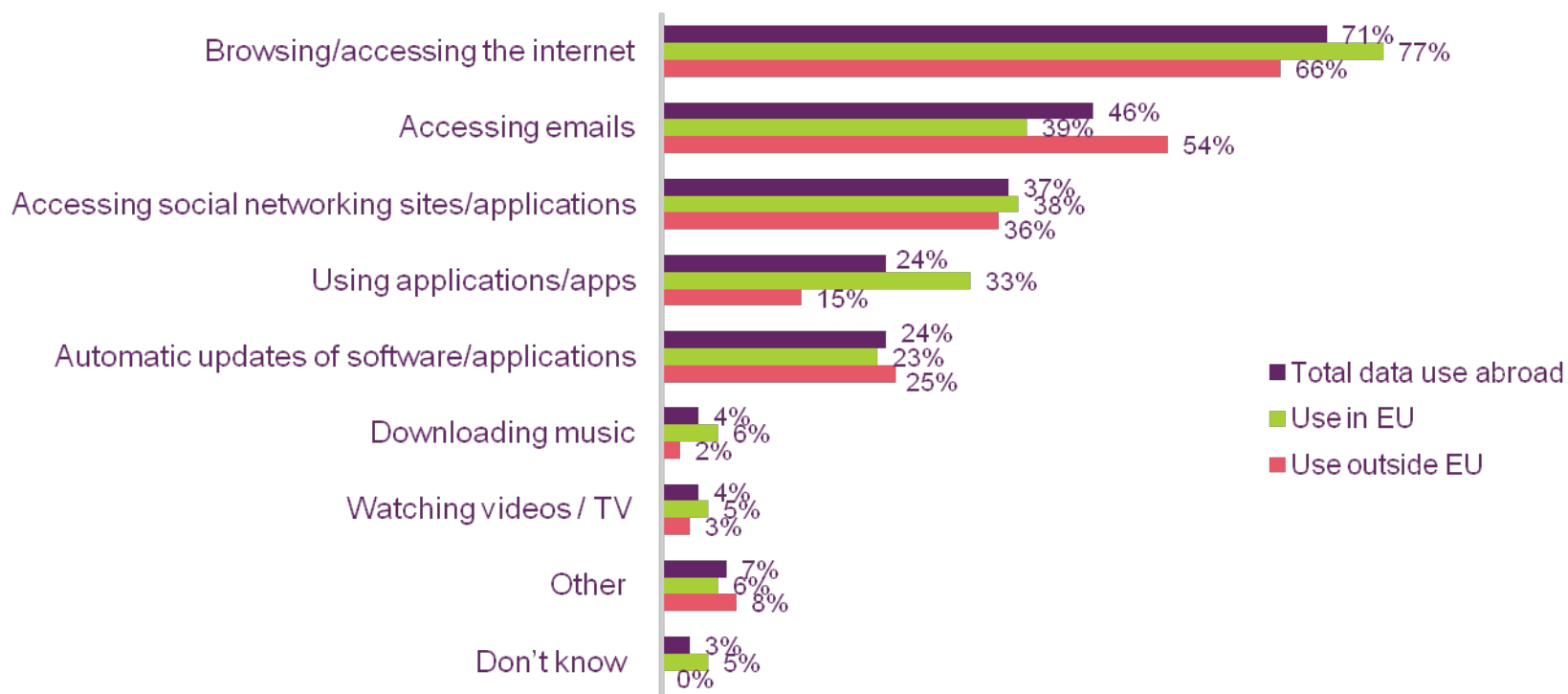
Amount of bill shock

	Total use abroad	Using data abroad*	Voice calls abroad*
Up to £20	36%	32%	40%
£21-£50	36%	35%	37%
£51-£100	17%	20%	12%
£101-£150	6%	7%	4%
£151-£200	2%	3%	2%
More than £200	4%	4%	5%
Mean £'s	£60	£61	£59

Unweighted data. Q11a&b How much more than usual was your bill? Base respondents experiencing bill shock solely as a result of use abroad: Total use abroad (138), Using data abroad (81*), Voice calls abroad (57*) * small base size treat as indicative only

Using data while abroad

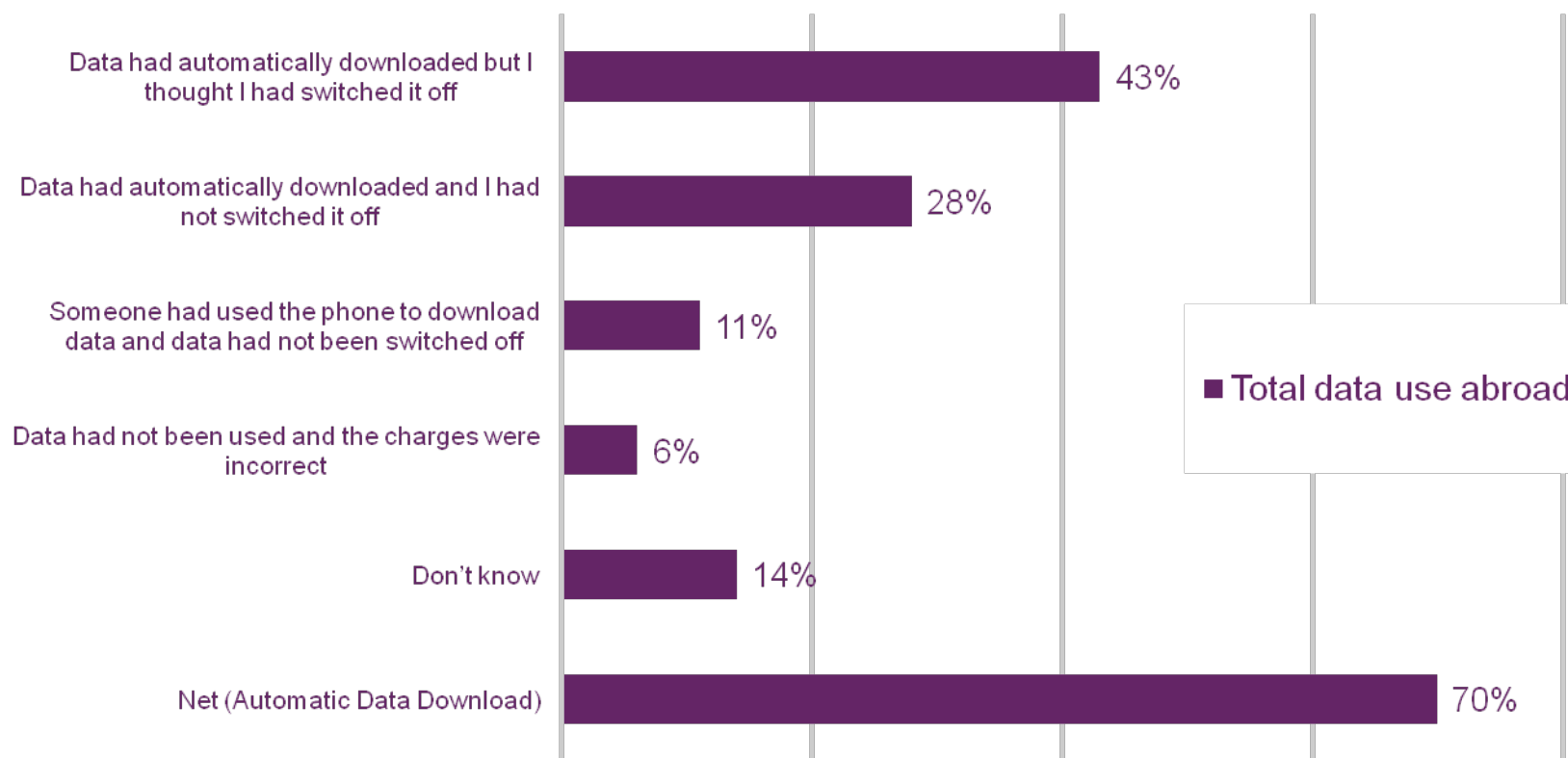
Reasons for the additional charges



Un-weighted data. Q43/53. Which activities caused you to be charged more than you had expected? Base: Respondents who received an unexpectedly high bill as a result using data abroad combined (119)

Using data while abroad

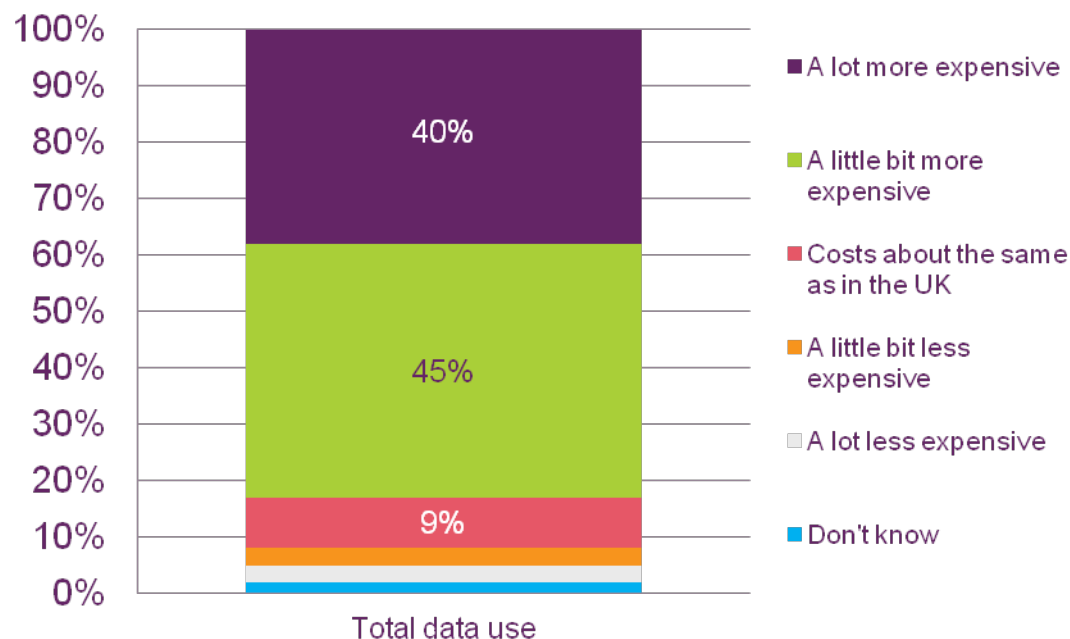
How data allowance was used



Un-weighted data. Q44/54. Which of the following best describes your use of data whilst travelling? Base: Respondents who received an unexpectedly high bill as a result of exceeding data abroad combined (119)

Using data abroad

Awareness of cost of using data abroad

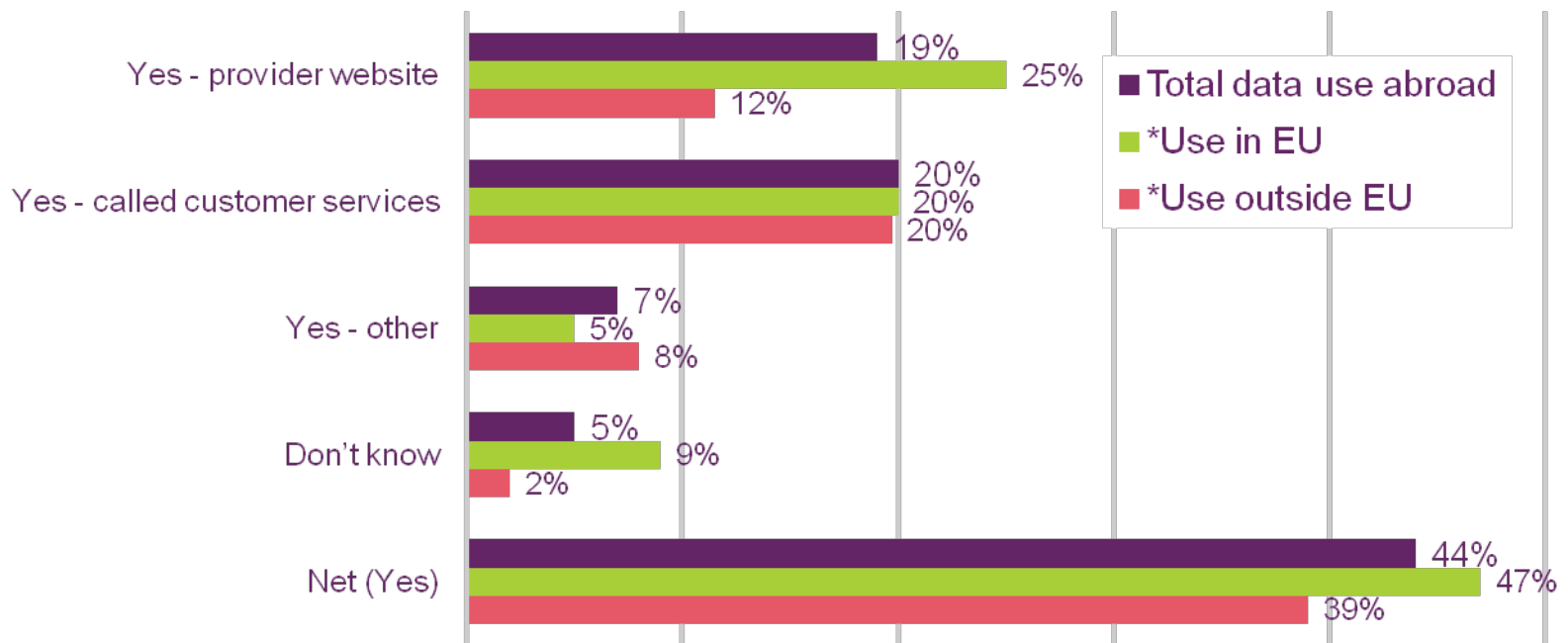


Un-weighted data. Q46/56. Before receiving an unexpectedly high bill, how much more expensive, if at all, did you think it was to access/use data on your mobile while travelling abroad compared to the UK? Base: Respondents who received an unexpectedly high bill as a result of exceeding data allowance abroad combined (119)

Using data abroad

Whether provided any information on costs of using data abroad

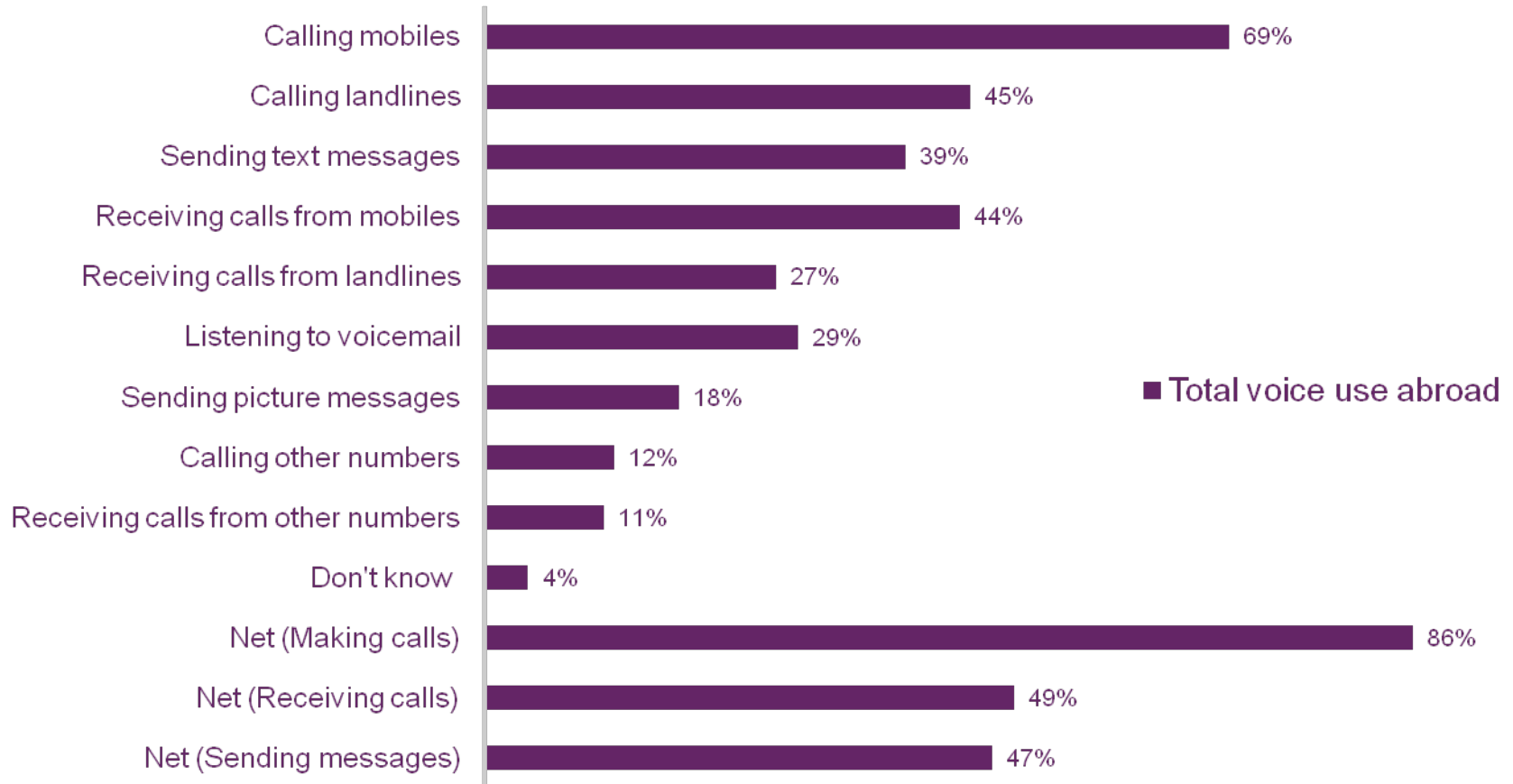
Less than half (44%) of consumers experiencing bill shock due to use of data abroad contacted their provider for information prior to their trip.



Un-weighted data. Q45a/55a. Did you get any advice or information from your provider about using data whilst travelling prior to your trip?
 Base: Respondents who received an unexpectedly high bill as a result of exceeding data allowance while away in Europe (64), outside Europe (61) and abroad combined (119) ***Low base sizes treat as indicative only**

Using voice while abroad

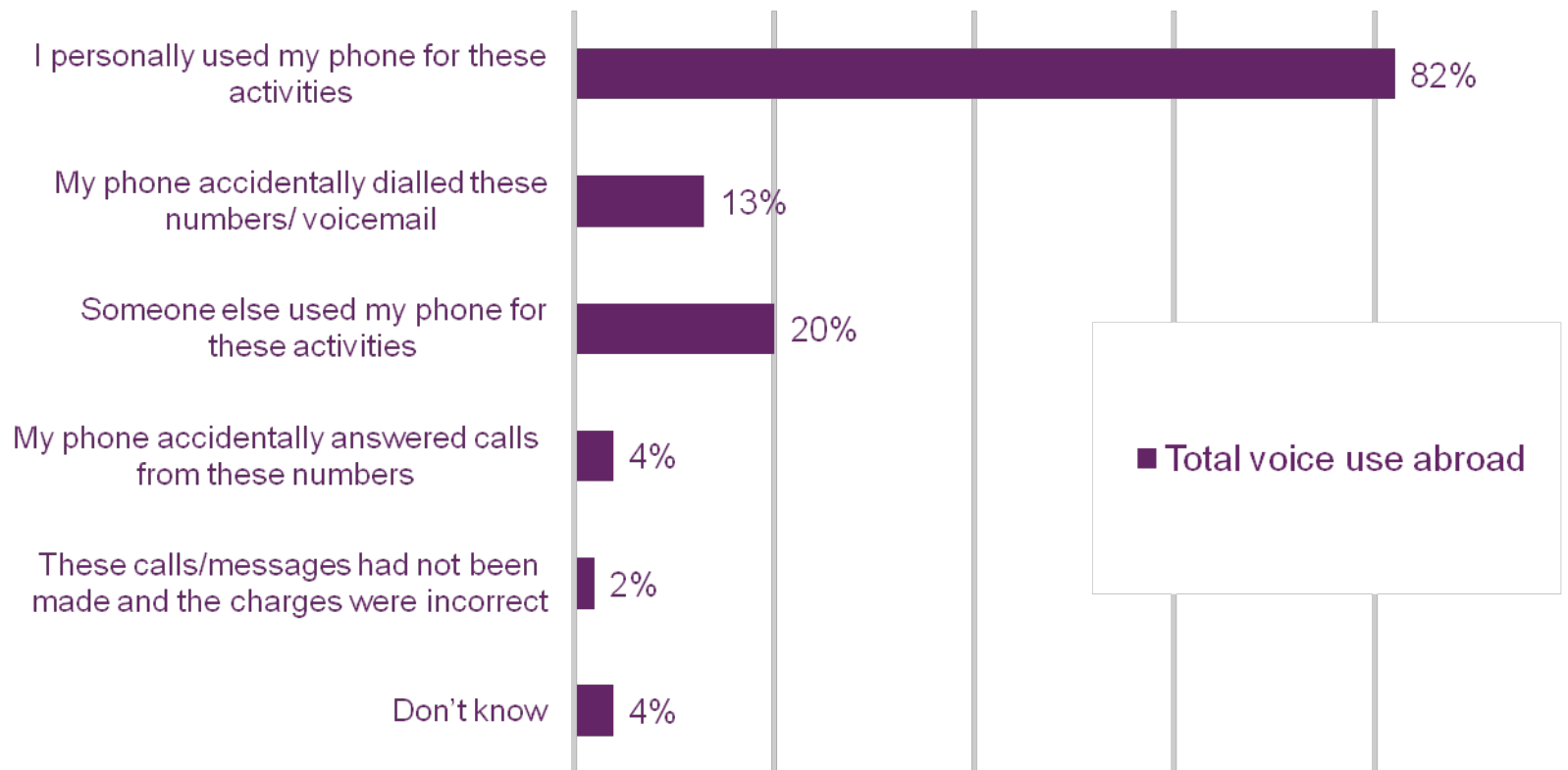
Reasons for the additional charges



Un-weighted data. Q47/57. Which of the following caused you to be charged more than expected? Base: Respondents who received an unexpectedly high bill as a result of exceeding voice allowance abroad combined (114)

Using voice while abroad

How voice calls were made

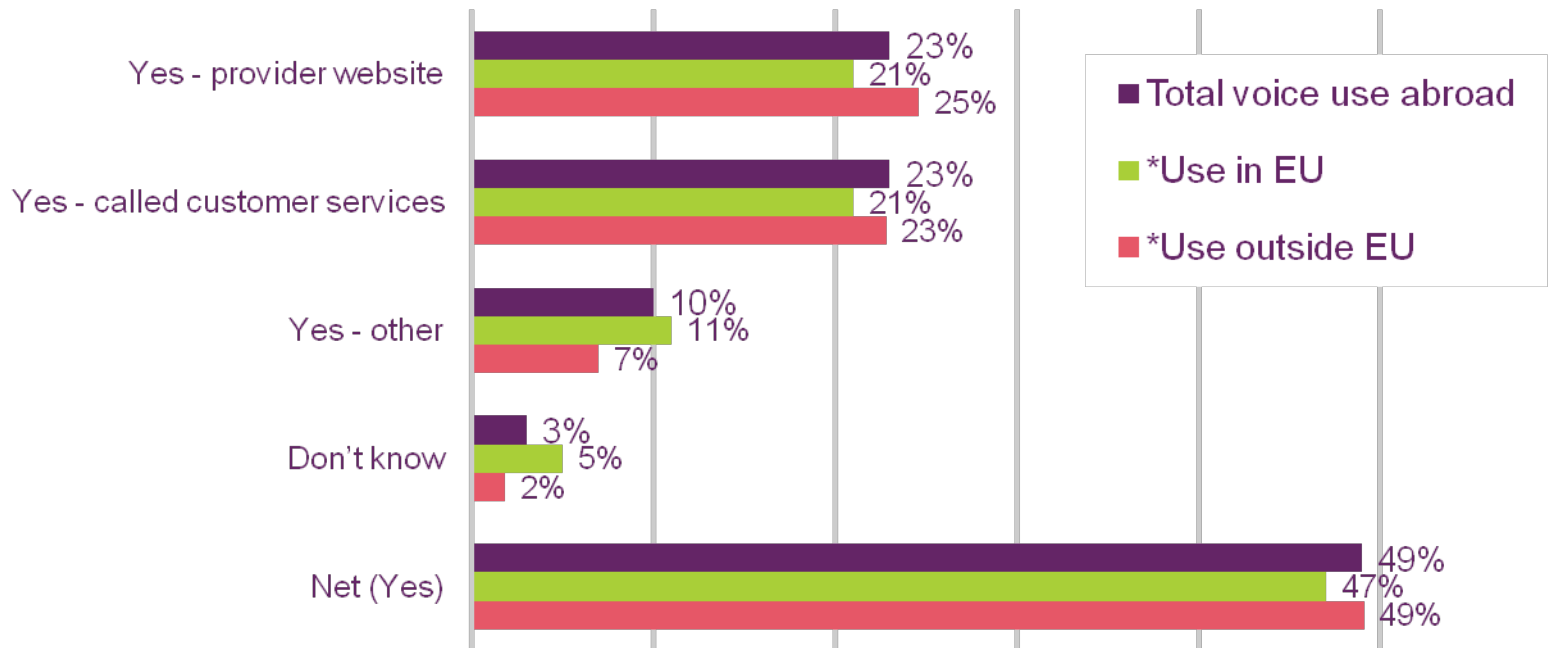


Un-weighted data. Q49/59 – Which of the following best describes how you were charged more than you expected? Base: Respondents who received an unexpectedly high bill as a result of exceeding voice allowance while abroad combined (114)

Using voice abroad

Whether provided any information on costs of using voice abroad

Around half sought information on costs of using voice services abroad.

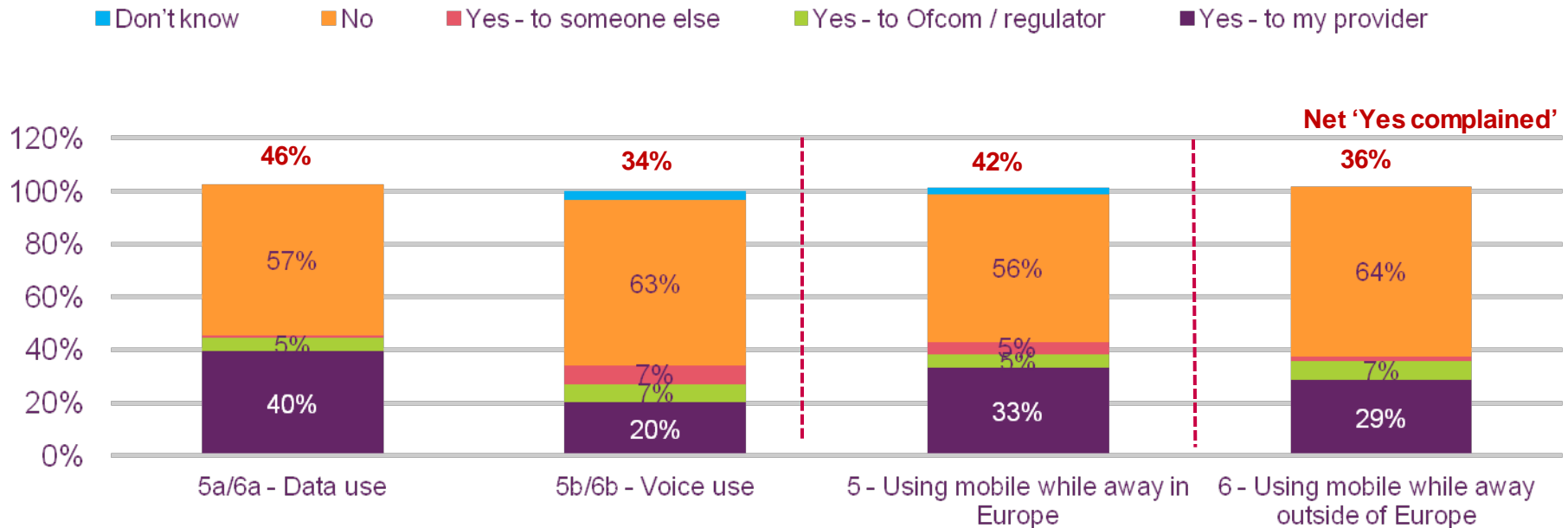


Un-weighted data. Q50a/60a. Did you get any advice or information from your provider about making or receiving calls while travelling abroad prior to your trip? Base: Respondents who received an unexpectedly high bill as a result of exceeding voice allowance while away in Europe (62), outside Europe (57) and abroad combined (114) ***Low base sizes treat as indicative only**

Use of mobile abroad - summary

Complaints

Data use abroad is more likely to result in respondents contacting their provider to make a complaint than voice use abroad.



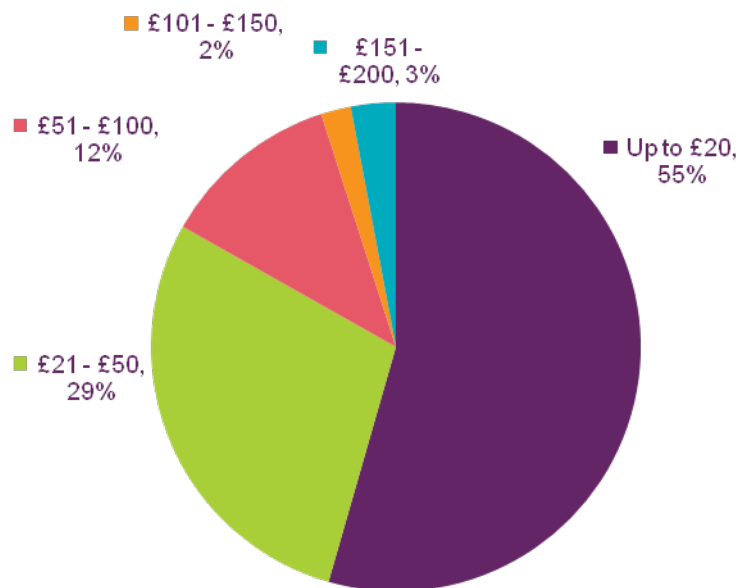
UNWEIGHTED Q15a. Did you make an official complaint as a result of the unexpected charges? All incidents of bill shock, excluding lost and stolen - Using data abroad (119), Voice calls abroad (115), Using mobile while away in Europe (119) Using mobile while away outside of Europe (107)

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Lost and stolen

Amount of bill shock



Mean score = £33

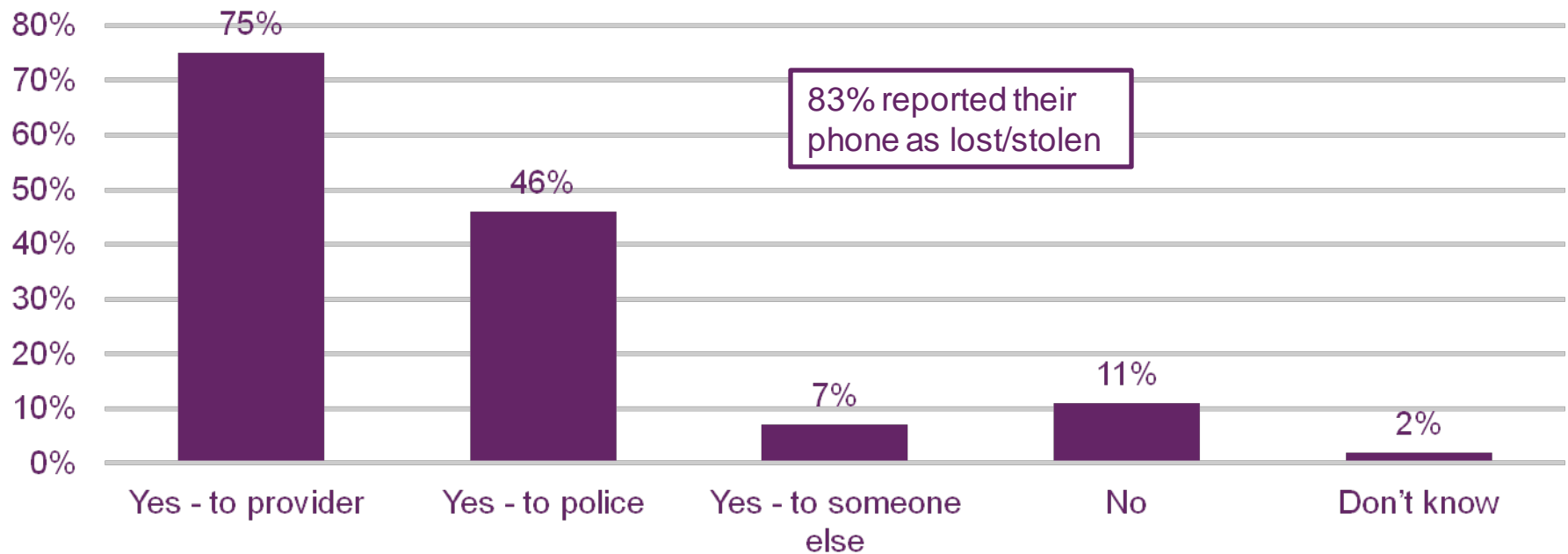
- The average additional amount added to because of a lost or stolen mobile was £33
- In 55% of cases, unexpectedly high bills received because of a lost or stolen mobile was less than £20.
- A further 29% of cases involved bills of £21-50

Un-weighted data. Q11a&b Combined. How much more than usual was your bill? Base: All incidents of bill shock as a result of a lost or stolen mobile (104) don't knows have been excluded

Use of lost/stolen mobile

Whether reported phone lost/stolen

Most of those who had incurred additional charges due to lost/stolen phone said they reported it to their provider (75%). Just over half (56%) said they were aware that they were not liable to pay charges incurred after the phone has been reported lost or stolen to their provider.



Unweighted data. Q64. Did you report the fact that your mobile phone was lost or stolen?

Q65. Once consumers report their phone as lost or stolen to their network provider, they are no longer required to pay for any unauthorised use of their mobile phone after this point. Before now were you aware of this?

All incidents of bill shock caused by lost and stolen (118)

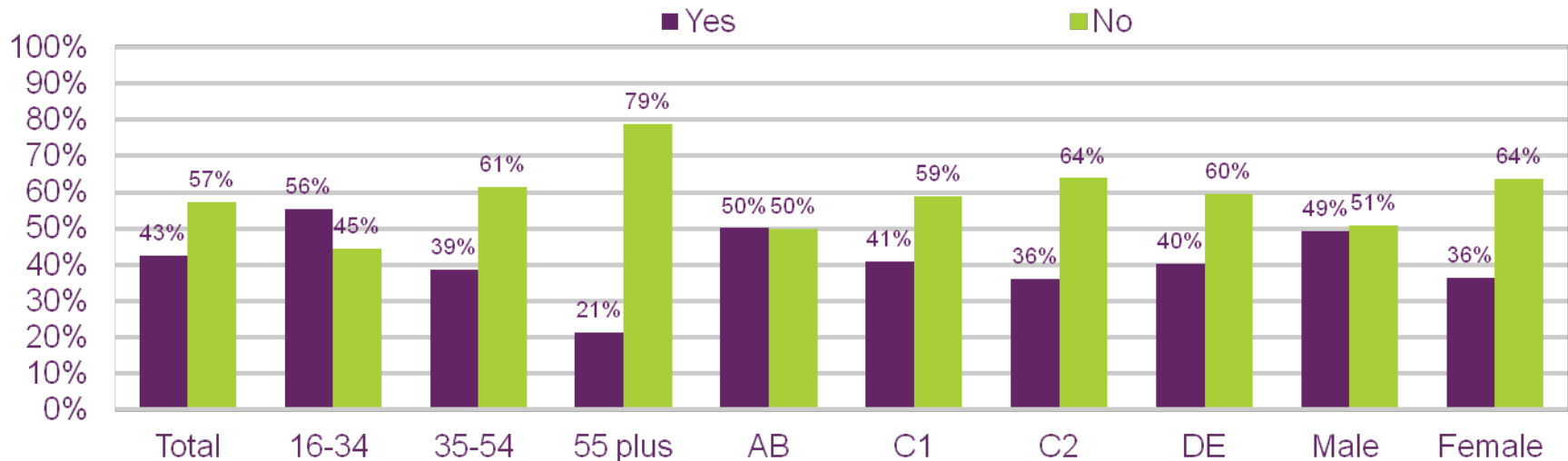
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Unknowingly downloading data

Awareness of push notifications

More than half of respondents (57%) said that they were unaware of push notifications that could lead them to receiving ‘bill shock’. When we break the responses down by age we find that this rises significantly within the 55 plus bracket with (79%) saying they were unaware. Whilst a greater number of females (64%) say that they were unaware compared to males (51%).

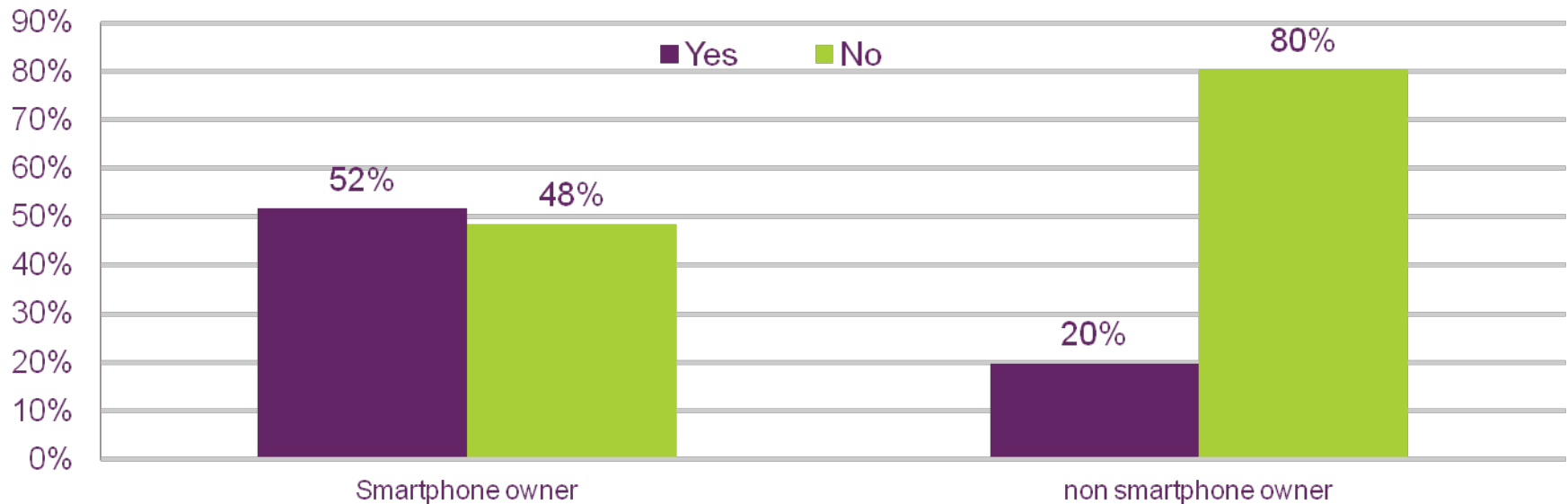


Weighted data. Q66. Some applications (apps), emails, social networking sites etc. may download data automatically, unless you change the settings on your phone to stop this happening. This type of data use is known as ‘push notifications’. Before now were you aware of this? Base: All respondents (702), 16-34 (290), 35-44 (292), 55+ (120), AB (216), C1 (235), C2 (123), DE (117), Male (345), Female (357)

Unknowingly downloading data

Awareness of push notifications compared by Smart Phone users and non Smart Phone users

Around half (52%) of respondents with a Smart Phone said that they were aware of push notifications compared to 20% amongst non Smart Phone respondents.

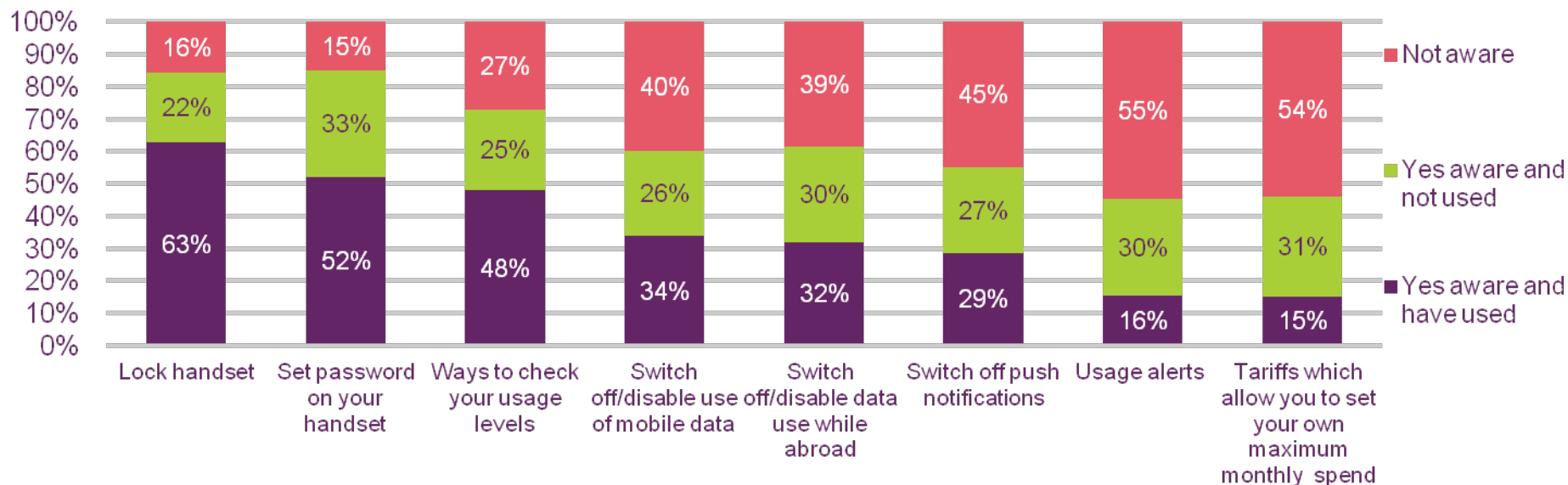


Weighted data. Q66. Some applications (apps), emails, social networking sites etc. may download data automatically, unless you change the settings on your phone to stop this happening. This type of data use is known as 'push notifications'. Before now were you aware of this? Base: All respondents (702), Smartphone (505), non smartphone (197).

Methods to prevent bill shock

Information about ways consumers can prevent bill shock

The most commonly known and used method of preventing some forms of bill shock was locking the handset. However, more than half of respondents were unaware of usage alerts and tariffs with a maximum monthly spend.

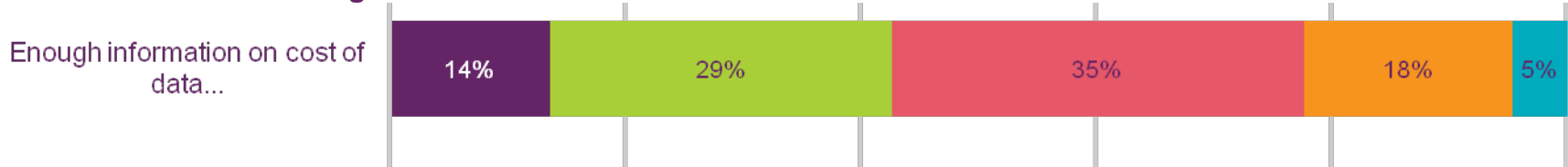


Weighted data. Q67. Are you aware of any of the following and have you used them? ...Ways you can check your usage levels (e.g. amount of minutes or texts remaining) Base: All respondents (702)

Attitude to amount of information on voice and data costs

■ Strongly Agree
 ■ Slightly Agree
 ■ Slightly Disagree
 ■ Strongly Disagree
 ■ Don't know

Statement: There is enough information on how much it costs to use data on mobiles



Statement: I need more information on the costs of calls once I have used up my call allowance



Weighted data. Q9c. To what extent do you agree or disagree with each of the following statements?...There is enough information on how much it costs to use data on mobiles Base: All Respondents (702), AB (216), C1 (235), C2 (123) and DE (117)