

## International calling cards evaluation

Prepared for:



Prepared by: Synovate

Date: January 2011

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## Section 1

# Executive Summary

## 1.1 Overview of findings

The overall consumer experience of international calling cards is frequently one of confusion, with charges that vary in complexity across cards. Call performance also varies significantly across the different brands of cards compared to advertised minutes and best rates. (A glossary of terms is included in Annex A)

This report constitutes a “snapshot in time” and details the terms and conditions and performance during May – July 2010. The terms and conditions may have changed significantly since the research was carried out. Thus, this report should not be used as the basis for making a purchase decision, instead consumers should refer to the most up to date terms and conditions for cards.

### Information on terms and conditions

- Terms and conditions (T&Cs) were available and legible at point of purchase for only a small minority of cases (5%) of cards purchased in-store.
- Posters were the main source of information and were visible for 46% of cards purchased in store. Nowtel and Lycatel were more likely than others to have in-store space given over to their brands. Where available, posters were generally easily visible, but typically less than 10% of the poster size was given over to T&Cs, and these were often in very small font size. Consequently, while posters generally did contain comprehensive details of T&Cs, the T&Cs were deemed legible by shoppers in one in five cases.
- Although T&Cs were more readily available online, a complete picture of the T&Cs was sometimes only obtainable by using a number of different sources (i.e. a combination of the website, physical calling card, emailed pin and/or posters).
- T&Cs and the exact charges applied to each call are extremely complex in many cases and thus difficult to interpret (even where English is the first language of the consumer, which is not always the case for users of these products).

### Performance of cards

- Overall actual minutes (the number of minutes that a card provided for calls once all charges have been applied) were 28% of advertised minutes and again performance

varied significantly between companies and brands. Tables 2 and 3 show a comparison of advertised and actual minutes by brand and company.

- Three companies (iCard, Lycatel, Nowtel) provided a quarter or less of the minutes promised in advertising and Power providing just 7% of advertised minutes.
- The number of actual minutes provided by Connect, The Post Office and Tesco generally matched advertising claims. IDT Crazy exceeded advertised claims and provided more minutes on calls than they had advertised (but this is likely to be due to the application of “free” credit not shown on the advertising).

Table 1. Comparison of advertised minutes and actual minutes by company

<b>Company</b>	<b>Advertised minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as proportion of advertised minutes</b>
<b>IDT</b>	703	896	127%
<b>The Post Office</b>	949	947	100%
<b>Connect</b>	858	817	95%
<b>Tesco</b>	982	922	94%
<b>Nobel</b>	5,881	4,113	70%
<b>Story</b>	1,675	897	54%
<b>Nowtel</b>	7,552	1,984	26%
<b>iCard</b>	9,389	2,239	24%
<b>Lycatel</b>	33,769	4,259	13%
<b>Total</b>	<b>61,758</b>	<b>17,074</b>	<b>28%</b>

Table 2. Comparison of advertised minutes and actual minutes by brand

Brand	Company	Advertised minutes	Number of actual minutes	% of actual minutes as proportion of advertised minutes
IDT Crazy	IDT	703	896	127%
The Post Office	The Post Office	949	947	100%
Connect	Connect	858	817	95%
Tesco	Tesco	982	922	94%
Call India	Nobel	869	673	77%
Hello USA	Nobel	5,012	3,440	69%
Talk Pakistan	Nowtel	1,752	1,098	63%
Story Asia	Story	1,115	603	54%
Story Africa	Story	560	294	53%
iPhone	iCard	3,076	1,021	33%
Magic	iCard	6,313	1,218	19%
Global Tel	Lycatel	10,576	1,642	16%
Talk Home	Nowtel	5,800	886	15%
Superhero	Lycatel	8,918	1,138	13%
Cobra	Lycatel	11,020	1,258	11%
Power	Lycatel	3,255	221	7%
<b>Total</b>		<b>61,758</b>	<b>17,074</b>	<b>28%</b>

- A quarter of landline to landline calls were subject to early disconnection i.e. cut-offs not initiated by either party making/receiving the call (calls involving mobiles were more likely to be disconnected possibly because of network reception issues).
- 10% of newly purchased cards could not be activated at all and customer services could not resolve this satisfactorily.

#### **Benchmarking against other methods of making a similar call**

- Overall, there were often better rates provided by indirect access methods (alternative methods of making an international call cheaply where consumers can “override” their phone provider without changing phone line or setting up an account by dialling an access number to benefit from significantly cheaper international call charges) but there were large variations within cards.
- In just three cases, calling cards (from Global, IDT Crazy, Power) offered a better effective rate than alternatives and in another three cases, calling cards offered the same effective rate (Connect, Magic, Superhero). On average, Connect and IDT costs were

the best of the calling cards in this sample when compared to alternative methods of making calls.

### **Customer service calls**

- For all brands, customer services were easily accessible during office hours.
- Whilst customer services staff were able to give some information about call charges, explanations of charges and outcomes were variable in terms of accuracy (compared to published T&Cs) and ability to resolve issues for callers.

### **Overall**

- The variation in costs within brands compared to indirect access methods, the discrepancies between advertised, activated and actual minutes and the complexity of the T&Cs mean that understanding which card will offer the best deal is almost impossible for consumers to determine.

## **1.2 Overview of cards**

The cards were evaluated over a number of different areas. A summary of each card is given below. As there are many areas and performance varied for cards in each area, the cards are categorised so that those which performed better on more areas appear first.

### **The Post Office**

Overall The Post Office cards tended to be in the top performing cards for most areas of evaluation although they were below average for cost comparisons with alternative methods of making calls. Although posters were not readily available in store, leaflets were available in a number of outlets and online. Cards and emails received with PIN numbers contained information on usage and charges.

The T&Cs clearly indicated that all credit was used for calls and in practice, this was the case with actual minutes matching advertised and activated minutes. On average rates from The Post Office were 5.8p per minute higher than best rates for advertised destinations (the average of all cards tested was 4.4p per minute higher) but this varied between 0.5p per minute cheaper and 17.7p per minute more expensive than other methods of making international calls.

One in five landline to landline calls were cut off prematurely and fewer than one in twenty landline to landline calls were poor quality. Although this is an inconvenience, redialling will not incur additional charges (as there are no connection or termination fees). All cards worked.

## **Connect**

Connect cards tended to be in the top performing cards for calls in terms of actual minutes compared to advertised and activated minutes. Information about T&Cs was not accessible without internet access. There were posters in one of the three shops where the cards were purchased and although there was no specific 'Connect' website, information was available online through calling card retailer websites. Cards and emails with PIN numbers contained usage information but little information on charges.

The T&Cs indicated that all credit was used for calls and this was the case, with actual minutes matching advertised and activated minutes. On average, calls were 1.2p per minute higher than best rates but this varied between being the same cost and 2.0p per minute more expensive than other methods of making international calls (depending on destination).

All cards worked but 17% of landline to landline calls were cut off prematurely and 22% of landline to landline calls were poor quality. Although these are inconvenient, redialling will not incur additional charges (as there are no connection or termination fees).

## **Tesco**

Tesco launched its calling cards immediately prior to fieldwork. On many measures, Tesco calling cards tended to be in the top performing cards but were average for cost comparisons with other methods. Posters were largely promotional and so did not have information on T&Cs. During the purchase visits, leaflets were out of stock, but the cards themselves had the most information of any of the cards tested due to the detachable information card. The website also offered detailed information on charges.

The T&Cs indicated that each call was subject to a fixed 4p connection fee as well as the charge of the call. This seemed to be the case, with actual minutes being on average 94% of advertised minutes and activated minutes. Tesco was on average 4.6p per minute higher than best rates. This is in line with the average of 4.4p per minute higher than best prices for all brands in this research. Calls were between 2.1p per minute and 17.7p per minute more expensive than best rates.

All landline to landline calls were of good quality and none were cut off prematurely. One card did not work - money was deducted despite the call not being connected but this was reimbursed after a call to customer services.

## **IDT**

Two brands of IDT cards were tested: IDT Supergold and IDT Crazy. Overall these performed well compared to other methods of making international calls. The vast majority of cards could only be purchased online. There was information about the cards on the website but some of this information was not specific (e.g. IDT Crazy states it had a connection fee but a figure was not stated).

The T&Cs indicated that all credit was used for calls for IDT Supergold and there were connection and termination charges for IDT Crazy. Advertised minutes for IDT Crazy actually were lower than activated and actual minutes and this may be because of the exclusion "free" credit from their advertising. IDT Supergold tended to provide the majority of activated minutes (86% of advertised minutes) whilst IDT Crazy tended to provide much fewer activated minutes (between 42%-75% of advertised minutes). On average, calls were 0.3p per minute cheaper than best rates but this varied between being the 4.6p per minute cheaper and 2.0p per minute more expensive than other methods of making international calls.

Overall 11% of landline to landline calls were cut off prematurely for the two brands and 8% of landline to landline calls were poor quality. One card (IDT Crazy) did not work across the two brands.

## **Nobel**

Nobel cards (Hello USA and Call India), provided similar amounts of information to other cards on their website and emails.

According to the T&Cs, a maintenance fee was applicable for both cards; for Hello USA this maintenance fee implied a shorter validity period than the stated 365 day validity of the card. Hello USA had 4 minute billing increments whilst Call India had per minute billing. For both cards, activated minutes matched advertised minutes although actual minutes were lower for both cards (around 70% of advertised minutes). Hello USA was on average 1.4p per minute

more expensive than other methods but this varied between 0.5p per minute and 2.6p per minute more expensive.

Overall 16% of landline to landline calls were cut off prematurely for the two brands and 2% of landline to landline calls were poor quality. All cards worked.

## **Story**

Story Africa and Story Asia cards, to all intents and purposes, were the same card with the same T&Cs and call charges. Information provided on the website and emails providing PIN numbers for cards purchased online, was similar to other cards.

T&Cs show there was a connection fee for calls but did not give specific information about the amount. A maintenance fee was also applicable. Activated and advertised minutes matched but actual minutes were 48% of the advertised minutes. On average Story cards were 9.7p per minute more expensive than other methods but this ranged between 0.7p per minute and 39.5p per minute more expensive depending on destination and scenario.

One card did not work but a credit was refunded to the card in question. Just over one in three landline to landline calls were cut off prematurely and 13% of calls were of poor quality.

## **iCard**

iCard brands Magic and iPhone provided similar information on the website as other cards but had most information of any brand on their emails.

T&Cs show there was a termination fee for calls but did not give specific information about the amount. A maintenance fee was also applicable and this fee meant that the actual validity was shorter than the stated validity of the card. Activated minutes were 70% of advertised minutes and actual minutes were 30% of the advertised minutes. On average iCard calls were 7.0p per minute more expensive than other methods but this ranged between 0.7p per minute and 62.0p per minute more expensive meaning that consumers cannot accurately gauge the value for money of calls.

One card did not work but a credit was refunded to the card in question after contacting customer services. 11% of landline to landline calls were cut off prematurely and 11% of calls were of poor quality.

## **Nowtel**

The two Nowtel brands, Talk Pakistan and Talk Home, were very different in terms of the information available, call charges and performance. In general, posters were available in-store for the two brands. Website information was clear for Talk Home but illegible for Talk Pakistan (where the information was too low resolution to be read).

T&Cs for Talk Home indicate termination and connection charges but T&Cs for Talk Pakistan indicate no other charges apart from call charges. Activated minutes for Talk Home were similar to advertised minutes but actual minutes were just 15% of advertised minutes. Talk Pakistan did not give totals for activated minutes but actual minutes were 63% of advertised minutes. On average Talk Home calls were 1.9p per minute more expensive than other methods but this ranged between 0.4p per minute and 5.7p per minute more expensive. Talk Pakistan calls were 4.6p per minute more expensive than other methods but this ranged between 1.0p per minute and 17.3p per minute more expensive.

All cards worked and landline to landline call quality (9% were poor quality) and cut off landline to landline calls were similar (21%) for both cards.

## **Lycatel<sup>1</sup>**

On many price measures, Lycatel was average (amongst the calling cards in this study) when compared to alternative methods of making calls. The Lycatel brands (Cobra, Global Tel, Power, Superhero) varied slightly in terms of charges and performance but there are enough commonalities to evaluate them together.

In-store poster space was often given over to Lycatel brands. The T&Cs, whilst complete, were illegible because of size and access problems. Online, T&Cs were available on two different sites for Lycatel-the Lycatel corporate website (which contained information on the company and products) and the Lycatel e-shop (where the actual online purchase could be made). Information on the purchase website was illegible (due to the low resolution and small text size of the information) but legible on the corporate site. There was less information than other brands on the emails that delivered the PIN numbers once cards were purchased online.

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<sup>1</sup> As noted above, this market research exercise assessed a range of international calling cards during the period of May-July 2010. Subsequent to this, Synovate understands that Ofcom conducted an investigation into Lycatel and as a result of this, Lycatel gave an undertaking to Ofcom to change its advertising practices.

T&Cs indicate that connection and termination fees applied but the information was not specific. Maintenance fees (daily deductions) also applied and for all Lycatel cards. These fees meant that all credit on the card would be deducted before the validity period stated on posters had ended. Lycatel was the only company tested that applied all 3 of these charges.

Activated minutes were 63% of advertised minutes on average (Power 27%, Cobra 52%, Superhero 74% and Global Tel 76%) whilst actual minutes were 13% of advertised minutes (Power was 7%, Cobra 11%, Superhero 11% and Global Tel 16%). Lycatel brands were on average 4.2p per minute more expensive than indirect access calls, but this ranged from 4.8p per minute cheaper to 39.5p per minute more expensive. Overall, on average all brands in the sample were 4.4p per minute more expensive than other methods or making calls so Lycatel can be viewed as “average” in this respect.

One in five cards did not work. Customer services said this was due to debts that the retailer owed to Lycatel and customer services were unable to resolve this. A third of landline to landline calls were subject to early cut off and a third suffered from poor quality.

## Section 2

# Introduction

## 2.1 Background

Pre-paid calling cards offer consumers an alternative way of making international calls to a variety of destinations. Calling cards are generally sold in denominations of £5, £10 and £20, and are often sold with extra promotional credit such as “Pay £5 and get £2 free”.

The caller dials an access number; this may be one of a range of numbers e.g. 0800, 0845, 020 or mobile access number (each access number carries a different charge). The caller scratches off and inputs the PIN number provided on the card and is advised how much credit is on the card, e.g. £5. The destination number is then entered and the caller is advised how many minutes are available for that destination. If the caller uses all the minutes in one call, the call should continue until the credit runs out and the caller will be given a 30 second warning before the call cuts out. If the caller ends one call and makes a new call, the process begins again and the consumer is advised of the remaining credit and number of minutes available for the new destination number.

In 2004 Ofcom commissioned market research and completed an investigation into the sale of pre-paid international calling cards and in particular how charges and detailed terms of conditions of use were communicated to consumers.

In March 2010, Ofcom launched an investigation into Lycatel and subsequently found that Lycatel’s advertisement of its international calling cards had potentially breached the Consumer Protection from Unfair Trading Regulations 2008 and the Unfair Terms in Consumer Contracts Regulations 1999. Synovate understands from an Ofcom news release that on 8 September 2010, Lycatel provided an undertaking to Ofcom in respect of its advertisements and terms and conditions with a view to ensuring its consumers have accurate information when purchasing Lycatel international calling cards and that Lycatel had until 3 December 2010 to ensure compliance.<sup>2</sup> Synovate further understands from Ofcom’s Competition and Consumer Enforcement Bulletin of 12<sup>th</sup> January 2011<sup>3</sup> that Ofcom is of the view that Lycatel is now compliant with the undertaking.

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<sup>2</sup> <http://media.ofcom.org.uk/2010/09/08/lycatel-commits-to-provide-clearer-international-calling-card-terms/>

<sup>3</sup> [http://stakeholders.ofcom.org.uk/enforcement/competition-bulletins/cases-in-compliance/cw\\_01046/](http://stakeholders.ofcom.org.uk/enforcement/competition-bulletins/cases-in-compliance/cw_01046/)

In May 2010, Ofcom commissioned independent research from Synovate to determine whether current providers of international calling cards are now providing clear information about charges and terms and conditions to consumers. Ofcom sought to understand the whole consumer experience, including presence, clarity and accuracy of any advertising materials and the performance of each card to determine the accuracy of charging and application of published terms and conditions.

## **2.2 Objectives**

The specific objectives for this research were as follows:

- Understand what information on the cards' terms and conditions is available to consumers at the point of purchase
- Assess the cards' performance and determine whether they fulfill the advertised terms and conditions
- Benchmark the cards' costs per minute against those of alternative methods used for making the same call
- Test the availability of customer services, their understanding of charges and their ability to resolve issues regarding cards that do not work

## **2.3 Method and sample**

There are many companies offering cards, some of these companies offer multiple brands of cards (for example, Lycatel has 25 cards) whilst others offer cards under a single brand (e.g. Tesco). It was impractical to test all but a selection of cards. Table 3 shows the companies and brands covered in this research. A total of 130 international calling cards from a number of providers was purchased both in-store and online according to availability (not all cards could be purchased both online and offline). The decision on cards and brands included in this assessment was based on presence in the marketplace. Cards were purchased between 26<sup>th</sup> May and 25<sup>th</sup> July 2010 and reflect the availability in the market place during the fieldwork period.

Table 3. Companies and brands tested

<b>Company</b>	<b>Brand/card</b>
<b>Connect</b>	<b>Connect</b>
<b>iCard</b>	<b>iPhone</b>
	<b>Magic</b>
<b>IDT</b>	<b>IDT Crazy</b>
	<b>IDT Supergold</b>
<b>Lycatel</b>	<b>Cobra</b>
	<b>Global Tel</b>
	<b>Power</b>
	<b>Superhero</b>
<b>Nobel</b>	<b>Call India</b>
	<b>Hello USA</b>
<b>Nowtel</b>	<b>Talk Home</b>
	<b>Talk Pakistan</b>
<b>The Post Office</b>	<b>The Post Office</b>
<b>Story</b>	<b>Story Africa</b>
	<b>Story Asia</b>
<b>Tesco</b>	<b>Tesco</b>

Calls were made to 24 countries across the world to test the full consumer experience. The calls were made using a mix of landline and mobile phones. Calls were made from Synovate’s call centre system or using company “pay as you go” mobiles. The origin of the calls would not have been apparent to the companies providing these services.

Cards were exhausted in one of the following ways:

- In a single call (for lower denomination cards only)
- In a series of calls on the same day
- Over consecutive days
- Over a number of days with dormant periods

These scenarios represent the ways that cards can be used and allow observation of different charges to be applied.

Thirty six customer services calls (at least 2 to each company) were made to attempt test availability of customer services, to resolve problems with cards which did not work and to enquire about charges applied to calls.

More information on the research approach can be found in Annex B.

## Section 3

# Information available on terms and conditions

### 3.1 Key findings

**T&Cs and charges are extremely complex to understand for most cards.** Connect, IDT Supergold, The Post Office and Talk Pakistan have the clearest charging policies (all credit goes to calls). All other cards have more complicated combinations of connection fees and/or termination fees and/or maintenance fees. Only Lycatel cards had all three types of charge.

**T&Cs were available and legible in only a minority of cases when cards were purchased in-store.** Posters were the main source of information and were visible for only 46% of cards purchased in stores. The Nowtel and Lycatel brands were more likely to have in-store space given over to their posters in independent outlets. Where available, posters were typically easy to find and visible but T&Cs were deemed legible by shoppers in only around one in five cases. Typically less than ten percent of posters were given over to T&Cs. Lycatel T&Cs were harder to read than other available comparisons (mainly due to the small size of print). Leaflets were rarely available, and only The Post Office (two out of seven shops) and Global Tel (one out of 11 shops) had leaflets available.

**T&Cs were not available on the calling cards themselves. Instead consumers were directed to the website in all cases.** Information on the cards was related to usage of the cards and was similar across all brands. All cards provided a customer service helpline number. Of all companies, Tesco and The Post Office provided the most information on their cards.

**Websites tended to provide most information about T&Cs although in some cases this needed to be supplemented by information from other channels to obtain the fullest picture.** All websites provide detailed information about the types of fees that may be incurred but the detailed information on fees is frequently complex and T&Cs are not always legible or comprehensive (sometimes needing to refer to other parts of the website like FAQs). Lycatel's T&Cs are contained on two separate sites – the corporate website (giving information about the company and products) and the e-shop (where cards could be

purchased). Those on the purchase site were illegible due to the low resolution of the digitised version of the in-store poster and the small fonts used whilst those on the corporate website were legible. Nowtel also used digitised versions of in-store posters but T&Cs were legible for one brand tested (Talk Home) but not the other (Talk Pakistan) due to low resolution.

### **3.2 Terms and Conditions for cards**

Information about T&Cs was available through 4 separate channels:

- In store point of sales materials (mainly posters and some leaflets)
- The calling cards purchased in store
- Websites
- Email delivering the PIN purchased online

In some cases, to get a full picture of all T&Cs and charges to be applied, more than one channel must be used. In general, the websites contained most information although these were not always comprehensive and posters, where available, were also useful sources of information.

The T&Cs in this section have been collated over all channels available<sup>4</sup>. The T&Cs examined relate to charges in addition to basic call charges, i.e. connection and termination fees (table 4), maintenance fees and validity periods (table 5) and billing increments (table 6), which all potentially affect the actual call time that is available to consumers.

Of all the brands, The Post Office and Talk Pakistan had the clearest stated charging policies with no additional charges, i.e. the total value of the card went on the cost of calls. All other brands had combinations of one or more of connection fees and/or termination fees (sometimes known as a “post call” fee) and /or maintenance fees. Lycatel was the only company that applied all three of these fees. Due to these additional fees, many of the companies and cards caveat the number of advertised minutes or rates as being valid for a single continuous call.

In most cases, information about the connection and termination fees was not specific, and dependent on factors such as destination and length of call potentially making it difficult, if not impossible, in our view, for consumers to calculate the exact fee applicable.

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<sup>4</sup>These T&Cs have been collated primarily from websites, emails and cards, and where available posters.

Of the brands that charged a connection fee, Tesco was the only one which gave a specific charge (4p per call). Of the brands that charged a termination fee, this fee was not specifically stated and described as being dependant on other factors.

Table 4. Connection and termination fees<sup>5</sup>

Brand (Company)	Connection Fee	Termination Fee
<b>Call India</b> (Nobel)	No connection fee	×
<b>Cobra</b> <b>Global Tel</b> (Lycatel)	Dependent on the destination, time of day, duration, access number used. Max £1.50 No specific information available	Dependent on duration and up to 95% of total call charge No specific information available
<b>Connect</b> (Connect)	No connection fee	×
<b>Hello USA</b> (Nobel)	No connection fee	×
<b>IDT Crazy</b> (IDT)	Fee differs depending on destination, Specific information listed on website	Yes No specific information available
<b>IDT Supergold</b> (IDT)	No connection fee	No termination fee
<b>iPhone</b> (iCard)	No connection fee	An equivalent of 2 minute call per destination with a minimum of three pence No specific information available
<b>Magic</b> (iCard)	No connection fee	An equivalent of 2 minute call per destination with a minimum of five pence No specific information available
<b>The Post Office</b> (The Post Office)	No connection fee	No termination fee
<b>Power</b> (Lycatel)	Dependent on the destination, time of day, duration, access number used. Max £1.40 No specific information available	Dependent on duration and up to 97% of total call charge No specific information available
<b>Story Africa</b> (Story)	May apply and is dependent on the destination, time of day, duration, access number used. Max 9p No specific information available	×
<b>Story Asia</b> (Story)	May apply and is dependent on the destination, time of day, duration, access number used. Max 9p No specific information available	×
<b>Superhero</b> (Lycatel)	Dependent on the destination, time of day, duration, access number used. Max £1.30 No specific information available	Dependent on duration and up to 87% of total call charge No specific information available
<b>Talk Home</b> <sup>6</sup> (Nowtel)	May be applied depending on destination, length of call, access number No specific information available	May be applied depending on destination, length of call, access number No specific information available
<b>Talk Pakistan</b> (Nowtel)	×	×
<b>Tesco</b> (Tesco)	4p	No termination fee

<sup>5</sup> Where a fee is given as “no fee”, this has either been explicitly stated as not being charged or fees are declared as only fees applied

× No information available

<sup>6</sup> Talk Home have a “maintenance fee” which is believed to be a “termination fee” rather than “maintenance fee” as used in this report

Maintenance fees (sometimes called service charges) are deducted periodically from the remaining balance once a card has been first used. These charges are applied after first use even if no subsequent calls are made during this period.

All cards had limited validity, meaning that credit had to be used within a particular timeframe or would expire. In some cases, the deduction of the maintenance fee from the remaining credit resulted in the card effectively expiring before the stated validity period had elapsed. This affected Cobra, Global Tel, Hello USA, Power, Superhero (£10, £20 cards), iPhone (£5 cards) and Magic (£5 cards).

Table 5. Maintenance fees and validity

<b>Brand</b> (company)	<b>Maintenance fee after first use</b>	<b>Stated Validity</b>	<b>Maximum actual Validity based on maintenance fee<sup>7</sup></b>
<b>Call India</b> (Nobel)	29p per month	365 days from last use	34 months (£10)
<b>Cobra</b> (Lycatel)	35p per day	45 days from first use	21 days (£10)
<b>Connect</b> (Connect)	No maintenance fee	365 days	-
<b>Global Tel</b> (Lycatel)	35p per day	180 days from first use	28 days (£7.50)
<b>Hello USA</b> (Nobel)	59p per week	365 days from last use	16 weeks (£10)
<b>IDT Crazy</b> <b>IDT Supergold</b> (IDT)	No maintenance fee	12 months after first use or last recharge	-
<b>iPhone</b> <b>Magic</b> (iCard)	10p per day	90 days after first use	50 days (£5)
<b>The Post Office</b> (The Post Office)	None	60 days after first use (£5/£10) 90 days after first use (£20)	-
<b>Power</b> (Lycatel)	40p per day	60 days from first use	19 days (£7.75)
<b>Story Africa</b> <b>Story Asia</b> (Story)	5p per day	30 days after first use (£5) 60 days after first use (£10) 120 days after first use (£20) <sup>8</sup>	100 days (£5)
<b>Superhero</b> (Lycatel)	40p per day	90 days from first use	12 days (£5)
<b>Talk Home</b> (Nowtel)	No maintenance fee <sup>9</sup>	30 days from first use	-
<b>Talk Pakistan</b> (Nowtel)	×	30 days from first use	-
<b>Tesco</b> (Tesco)	None	90 days from purchase/last recharge	-

Billing increments are the units that calls are billed in. Calls are rounded up to the increment. Whilst the majority of brands bill per minute, there were five brands that bill in larger

<sup>7</sup> These were calculated by taking the full amount of the value of the card including any “free” credit given in the brackets and dividing by the maintenance fee to give the period before the balance is reduced to zero. As the maintenance fees do not start being applied until after first use, these validity periods are notional maximums

<sup>8</sup> There is some conflict on the Story website about the validity of the £20 card. The purchase screen gives a validity period of 120 days whilst the FAQ give a validity period of 60 days

<sup>9</sup> Talk Home have a “maintenance fee” which is believed to be a “termination fee” rather than “maintenance fee” as defined in this report

increments. The table below shows the billing increments of the brands and also shows the effect of these on the cost of a 5 minute call with a basic call rate of 1p per minute.

Table 6. Billing increments

<b>Brand</b> (company)	<b>Billing increments</b>	<b>Cost of 5 min call at 1p per min</b>
<b>Hello USA</b> (Nobel)	4 minute increment	8p
<b>Cobra</b> <b>Global Tel</b> (Lycatel)	Calls up to 2 minutes - per minute Calls 2-6 minutes - per 4 minute increment Calls 6-10 minutes - per 6 minute increment Calls 10-15 minutes - per 4 minute increment Calls over 15 minutes - per 10 minute increment	8p
<b>Power</b> (Lycatel)	Calls up to 2 minutes - per minute Calls 2-6 minutes - per 4 minute increment Calls 6-10 min - per 6 minute increment Calls 10-15 minutes - per 9 minute increment Calls over 15 minutes - per 10 minute increment	8p
<b>Superhero</b> (Lycatel)	Calls up to 2 minutes - per minute Calls 2-6 minutes - per 3 minute increment Calls 6-10 minutes - per 6 minute increment Calls 10-15 minutes - per 6 minute increment Calls over 15 minutes - per 5 minute increment	6p
<b>All other brands</b>	1 minute increment	5p

### 3.3 Information available on materials at the point of sales in store

Posters were available in 46% of stores where cards were purchased. Nowtel and Lycatel were most likely to have in-store space given over to their brands in the stores in this sample. Where posters were available, they were typically easy to find, clearly visible and positioned prominently (e.g. in windows or doors). A summary of the availability and legibility is given in Table 7.

Although available posters were generally clearly visible, the T&Cs were only legible in seven of the 31 cases (i.e. less than 5% of all in-store shops). Visibility was affected by the positioning of access to the poster (e.g. in the bottom of the window/ behind the serving counter), whether or not the T&Cs were obscured as well as the size of text. For the majority of brands, T&Cs took up less than 10% of the area of the poster.

Table 7. Summary of available posters and legibility

<b>Brand (company)</b>	<b>Number of purchase visits</b>	<b>Posters visible</b>	<b>Number legible</b>	<b>Number hard to find</b>	<b>T&amp;Cs legible</b>
<b>Cobra</b> (Lycatel)	10	5	5	0	2
<b>Connect</b> (Connect)	3	1	1	0	0
<b>Global Tel</b> (Lycatel)	11	4	3	0	1
<b>IDT Crazy</b> (IDT)	1	0	-	-	-
<b>iPhone</b> (iCard)	8	3	2	0	0
<b>The Post Office</b> (The Post Office)	7	0	-	-	-
<b>Power</b> (Lycatel)	4	3	3	0	0
<b>Superhero</b> (Lycatel)	10	7	6	2	2
<b>Talk Home</b> (Nowtel)	8	4	4	1	1
<b>Talk Pakistan</b> (Nowtel)	8	5	5	1	1
<b>Tesco</b> (Tesco)	7	3	2	0	no T&Cs available on posters

Where there were posters, they generally did contain comprehensive details of T&Cs, but in some cases the large amount of information meant that the T&Cs were hard to read because of the relatively small space given over to them.

Table 8. Summary information available on posters<sup>10</sup>

Brand (company)	Maintenance fee	Connection fee	Termination fees	Call rates	Billing increments	Validity period
<b>iPhone</b> (iCard)	✓	NA	✓	✓	✗	✓
<b>Cobra</b> <b>Global Tel</b> <b>Power</b> <b>Superhero</b> (Lycatel)	✓	✓	✓	✓	✓	✗
<b>Talk</b> <b>Home</b> (Nowtel)	NA	✓	✓	✓	✗	✗
<b>Talk</b> <b>Pakistan</b> (Nowtel)	NA	NA	NA	✓	✗	✗
<b>Tesco</b> (Tesco)	NA	✗	NA	✗	✓	✗

Leaflets were generally unavailable during the evaluation period<sup>11</sup>. Only Global Tel and The Post Office provided any leaflets and these were not available at every outlet selling these cards. Leaflets were available for two of the seven Post Office purchase visits and one of the 11 Global Tel purchase visits. Both of these leaflets contained information on T&Cs and call rates.

### 3.4 Information available on the cards themselves

The information available on the cards was focused on actual use of the card. In all cases this included access numbers, instructions for use, validity period and a customer services helpline number. With one exception (Connect), all cards directed consumers to the company website for information on T&C.

<sup>10</sup> Information from the Connect poster could not be collected (shop owner was unwilling to allow a copy of the poster to be taken)

✗ No information given

✓ Information given

NA information not given but this charge does not appear to apply to this card

<sup>11</sup> Tesco had just launched their calling card during the evaluation period and although Tesco had produced an information leaflet to accompany the launch, none were available in-store at the time of the purchase visits as they had been taken by customers

The Post Office and Tesco cards contained more information than other cards. Tesco had a detachable plastic card in addition to the calling card itself which contained most of the information about charges.

Table 9. Summary of information available on cards <sup>12</sup>

Brand (company)	Maintenance fee	Connection fee	Termination fee	Call rates	Validity period (in days)	T&Cs	Further information available from
<b>Connect</b> (Connect)	x	x	x	x	365	x	None given
<b>Cobra</b>					45		
<b>Global Tel</b>	x	x	x	x	180	✓	Posters <a href="http://www.lycatel.com/cards">www.lycatel.com/cards</a> <sup>13</sup> <a href="http://www.lycateleshop.com">www.lycateleshop.com</a>
<b>Power</b>					60		
<b>Superhero</b> (Lycatel)					90		
<b>iPhone</b> (iCard)	✓	NA	✓	x	90	✓	<a href="http://www.icardtelecom.com">www.icardtelecom.com</a>
<b>IDT Crazy</b> (IDT)	NA	x	x	x	90	x	<a href="http://www.idteurope.com">www.idteurope.com</a>
<b>The Post Office</b> (The Post Office)	None	NA	NA	x	90	✓	<a href="http://www.postoffice.co.uk">www.postoffice.co.uk</a>
<b>Talk Home</b> (Nowtel)	x	x	x	x	30	✓	Posters <a href="http://www.nowtelcards.com">www.nowtelcards.com</a>
<b>Talk Pakistan</b> (Nowtel)	NA	NA	NA	x	30	✓	Posters <a href="http://www.nowtelcards.com">www.nowtelcards.com</a>
<b>Tesco</b> (Tesco)	None	4p	NA	yes	90	✓	<a href="http://www.tescocallingcard.com">www.tescocallingcard.com</a>

### 3.5 Information available on company websites

Information on company websites tended to be more comprehensive than the other channels. However, not all consumers using these cards will have internet access. Generally, the information provided on the websites was easily found and legible (without the

<sup>12</sup> x no information given

✓ says apply but does not give specific information

NA does not appear to apply to this card

<sup>13</sup> At the time of writing, this link goes to the French T&Cs although the UK T&Cs are found above these

need to adjust font or window size). Although information about T&Cs were obvious to visitors to the websites, for iCard, IDT, Post Office, Story and Tesco the information was not always available in a single place on the website. To get all the information consumers might have to look at a combination of pages about the card, FAQ, purchase screens and T&C pages. In some cases information from other sources was still needed to get a complete picture of all charges (this affected iCard and Lycatel).

Lycatel cards had T&Cs on both the corporate website (which were legible) and also on the purchase website (which were not legible). Talk Pakistan T&Cs website were also illegible because of the size and resolution of the information.

Table 10. Summary of information available on website<sup>14</sup>

Brand (company)	Maintenance fee	Connection fee	Termination fees	Call rates	Billing increments	Validity period
<b>Connect</b> (Connect)	✓	✓	NA	✓	✓	✓
<b>iPhone Magic</b> (iCard)	✓	✓	✓	✓	✓	✓
<b>IDT Crazy IDT Supergold</b> (IDT)	✓	✓	✓	✓	✓	✓
<b>Cobra Global Tel Power Superhero</b> (Lycatel)	✓	✓	✓	✓	✓	x
<b>Call India Hello USA</b> (Nobel)	✓	✓	NA	✓	✓	✓
<b>Talk Home</b> (Nowtel)	x	✓	✓	✓	✓	✓
<b>Talk Pakistan</b> (Nowtel)	NA	NA	NA	✓	x	x
<b>The Post Office</b> (The Post Office)	✓	✓	✓	✓	✓	✓
<b>Story Africa Story Asia</b> (Story)	✓	✓	NA	✓	✓	✓
<b>Tesco</b> (Tesco)	✓	✓	✓	✓	✓	✓

### 3.6 Information available in emails

There was little information, particularly about charges, given in the emails that arrived with the PIN. In many cases, there was less information than the physical card of the same brand. The majority of the emails provided additional information in the form of links to the website (iCard, Lycatel and Story did not provide links). iCard emails provided fullest information of all the emails and provided additional advice on the best access number to

<sup>14</sup> x no information given but charge/condition appears to apply

✓ information given (this may have been in the form of confirmation that this charge does not apply)

NA no information given but charge does not appear to apply

use in different situations as well as advice on the workings of other aspects of the card (such as the validity period).

Table 11. Summary of information available on emails <sup>15</sup>

Brand (company)	Maintenance fee	Connection fee	Termination fees	Call rates	Billing increments	Validity period	Access number	Customer services	T&C
<b>iPhone Magic</b> (iCard)	✓	✓	✓	x	x	✓	✓	Phone	x
<b>IDT Crazy IDT Supergold</b> (IDT)	x	x	x	x	x	x	Link	Email Link	x
<b>Cobra Global Tel Power Superhero</b> (Lycatel)	x	x	x	x	x	x	✓	x	x
<b>Call India Hello USA</b> (Nobel)	x	x	NA	x	x	✓	Link	Phone	Link
<b>Talk Home</b> (Nowtel)	NA	x	✓	x	x	x	✓	Email Link	Link
<b>Talk Pakistan</b> (Nowtel)	NA	NA	NA	x	x	x	Link	Email Link	Link
<b>The Post Office</b> (The Post Office)	NA	NA	NA	Link	x	✓	✓	Phone	Link
<b>Story Africa Story Asia</b> (Story)	x	x	NA	x	x	x	✓	Phone	x

<sup>15</sup> x no information given but charge/condition appears to apply

✓ information given (this may have been in the form of confirmation that this charge does not apply)

NA no information given but charge does not appear to apply

## Section 4

# Performance of cards

### 4.1 Key findings

**A significant proportion (10%) of cards (13 cards) could not be activated.** All but two of these were purchased in-store and for a high proportion of these failed cards we were advised by customer services that this was due to non-payment of debts to the card provider by the retailer. For five of the brands (the iCard brand of iPhone and the Lycatel brands of Cobra, Global Tel, Power, Superhero) customer services would not reactivate the card, instead advising returning the card to the outlet where the card was purchased for a refund. In three cases, money was still deducted from the card despite the card not allowing the call to be made.

**For most cards, actual minutes of call minutes were significantly lower not only than advertised minutes but also 'activated' card information (the maximum number of minutes a caller can expect).** When cards were activated, the information provided regarding minutes available did not correspond with the advertised minutes for around half of the brands. The Post Office and Connect delivered the number of minutes promised in advertising whilst iCard, Lycatel and Nowtel (Talk Home) delivered lower minutes compared to advertised and activated minutes.

For 12 of the 17 brands actual minutes of call time were significantly lower (less than 75%) than not only the advertised minutes but also 'activated' card information. The brands are from three (iCard, Lycatel, Nowtel) of the nine companies in the study. Of these iCard and Lycatel had the largest discrepancies. Actual minutes of call time versus 'activated' minutes varied widely and were a very low percentage of 'activated' minutes for some cards (36% across all cards activated).

**A quarter of landline to landline calls were subject to early disconnection i.e. cut-off not initiated by either party making/receiving the call** (calls involving mobiles were more likely to be disconnected possibly because of network reception issues). Call quality was poor (as defined by either caller and/or person receiving the call) in around one in ten landline to landline calls (higher in calls involving mobiles). In making additional calls (after being cut off or to try to get a better line), consumers are potentially incurring additional connection or termination charges.

## 4.2 Failure rates<sup>16</sup>

10% of cards did not work when callers tried to make calls using them. Of the 13 cards that did not work, the majority (11) were purchased in-store, while the other two cards (IDT Crazy and Story Africa) were purchased online.

The rate of cards that did not work was not uniform across brand of card or company provider. Nine of the 13 cards which did not work were Lycatel brands.

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<sup>16</sup> Cards were tried at least 3 times, and sometimes as many as 9 times to ascertain if they did not work

Table 12. Not working cards by brand

<b>Brand (company)</b>	<b>Not working</b>	<b>Total cards</b>
<b>Superhero</b> (Lycatel)	3	12
<b>Cobra</b> (Lycatel)	3	14
<b>Story Africa</b> (Story)	1	5
<b>IDT Crazy</b> (IDT)	1	6
<b>Power</b> (Lycatel)	1	7
<b>Tesco</b> (Tesco)	1	7
<b>Global Tel</b> (Lycatel)	2	14
<b>iPhone</b> (iCard)	1	9
<b>IDT Supergold</b> (IDT)	0	2
<b>Story Asia</b> (Story)	0	3
<b>Call India</b> (Nobel)	0	4
<b>Connect</b> (Connect)	0	4
<b>Hello USA</b> (Nobel)	0	5
<b>Magic</b> (iCard)	0	5
<b>Talk Home</b> (Nowtel)	0	10
<b>Talk Pakistan</b> (Nowtel)	0	11
<b>The Post Office</b> (The Post Office)	0	12
<b>Total</b>	<b>13</b>	<b>130</b>

Table 13. Not working cards by company

<b>Company</b>	<b>Not working</b>	<b>Total cards</b>
<b>Lycatel</b>	9	47
<b>Tesco</b>	1	7
<b>IDT</b>	1	8
<b>Story</b>	1	8
<b>iCard</b>	1	14
<b>Connect</b>	0	4
<b>Nobel</b>	0	9
<b>The Post Office</b>	0	12
<b>Nowtel</b>	0	21
<b>Total</b>	<b>13</b>	<b>130</b>

The main reason for cards not working given by the automated call systems was that there was money owed to the card supplier. This affected ten cards (from Cobra, Global Tel, iPhone, Power and Superhero). Mystery shoppers contacted the customer services helplines in an attempt to resolve the issue of non-working cards. In all cases<sup>17</sup>, representatives clarified that the cards did not work because of debts owed to the company by card vendors

<sup>17</sup> 5 calls were made, one to each brand of non working card

(the outlet where the card had been purchased) and that they were unable to resolve the issue. Instead the representative directed the caller to the vendor to get a refund.

In other cases (IDT and Tesco), calls were not connected but money was deducted or the card did not allow calls to be made. In these cases, contacting customer services resulted in a refund of credit onto the card balance.

### **4.3 Performance against advertised minutes<sup>18</sup>**

Overall advertised minutes (obtained from posters, websites and leaflets) were higher than activated minutes. On average activated minutes were 73% of advertised minutes, but this was not uniform across the brands and companies (detailed information is given in tables 14 and 15).

iCard and Lycatel and their cards, Cobra, Global Tel, Magic, Power and Superhero gave between a quarter and three quarters of activated minutes compared to the advertised minutes for those cards. In contrast, of the other brands, eight accurately reflected advertised minutes. IDT Crazy gave much higher activated minutes compared to advertised minutes-this is likely to be due to the advertised minutes not reflecting “free” additional credit available on their cards.

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<sup>18</sup> For this section, only calls where there were the number of minutes that could be expected was advertised have been included

Table 14. Comparison of advertised minutes and activated minutes by company

<b>Company</b>	<b>Advertised minutes</b>	<b>Activated minutes</b>	<b>% of activated minutes as proportion of advertised minutes<sup>19</sup></b>
<b>IDT</b>	703	1,723	245%
<b>Tesco</b>	982	1,083	110%
<b>The Post Office</b>	949	949	100%
<b>Nobel</b>	5,881	5,905	100%
<b>Story</b>	1,675	1,653	99%
<b>Connect</b>	858	830	97%
<b>iCard</b>	9,389	6,567	70%
<b>Lycatel</b>	33,769	21,244	63%
<b>Nowtel<sup>20</sup></b>	7,552	-	-
<b>Total</b>	<b>61,758</b>	<b>45,202</b>	<b>73%</b>

<sup>19</sup> Over all card brands.

<sup>20</sup> Talk Pakistan did not give an activated minutes balance so all Nowtel activated minutes are excluded

Table 15. Comparison of advertised minutes and activated minutes by brand

<b>Brand (Company)</b>	<b>Advertised minutes</b>	<b>Activated minutes</b>	<b>% of activate minutes as proportion of advertised minutes</b>
<b>IDT Crazy</b> (IDT)	703	1,723	245%
<b>Tesco</b> (Tesco)	982	1,083	110%
<b>Story Asia</b> (Story)	1,115	1,133	102%
<b>The Post Office</b> (The Post Office)	949	949	100%
<b>Call India</b> (Nobel)	869	869	100%
<b>Hello USA</b> (Nobel)	5,012	5,036	100%
<b>iPhone</b> (iCard)	3,076	3,073	100%
<b>Connect</b> (Connect)	858	830	97%
<b>Story Africa</b> (Story)	560	520	93%
<b>Talk Home</b> (Nowtel)	5,800	5,248	90%
<b>Global Tel</b> (Lycatel)	10,576	7,999	76%
<b>Superhero</b> (Lycatel)	8,918	6,606	74%
<b>Magic</b> (iCard)	6,313	3,494	55%
<b>Cobra</b> (Lycatel)	11,020	5,766	52%
<b>Power</b> (Lycatel)	3,255	873	27%
<b>Total</b>	<b>61,758</b>	<b>45,202</b>	<b>73%</b>

Overall actual minutes were 28% of advertised minutes and again performance varied significantly between companies and brands (tables 16 and 17). Three companies (iCard, Lycatel, Nowtel) provided a quarter or less of the minutes promised in advertising. The number of actual minutes provided by Connect, The Post Office and Tesco generally matched advertising claims. IDT Crazy exceeded advertised claims (again this is likely to be down to the application of “free” credit not shown on the advertising).

Table 16. Comparison of advertised minutes and actual minutes by company

<b>Company</b>	<b>Advertised minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as proportion of advertised minutes</b>
<b>IDT</b>	703	896	127%
<b>The Post Office</b>	949	947	100%
<b>Connect</b>	858	817	95%
<b>Tesco</b>	982	922	94%
<b>Nobel</b>	5,881	4,113	70%
<b>Story</b>	1,675	897	54%
<b>Nowtel</b>	7,552	1,984	26%
<b>iCard</b>	9,389	2,239	24%
<b>Lycatel</b>	33,769	4,259	13%
<b>Total</b>	<b>61,758</b>	<b>17,074</b>	<b>28%</b>

Table 17. Comparison of advertised minutes and actual minutes by brand

<b>Brand (Company)</b>	<b>Advertised minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as proportion of advertised minutes</b>
<b>IDT Crazy</b> (IDT)	703	896	127%
<b>The Post Office</b> (The Post Office)	949	947	100%
<b>Connect</b> (Connect)	858	817	95%
<b>Tesco</b> (Tesco)	982	922	94%
<b>Call India</b> (Nobel)	869	673	77%
<b>Hello USA</b> (Nobel)	5,012	3,440	69%
<b>Talk Pakistan</b> (Nowtel)	1,752	1,098	63%
<b>Story Asia</b> (Story)	1,115	603	54%
<b>Story Africa</b> (Story)	560	294	53%
<b>iPhone</b> (iCard)	3,076	1,021	33%
<b>Magic</b> (iCard)	6,313	1,218	19%
<b>Global Tel</b> (Lycatel)	10,576	1,642	16%
<b>Talk Home</b> (Nowtel)	5,800	886	15%
<b>Superhero</b> (Lycatel)	8,918	1,138	13%
<b>Cobra</b> (Lycatel)	11,020	1,258	11%
<b>Power</b> (Lycatel)	3,255	221	7%
<b>Total</b>	<b>61,758</b>	<b>17,074</b>	<b>28%</b>

#### 4.4 Performance against activated minutes<sup>21</sup>

The following comparisons are shown by call scenario as the different scenarios affect the number of minutes a consumer will get from a card.

Although there was a wide variation in the performance of cards in different scenarios and sometimes, wide variation between the same brand of cards in the same scenario, broad

<sup>21</sup> Talk Pakistan did not give activated minutes and is omitted from this comparison

patterns in performance emerge with iCard, Lycatel and Nowtel brands tending to provide substantially fewer actual minutes than activated minutes would suggest.

### Single call scenario

In this scenario cards were exhausted in a single call so should give the closest match between activated minutes and actual minutes because maintenance fees will not apply and connection and termination fees will be applied only once. As noted before, this scenario is often mentioned in advertising or T&Cs as the condition under which the maximum number of minutes can be expected.

Overall there was a relatively low proportion (35%) of actual minutes compared to activated minutes. Actual minutes from Tesco and The Post Office almost matched activated minutes. iCard, Lycatel and Nowtel cards provided less than half of activated minutes (see tables 18 and 19).

Table 18. Comparison of advertised minutes and actual minutes by company- single call

Company	Activated minutes	Number of actual minutes	% of actual minutes as a proportion of activated minutes
<b>The Post Office</b>	258	253	98%
<b>Tesco</b>	291	274	94%
<b>Nobel</b>	87	76	87%
<b>Story</b>	349	207	59%
<b>IDT</b>	246	143	58%
<b>iCard</b>	1,018	402	39%
<b>Nowtel</b>	475	137	29%
<b>Lycatel</b>	5,324	1,305	25%
<b>Total</b>	<b>8,048</b>	<b>2797</b>	<b>35%</b>

Table 19. Comparison of advertised minutes and actual minutes by brand- single call

<b>Brand (Company)</b>	<b>Activated minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as a proportion of activated minutes</b>
<b>The Post Office</b> (The Post Office)	258	253	98%
<b>Tesco</b> (Tesco)	291	274	94%
<b>Call India</b> (Nobel)	87	76	87%
<b>Story Asia</b> (Story)	171	125	73%
<b>Power</b> (Lycatel)	118	79	67%
<b>IDT Crazy</b> (IDT)	246	143	58%
<b>Story Africa</b> (Story)	178	82	46%
<b>Magic</b> (iCard)	511	223	44%
<b>Cobra</b> (Lycatel)	1,219	426	35%
<b>iPhone</b> (iCard)	507	179	35%
<b>Talk Home</b> (Nowtel)	475	137	29%
<b>Global Tel</b> (Lycatel)	138	30	22%
<b>Superhero</b> (Lycatel)	3,849	770	20%
<b>Total</b>	<b>8,048</b>	<b>2797</b>	<b>35%</b>

Although the scenario called for the card to be exhausted in one go, in practice this was not easily achievable as calls were cut off early (i.e. not terminated by either party making or receiving the call) for 14 of the 29 landline to landline calls.

#### **Series of calls in the same day scenario**

This scenario means that maintenance fees (i.e. fees that are deducted periodically from the credit on the cards) will not apply. Again there was a relatively low proportion (46%) of actual minutes compared to activated minutes. Actual minutes from The Post Office matched activated minutes. iCard, Lycatel, Nowtel and Story cards provided less than half of activated

minutes (table 20). Power provided the lowest proportion of actual minutes compared to activated minutes (table 21).

Table 20. Comparison of advertised minutes and actual minutes by company- series of calls in the same day

<b>Company</b>	<b>Activated minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as a proportion of activated minutes</b>
<b>The Post Office</b>	436	447	103%
<b>Nobel</b>	97	83	86%
<b>IDT</b>	4,060	2,968	73%
<b>iCard</b>	1,393	601	43%
<b>Story</b>	26	11	42%
<b>Nowtel</b>	1,282	263	21%
<b>Lycatel</b>	3,436	659	19%
<b>Total</b>	<b>10,730</b>	<b>5,032</b>	<b>46%</b>

Table 21. Comparison of advertised minutes and actual minutes by brand- series of calls in the same day

<b>Brand (Company)</b>	<b>Activated minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as a proportion of activated minutes</b>
<b>The Post Office</b> (The Post Office)	436	447	103%
<b>Call India</b> (Nobel)	97	83	86%
<b>IDT Supergold</b> (IDT)	2,858	2,467	86%
<b>Superhero</b> (Lycatel)	26	20	77%
<b>Magic</b> (iCard)	83	60	72%
<b>IDT Crazy</b> (IDT)	1,202	501	42%
<b>Story Africa</b> (Story)	26	11	42%
<b>iPhone</b> (iCard)	1,310	541	41%
<b>Power</b> (Lycatel)	153	44	29%
<b>Talk Home</b> (Nowtel)	1,282	263	21%
<b>Global Tel</b> (Lycatel)	1,399	279	20%
<b>Cobra</b> (Lycatel)	1,858	316	17%
<b>Total</b>	<b>10,730</b>	<b>5,032</b>	<b>46%</b>

### Series of calls on consecutive days

In this scenario, potentially all types of charges are applicable. Overall there was a relatively low proportion (41%) of actual minutes compared to activated minutes. Although the expectation might be that the ratio of actual to activated minutes would be lower, this was not the case largely due to the higher denomination Hello USA cards (£10 minimum denominations). Hello USA cards could not be exhausted in one day because of the high number of minutes given (minimum of 300 minutes or five hours).

In this scenario, actual minutes from Connect, The Post Office and Talk Home matched activated minutes. Lycatel and Story cards provided less than half of the activated minutes. In particular, Superhero provided the lowest proportion of actual minutes compared to activated minutes.

Table 22. Comparison of advertised minutes and actual minutes by company- series of calls on consecutive days

<b>Company</b>	<b>Activated minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as a proportion of activated minutes</b>
<b>Connect</b>	366	367	100%
<b>Nowtel</b>	600	579	97%
<b>The Post Office</b>	447	432	97%
<b>Tesco</b>	50	44	88%
<b>IDT</b>	986	744	75%
<b>Nobel</b>	3,608	2,528	70%
<b>Story</b>	862	417	48%
<b>Lycatel</b>	11,436	2,348	21%
<b>Total</b>	<b>18,355</b>	<b>7,459</b>	<b>41%</b>

Table 23. Comparison of advertised minutes and actual minutes by brand- series of calls on consecutive days

<b>Brand (Company)</b>	<b>Activated minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as a proportion of activated minutes</b>
<b>Connect</b> (Connect)	366	367	100%
<b>The Post Office</b> (The Post Office)	447	432	97%
<b>Talk Home</b> (Nowtel)	600	579	97%
<b>Tesco</b> (Tesco)	50	44	88%
<b>IDT Crazy</b> (IDT)	986	744	75%
<b>Hello USA</b> (Nobel)	3,608	2,528	70%
<b>Story Asia</b> (Story)	862	417	48%
<b>Cobra</b> (Lycatel)	1,558	471	30%
<b>Power</b> (Lycatel)	3,646	824	23%
<b>Global Tel</b> (Lycatel)	4,291	908	21%
<b>Superhero</b> (Lycatel)	1,941	145	7%
<b>Total</b>	<b>18,355</b>	<b>7,459</b>	<b>41%</b>

### **Calls made over a number of days including dormant periods**

This scenario will reflect how some consumers make use of their cards. Overall, this scenario gave the lowest proportion of actual minutes compared to activated minutes (32%). Actual minutes from Connect and The Post Office matched activated minutes. iCard, Lycatel and Nowtel cards provided less than half of activated minutes. Power provided the lowest proportion of actual minutes compared to activated minutes

Table 24. Comparison of advertised minutes and actual minutes by company- calls made over a number of days including dormant periods

<b>Company</b>	<b>Activated minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as a proportion of activated minutes</b>
<b>The Post Office</b>	332	325	98%
<b>Connect</b>	464	450	97%
<b>Tesco</b>	742	604	81%
<b>Nobel</b>	2,731	1,963	72%
<b>Story</b>	416	262	63%
<b>iCard</b>	4,156	1,236	30%
<b>Nowtel</b>	4,899	1,173	24%
<b>Lycatel</b>	15,502	3,267	21%
<b>Total</b>	<b>29,242</b>	<b>9,280</b>	<b>32%</b>

Table 25. Comparison of advertised minutes and actual minutes by brand- calls made over a number of days including dormant periods

<b>Brand (Company)</b>	<b>Activated minutes</b>	<b>Number of actual minutes</b>	<b>% of actual minutes as a proportion of activated minutes</b>
<b>The Post Office</b> (The Post Office)	332	325	98%
<b>Connect</b> (Connect)	464	450	97%
<b>Call India</b> (Nobel)	1,303	1,051	81%
<b>Tesco</b> (Tesco)	742	604	81%
<b>Hello USA</b> (Nobel)	1,428	912	64%
<b>Story Africa</b> (Story)	316	201	64%
<b>Story Asia</b> (Story)	100	61	61%
<b>Magic</b> (iCard)	2,900	935	32%
<b>Power</b> (Lycatel)	3,160	827	26%
<b>iPhone</b> (iCard)	1,256	301	24%
<b>Talk Home</b> (Nowtel)	4,899	1,173	24%
<b>Superhero</b> (Lycatel)	4,805	1,003	21%
<b>Global Tel</b> (Lycatel)	2,385	485	20%
<b>Cobra</b> (Lycatel)	5,152	952	18%
<b>Total</b>	<b>29,242</b>	<b>9,280</b>	<b>32%</b>

#### 4.5 Prematurely cut off calls

Overall around one in four landline to landline calls<sup>22</sup> were cut off prematurely (i.e. not terminated by either party on the call). Premature termination rates varied between scenarios with the single call scenario having the highest levels of early cut off (table 26).

<sup>22</sup> Landline to landline calls give a like for like comparison as calls involving mobiles have a higher premature termination rate (39%) because of reliance on mobile reception (equivalent data for mobiles is available in the annex)

Table 26. Prematurely cut of landline to landline calls by scenario

	<b>Number of calls</b>	<b>Number Cut off</b>	<b>% of cut off calls</b>
<b>Single Call</b>	29	14	48%
<b>Series of calls in the same day</b>	54	9	17%
<b>Series of calls made on consecutive days</b>	112	19	17%
<b>Calls made over a number of days with dormant periods</b>	126	32	25%
<b>Total</b>	<b>321</b>	<b>74</b>	<b>23%</b>

The premature termination rate varied between brands and companies, with Lycatel and Story cards having on average a one in three chance of early termination (and their brands Power and Story Africa having much higher termination rates of 61% and 50% respectively). iCard, IDT and Tesco had relatively low levels of early termination.

For some brands, these calls will still be subject to a termination fee (Cobra, Global Tel, IDT Crazy, iPhone, Magic, Power, Superhero and Talk Home) and an additional connection fee to redial and continue the call (Cobra, Global Tel, IDT Crazy, Power, Story Africa, Story Asia, Superhero, Talk Home and Tesco).

Table 27. Prematurely cut of landline to landline calls by company

<b>Company</b>	<b>Number of calls</b>	<b>Number Cut off</b>	<b>% of cut off calls</b>
<b>Story</b>	8	3	38%
<b>Lycatel</b>	103	37	36%
<b>Nowtel</b>	57	12	21%
<b>The Post Office</b>	27	5	19%
<b>Connect</b>	23	4	17%
<b>Nobel</b>	43	7	16%
<b>iCard</b>	18	2	11%
<b>IDT</b>	37	4	11%
<b>Tesco</b>	5	0	0%
<b>Total</b>	<b>321</b>	<b>74</b>	<b>23%</b>

Table 28. Prematurely cut of landline to landline calls by brand

<b>Brand (Company)</b>	<b>Number of calls</b>	<b>Number Cut off</b>	<b>% of cut off calls</b>
<b>Power</b> (Lycatel)	18	11	61%
<b>Story Africa</b> (Story)	4	2	50%
<b>Superhero</b> (Lycatel)	34	11	32%
<b>Global Tel</b> (Lycatel)	30	9	30%
<b>Cobra</b> (Lycatel)	21	6	29%
<b>Story Asia</b> (Story)	4	1	25%
<b>Hello USA</b> (Nobel)	31	7	23%
<b>Talk Pakistan</b> (Nowtel)	27	6	22%
<b>IDT Supergold</b> (IDT)	19	4	21%
<b>Talk Home</b> (Nowtel)	30	6	20%
<b>The Post Office</b> (The Post Office)	27	5	19%
<b>iPhone</b> (iCard)	11	2	18%
<b>Connect</b> (Connect)	23	4	17%
<b>Tesco</b> (Tesco)	5	0	0%
<b>Magic</b> (iCard)	7	0	0%
<b>Call India</b> (Nobel)	12	0	0%
<b>IDT Crazy</b> (IDT)	18	0	0%
<b>Total</b>	<b>321</b>	<b>74</b>	<b>23%</b>

#### 4.6 Calls with poor call quality

Overall around one in ten landline to landline calls<sup>23</sup> were of poor quality (as defined by either the caller or receiver). Problems reported included interference, crackling lines, other

<sup>23</sup> Landline to landline calls give a like for like comparison as calls involving mobiles are more have problems with quality (18%) because of reliance on mobile reception (equivalent data for mobiles is available in the annex)

noises e.g. beeping (unrelated to warnings about low credit), delays in speaking/hearing, low volume.

About one in five calls using Connect and Lycatel cards were affected by problems in call quality. Tesco had no calls of low call quality and Nobel and The Post Office had relatively low proportions of calls with low call quality.

Table 29. Calls of poor quality from landline to landline by company

<b>Company</b>	<b>Number of calls</b>	<b>Number calls with poor quality</b>	<b>% of calls of poor quality</b>
<b>Connect</b>	23	5	22%
<b>Lycatel</b>	103	18	17%
<b>Story</b>	8	1	13%
<b>iCard</b>	18	2	11%
<b>Nowtel</b>	57	5	9%
<b>IDT</b>	37	3	8%
<b>The Post Office</b>	27	1	4%
<b>Nobel</b>	43	1	2%
<b>Tesco</b>	5	0	0%
<b>Total</b>	<b>321</b>	<b>36</b>	<b>11%</b>

Table 30. Calls of poor quality from landline to landline by brand

<b>Brand (Company)</b>	<b>Number of calls</b>	<b>Number calls with poor quality</b>	<b>% of calls of poor quality</b>
<b>Cobra</b> (Lycatel)	21	7	33%
<b>Story Asia</b> (Story)	4	1	25%
<b>Power</b> (Lycatel)	18	4	22%
<b>Connect</b> (Connect)	23	5	22%
<b>iPhone</b> (iCard)	11	2	18%
<b>Global Tel</b> (Lycatel)	30	4	13%
<b>IDT Supergold</b> (IDT)	19	2	11%
<b>Talk Home</b> (Nowtel)	30	3	10%
<b>Superhero</b> (Lycatel)	34	3	9%
<b>Talk Pakistan</b> (Nowtel)	27	2	7%
<b>IDT Crazy</b> (IDT)	18	1	6%
<b>The Post Office</b> (The Post Office)	27	1	4%
<b>Hello USA</b> (Nobel)	31	1	3%
<b>Story Africa</b> (Story)	4	0	0%
<b>Tesco</b> (Tesco)	5	0	0%
<b>Magic</b> (iCard)	7	0	0%
<b>Call India</b> (Nobel)	12	0	0%
<b>Total</b>	<b>321</b>	<b>36</b>	<b>11%</b>

## Section 5

# Benchmarking against other methods of making a similar call

An effective cost per minute rate for each call made using the calling cards was calculated by dividing the actual amount paid for the card (i.e. excluding “free” credit) by the total number of minutes that was obtained using that card. These were then compared to the best rate to the same destination that consumers could expect to receive from indirect access providers (e.g. Planet Talk, Dialwise etc)- services designed to provide low cost overseas calls, where the caller first dials an access number which then connects their call overseas. Comparisons were restricted to services that do not require registration or an account<sup>24</sup>.

Table 31 shows, overall, indirect access calls were most likely to provide cheaper per minute call rates, on average a 4.4p per minute saving. In the 117 completed calls, just seven cards provided a cheaper rate than indirect access services and three cards provided the same rate.

IDT effective rates were most similar to indirect access methods and in some cases provided better rates. Connect’s effective rates were also similar to indirect access methods. Other companies were subject to larger differences in average effective rate and average best rate.

There were also large variations between the effective rate and best rate for certain calls within some companies, for example with one iCard card there was a possible 62p per minute saving by using indirect access but for another iCard card the effective rate was as low as the best indirect access rate.

The difference between the biggest and smallest savings shows the range of effective rates compared to best rate. Connect and IDT Supergold had the smallest ranges meaning that calls made were consistently similar to the best rates available. iCard, Lycatel and Story brands had the largest differences between biggest and smallest savings meaning that there

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<sup>24</sup> Best rates are stated rates from the provider via online comparison sites. It should be noted that the main source of information about indirect access providers is through online channels.

were large differences for different calls, and less of a consistent picture on the value of calls.

Table 31. Comparison of potential saving achieved by using indirect access by card<sup>25</sup>

Company	Average difference using indirect access	Biggest saving using indirect access	Smallest saving using indirect access	Difference between smallest and biggest saving
<b>Story</b>	+9.7p	+39.5p	+0.7p	+40.2p
<b>iCard</b>	+7.0p	+62.0p	+0.0p	+62.0p
<b>The Post Office</b>	+5.8p	+17.7p	-0.5p	+18.2p
<b>Tesco</b>	+4.6p	+11.4p	+2.1p	+13.4p
<b>Lycatel</b>	+4.2p	+39.5p	-4.8p	+44.3p
<b>Nowtel</b>	+3.3p	+17.3p	+0.4p	+17.7p
<b>Nobel</b>	+1.4p	+2.6p	+0.5p	+3.1p
<b>Connect</b>	+1.2p	+2.0p	+0.0p	+2.0p
<b>IDT</b>	-0.4p	+2.0p	-4.6p	+6.6p
<b>Total</b>	<b>+4.4p</b>	<b>+62.0p</b>	<b>-4.8p</b>	<b>+66.8p</b>

<sup>25</sup> Effective cost per minute rate for each call using a calling card was calculated by dividing the actual amount paid for the card (i.e. excluding “free” credit) by the total number of minutes that was obtained using that card. Total number of minutes will be determined by the destination, access number used, whether the destination was a landline or mobile, cost per minute, calling increment and fees applied (e.g. connection fees, termination fees and maintenance fees)

Table 32. Comparison of potential savings achieved by using indirect access by brand

<b>Brand (Company)</b>	<b>Average difference using indirect access</b>	<b>Biggest saving using indirect access</b>	<b>Smallest saving using indirect access</b>	<b>Difference between smallest and biggest saving</b>
<b>iPhone</b> (iCard)	+9.9p	+62.0p	0.0p	+62.0p
<b>Global Tel</b> (Lycatel)	+6.1p	+39.5p	-4.8p	+44.3p
<b>The Post Office</b> (the Post Office)	+5.8p	+17.7p	-0.5p	+18.2p
<b>Superhero</b> (Lycatel)	+4.6p	+15.0p	-0.1p	+15.1p
<b>Talk Pakistan</b> (Nowtel)	+4.6p	+17.3p	+1.0p	+18.3p
<b>Tesco</b> (Tesco)	+4.6p	+11.4p	+2.1p	+13.5p
<b>Story Asia</b> (Story)	+3.3p	+5.7p	+0.7p	+6.4p
<b>Power</b> (Lycatel)	+2.7p	+9.4p	-1.7p	+11.4p
<b>Cobra</b> (Lycatel)	+2.6p	+8.1p	+0.6p	+8.7p
<b>Magic</b> (iCard)	+2.4p	+5.1p	0.0p	+5.1p
<b>Story Africa</b> (Story)	+14.6p	+39.5p	+2.0p	+41.5p
<b>Talk Home</b> (Nowtel)	+1.9p	+5.7p	+0.4p	+6.1p
<b>Hello USA</b> (Nobel)	+1.4p	+2.6p	+0.5p	+3.1p
<b>Connect</b> (Connect)	+1.2p	+2.0p	0.0p	+2.0p
<b>IDT Supergold</b> (IDT)	-0.4p	0.7p	-1.5p	+2.2p
<b>IDT Crazy</b> (IDT)	-0.3p	+2.0p	-4.6p	+6.6p
<b>Total</b>	<b>+4.4p</b>	<b>+62.0p</b>	<b>-4.8p</b>	<b>+66.8p</b>

## Section 6

# Customer service calls

In general, customer services were readily available during office hours (calls made between 9am and 5pm on weekdays) and some were available outside these hours. In just one case were callers unable to reach a customer services representative during office hours and the next time the caller tried, they were able to speak to a representative.

Callers were given various explanations for call charges. These ranged from explanation of the charges, billing increments and T&Cs. In some cases, callers were given information that was either contradictory to information available elsewhere (e.g. a caller to the Talk Pakistan customer services was told that a card was not designed for calls made to India when Talk Pakistan advertising stated it was) or was information given was not mentioned in other channels (e.g. a caller to Lycatel was told that to avoid charges, the calling card should be purchased with a debit or credit card). In four calls (to iCard, Lycatel, Nobel), operatives openly described fees like maintenance, connection and termination fees or taxes as “hidden charges”.

Six of the 29 calls resulted in a full or partial refund of credit to the card.

# Annex

## Annex A - Glossary of terms

<b>Activated Minutes</b>	Number of minutes callers are told by the automated call system they will get when they first call the destination. This represents the maximum number of minutes a caller can expect from the card
<b>Actual Minutes</b>	Number of minutes taken to exhaust the calling card
<b>Advertised Minutes</b>	Number of minutes callers are told they will get to a particular destination in posters, leaflets or online
<b>Basic Call Charges</b>	Cost of call to the destination excluding connection fees and termination fees
<b>Billing Increments</b>	The unit of time that is used to calculate call cost (usually this is per minute)
<b>Connection Fee</b>	A fee applied when the call is answered (this includes voicemail). This can be a flat fee per call or dependent on the length of the call and differs between brands and companies
<b>Effective Rate</b>	The actual cost per minute to a destination based on the amount paid for the card and the actual length of the call
<b>Indirect Access</b>	A method of making cheaper overseas calls where callers (typically) dial a non - geographic access number and then are connected to their destination
<b>Maintenance Fees</b>	A fee (usually daily fee) applied to the card after first use even if the card has not been used that day and differs between brands and companies
<b>Post Call Fees</b>	A fee applied after the call has ended. This can be a flat fee per call or dependent on the length of the call and differs between brands and companies
<b>Termination Fees</b>	A fee applied after the call has ended. This can be a flat fee per call or dependent on the length of the call and differs between brands and companies
<b>Validity Period</b>	The length of time a card is valid after first use

## Annex B - Research Approach

A selection of cards from a number of different providers was purchased both in-store (offline) and online according to availability (not all cards could be purchased both online and offline). Cards were purchased between 26<sup>th</sup> May and 25<sup>th</sup> July 2010.

Table 33. Number of cards purchased per brand and company

Company	Total cards per company	Brand	Number of cards
Connect	4	Connect	4
iCard	14	iPhone	9
		Magic	5
IDT	8	IDT Crazy	6
		IDT Supergold	2
Lycatel	47	Cobra	14
		Global Tel	14
		Power	7
		Superhero	12
Nobel	9	Call India	4
		Hello USA	5
Nowtel	21	Talk Home	10
		Talk Pakistan	11
The Post Office	12	The Post Office	12
Story	8	Story Africa	5
		Story Asia	3
Tesco	7	Tesco	7
<b>Total</b>	<b>130</b>	<b>Total</b>	<b>130</b>

The cards represent a good cross section of companies and brands available on the market between May and July 2010. The denominations that cards were available in were not uniform across the cards (ranging from £1 upwards) with the most common denomination being £5. Seven of the 17 cards were only available in a single denomination (Cobra, Global Tel, Magic, Power, Superhero, Talk Home and Talk Pakistan £5). The remaining cards were available in a choice of denominations: Connect (£1, £5), Tesco (£3, £5, £10), Call India/Hello USA (£10, £20, £40) and the remaining cards (£5, £10, £20). The majority of cards were purchased in £5 denominations reflecting availability in the market.

Table 34. Denominations of cards purchased per brand

	Offline					Total	Online					Total	Grand Total
	£1	£3	£5	£10	£20		£1	£3	£5	£10	£20		
<b>Call India</b> (Nobel)									3	1	4	4	
<b>Cobra</b> (Lycatel)			12			12			2		2	14	
<b>Connect</b> (Connect)	1		3			4						4	
<b>Global Tel</b> (Lycatel)			12			12			2		2	14	
<b>Hello USA</b> (Nobel)									5		5	5	
<b>IDT Crazy</b> (IDT)			1			1			4	1	5	6	
<b>IDT Supergold</b> (IDT)									1	1	2	2	
<b>iPhone</b> (iCard)			6			6			2	1	3	9	
<b>Magic</b> (iCard)									5		5	5	
<b>The Post Office</b> (The Post Office)			3	3	1	7			5		5	12	
<b>Power</b> (Lycatel)			4			4			3		3	7	
<b>Story Africa</b> (Story)									5		5	5	
<b>Story Asia</b> (Story)									3		3	3	
<b>Superhero</b> (Lycatel)			12			12						12	
<b>Talk Home</b> (Nowtel)			8			8			2		2	10	
<b>Talk Pakistan</b> (Nowtel)			8			8			3		3	11	
<b>Tesco</b> (Tesco)		2	3	1	1	7						7	
<b>Total</b>	<b>1</b>	<b>2</b>	<b>72</b>	<b>4</b>	<b>2</b>	<b>81</b>			<b>37</b>	<b>11</b>	<b>1</b>	<b>49</b>	<b>130</b>

Some cards offered “free” credit, whereby the consumer pays a certain amount but receives additional call minutes. In this report, “free” credit is used in calculations where it is appropriate (e.g. calculating effective validity periods) but excluded where it is not (e.g. calculating the effective rate per minute).

Table 35. Free credit

	Denomination	Free credit	Total
<b>Cobra</b> (Lycatel)	£5	£5	£10
<b>Global Tel</b> (Lycatel)	£5	£2.50	£7.50
<b>IDT Crazy</b> (IDT)	£5, £10, £20	Same as amount paid e.g. £5 card has £5 free	Double the amount paid
<b>Power</b> (Lycatel)	£5	£2.75	£7.75

The Post Office and Tesco both ran promotions where under certain circumstances (e.g. after certain World Cup matches to specified destinations or on some weekend days to specified destinations) calls could be made without being credit deducted. Calls were not made under these promotional conditions so comparisons between brands are analogous.

### **In-store purchases**

Cards were purchased in a total of 21 different types of outlet across Greater London. Cards of the same brand and denomination were not purchased in the same area to minimise the probability that cards were from the same batch (in case of problems from a single batch of cards).

Table 36. Outlet from which cards were purchased

	Grocery	Internet cafe	Kiosk	Newsagent	Off Licence	Post Office	Supermarket	Other	Total
<b>Cobra</b> (Lycatel)				8	2		1	1	12
<b>Connect</b> (Connect)		1	1					2	4
<b>Global Tel</b> (Lycatel)	4	2	1	1	1		2	1	12
<b>IDT Crazy</b> (IDT)	1								1
<b>iPhone</b> (iCard)	1	2		2				1	6
<b>The Post Office</b> (The Post Office)						7			7
<b>Power</b> (Lycatel)	1			2			1		4
<b>Superhero</b> (Lycatel)	7	1	2	1	1				12
<b>Talk Home</b> (Nowtel)	4			4					8
<b>Talk Pakistan</b> (Nowtel)	3	1	3	1					8
<b>Tesco</b> (Tesco)							7		7
<b>Total</b>	<b>20</b>	<b>6</b>	<b>8</b>	<b>19</b>	<b>4</b>	<b>7</b>	<b>13</b>	<b>5</b>	<b>81</b>

Table 37. Areas where cards were purchased

North	East	South	West
Archway	Barking/Dagenham	Brixton	Ealing
Barnet	Hackney	Croydon	Hammersmith
Enfield	Leyton	Crystal Palace	Hounslow
Haringey	Stratford	Lewisham	Ruislip
Highbury	Whitechapel	Streatham	Uxbridge
Kentish Town			

Where it would not lead to confrontation, shoppers took photographs of the placement of posters and where available took copies of leaflets for analysis. These were supplemented by copies of posters available online. Cards were collated for calling centrally.

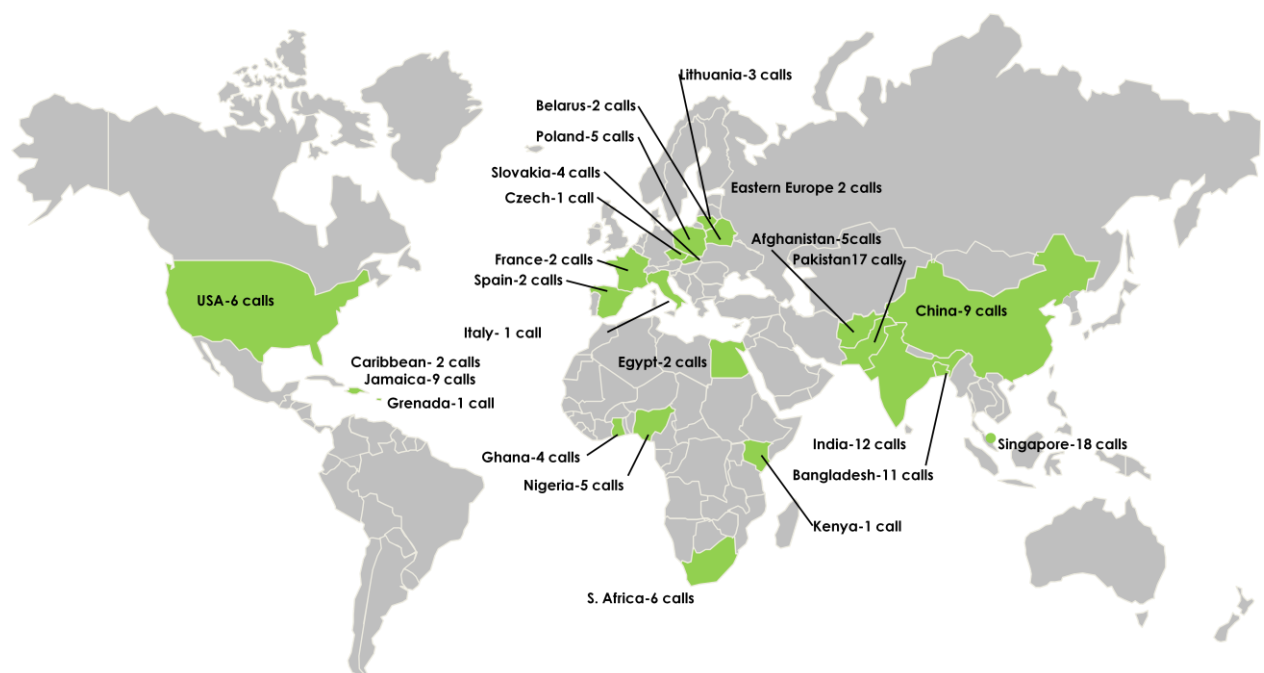
### Online purchases

Online purchases were made from the relevant companies' websites. Shoppers used personal email addresses to make purchases. Shoppers purchased no more than one card from each website. Emails containing the PIN numbers were collated ready for calling and analysis.

### Call methodology

Calls were made to exhaust cards from Synovate's call centre in London either using company "pay as you go" mobiles or via the in-house call centre, thereby, allowing full control of calls and monitoring of call length. Calls were made to overseas friends and families and particularly for longer calls, to phone lines in other Synovate offices. Each call was monitored live at all times by a supervisor and made between 2nd June and 30th July.

In order to test the experience of calling cards to different destinations, calls were made to 24 different countries across Europe, Middle East, Africa, Asia and Americas.



Calls were made to and from a mixture of landlines and mobiles in order to assess all combinations of calls that consumers are likely to make. This meant it was possible to measure the rate of cut off calls and poor quality calls for calls involving mobiles and also allowed assessment of the costs of calls to overseas mobiles. Calls were also made to using

the different types to access numbers (e.g. Freephone number, 0845 number, geographical numbers) available to consumers.

Table 38. How calls were made

<b>Brand (Company)</b>	<b>Landline to Landline</b>	<b>Landline to mobile</b>	<b>Mobile to Landline</b>	<b>Mobile to Mobile</b>	<b>Total</b>
<b>Call India</b> (Nobel)	2	2			<b>4</b>
<b>Cobra</b> (Lycatel)	11	2	1		<b>14</b>
<b>Connect</b> (Connect)	4				<b>4</b>
<b>Global Tel</b> (Lycatel)	9	3	1	1	<b>14</b>
<b>Hello USA</b> (Nobel)	5				<b>5</b>
<b>IDT Crazy</b> (IDT)	4	1		1	<b>6</b>
<b>IDT Supergold</b> (IDT)	1	1			<b>2</b>
<b>iPhone</b> (iCard)	6	3			<b>9</b>
<b>Magic</b> (iCard)	3	2			<b>5</b>
<b>The Post Office</b> (The Post Office)	8	3	1		<b>12</b>
<b>Power</b> (Lycatel)	4		1	2	<b>7</b>
<b>Story Africa</b> (Story)	3	1		1	<b>5</b>
<b>Story Asia</b> (Story)	2	1			<b>3</b>
<b>Superhero</b> (Lycatel)	9		2	1	<b>12</b>
<b>Talk Home</b> (Nowtel)	6	1	3		<b>10</b>
<b>Talk Pakistan</b> (Nowtel)	7	3	1		<b>11</b>
<b>Tesco</b> (Tesco)	3	2	1	1	<b>7</b>
<b>Total</b>	<b>87</b>	<b>25</b>	<b>11</b>	<b>7</b>	<b>130</b>

Table 39. Access number used for making calls

<b>Brand (Company)</b>	<b>0800 (freephone)</b>	<b>0845, 0844 (local rate)</b>	<b>Geographical number (e.g. 0207, 0121 etc)</b>	<b>Grand Total</b>
<b>Call India</b> (Nobel)	1	1	2	4
<b>Cobra</b> (Lycatel)	4	6	4	14
<b>Connect</b> (Connect)	2	2	0	4
<b>Global Tel</b> (Lycatel)	4	5	5	14
<b>Hello USA</b> (Nobel)	2	1	2	5
<b>IDT Crazy</b> (IDT)	4	0	2	6
<b>IDT Supergold</b> (IDT)	0	1	1	2
<b>iPhone</b> (iCard)	3	4	2	9
<b>Magic</b> (iCard)	0	3	2	5
<b>The Post Office</b> (The Post Office)	8	0	4	12
<b>Power</b> (Lycatel)	2	5	0	7
<b>Story Africa</b> (Story)	2	2	1	5
<b>Story Asia</b> (Story)	0	1	2	3
<b>Superhero</b> (Lycatel)	3	5	4	12
<b>Talk Home</b> (Nowtel)	4	4	2	10
<b>Talk Pakistan</b> (Nowtel)	5	2	4	11
<b>Tesco</b> (Tesco)	1	2	4	7
<b>Total</b>	<b>45</b>	<b>44</b>	<b>41</b>	<b>130</b>

To assess the performance of cards, calls were made using a number of scenarios, reflecting possible ways of exhausting cards.

Table 40. Scenarios used to make calls

<b>Brand (Company)</b>	<b>Single call</b>	<b>Series of calls on the same day</b>	<b>Calls on consecutive days</b>	<b>Calls made over a number of days with dormant periods</b>	<b>Total</b>
<b>Call India</b> (Nobel)	1	1		2	4
<b>Cobra</b> (Lycatel)	4	3	2	5	14
<b>Connect</b> (Connect)			2	2	4
<b>Global Tel</b> (Lycatel)	1	4	6	3	14
<b>Hello USA</b> (Nobel)			4	1	5
<b>IDT Crazy</b> (IDT)	1	2	3		6
<b>IDT Supergold</b> (IDT)		2			2
<b>iPhone</b> (iCard)	2	3	1	3	9
<b>Magic</b> (iCard)	3	1		1	5
<b>The Post Office</b> (The Post Office)	2	3	4	3	12
<b>Power</b> (Lycatel)	1	1	3	2	7
<b>Story Africa</b> (Story)	2	1		2	5
<b>Story Asia</b> (Story)	1		1	1	3
<b>Superhero</b> (Lycatel)	4	2	2	4	12
<b>Talk Home</b> (Nowtel)	2	3	1	4	10
<b>Talk Pakistan</b> (Nowtel)	2	3	3	3	11
<b>Tesco</b> (Tesco)	4		1	2	7
<b>Total</b>	<b>30</b>	<b>29</b>	<b>33</b>	<b>38</b>	<b>130</b>

### **Benchmarking against other methods of making a similar call**

A comparison against indirect access methods was made. First the effective cost per minute was calculated by dividing the cost of the card (i.e. excluding “free” credit) by the total number of minutes that was obtained using that calling card. This was then compared to the indirect access provider rate for making the same call (i.e. a comparison to the landline/mobile cost for that country). The comparison was made using one of the many overseas calls comparison websites:

<http://callchecker.moneysavingexpert.com/intcallchecker/>

This website was chosen as it is easily accessible to the public (one of the first links that comes up in a Google search under “cheap international calls”) and the website does not receive commission from and indirect access providers. The website states: “This free, non-commercial CallChecker provides a daily list of the cheapest way to call a landline or mobile in any country”.

### **Customer services calls**

Two sets of customer services calls were made. A series of seven calls were made to customer services of brands whose cards were not working. A series of 29 calls were made to customer services to discuss charges and, where applicable, discrepancies between activated minutes and actual minutes (at least one call to each brand).

## Annex C – evaluation forms

### In store Purchases

Mystery Shopper Unique ID Code: .....
Mystery Shopper Name: .....
Date of Shop: .....
Start Time of Shop: .....
End time of Shop: .....

Q1. Circle the area where you bought the card.

Archway	1	Haringey	11
Barnet	2	Highbury	12
Barking / Dagenham	3	Hounslow	13
Brixton	4	Lewisham	14
Croydon	5	Leyton	15
Crystal Palace	6	Ruislip	16
Ealing	7	Stratford	17
Enfield	8	Streatham	18
Hackney	9	Uxbridge	19
Hammersmith	10	Whitechapel	20
		Kentish Town	21

Q2. Circle the type of outlet where you bought the card.

Supermarket / mini-market	1
Newsagent	2
Grocery	3
Internet café	4
Post Office (inc post offices in other shops)	5
Kiosks	6
Other independent _____	7

Q3. Write in the name and address of the outlet where you bought the card.

Name of outlet:
Address of outlet:

Q4. Circle the brand of card you bought.

Call India	1	Post Office	10
Cobra	2	Power	11
Connect (Valuecall)	3	Story Africa	12
Global Tel	4	Story Asia	13
Hello USA	5	Superhero	14
IDT Supergold £	6	Talk Home	15
IDT Crazy	7	Talk Pakistan	16
iPhone	8	Tesco	17
Magic	9		

Q5. Circle the value of the card you bought.

£1	1
£5	2
£10	3
£20	4
£3	7

Q6. Does the card you bought have any 'free' additional credit?

Yes	1
No	2

**IF 'YES' CIRCLED AT Q6, COMPLETE Q7. IF 'NO' CIRCLED AT Q6, SKIP TO Q8.**

Q7. Write (clearly in pounds and pence) in the boxes below how much 'free' additional credit the card you bought is advertised as having?

£	p

Q8a. What information and/or advertising was available about the exact calling card in the outlet you bought it in. Note: this question must be answered about the exact card you were specified to purchase at this location.

Q8b. What information and/or advertising was available about calling cards in general in the outlet you bought it in.

**CIRCLE ALL OF THE CODES THAT APPLY**

	Q8a	Q8b
Leaflet	1	1
Poster	2	2
Other SPECIFY _____	3	3
No information or advertising available	4	4

**IF 'NO INFORMATION OR ADVERTISING AVAILABLE' CIRCLED AT Q8, COMPLETE Q9 - Q11 AS RELEVANT. IF 'NO INFORMATION OR ADVERTISING AVAILABLE' NOT CIRCLED AT Q8, SKIP TO NOTE BEFORE Q12.**

Q9. Was the salesperson able to verbally provide any information about the calling card you bought?

Yes	1
No	2

Q10. Was the salesperson able to verbally provide any information about the terms and conditions of the calling card you bought?

Yes	1
No	2

**IF 'YES' CIRCLED AT Q9 OR Q10, COMPLETE Q11. OTHERWISE SKIP TO NOTE BEFORE Q12.**

Q11. Write in the box below the information the salesperson provided about the calling card you bought.

**NOW SKIP TO Q24.**

**IF 'LEAFLET' CIRCLED AT Q8, COMPLETE Q12 – Q16 AS RELEVANT. IF 'LEAFLET' NOT CIRCLED AT Q8, SKIP TO NOTE BEFORE Q17.**

Q12. Where were the leaflets situated in the outlet?

On the sales counter	1
Behind the sales counter	2
Other SPECIFY _____	3

Q13. How easy was it for you to find the leaflets?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

Q14. Record below whether you were able to pick up a copy of the leaflet and bring it into the office. (Mark leaflet with unique ID code of this shop)

Yes	1
No	2

**IF 'NO' CIRCLED AT Q14, COMPLETE Q15. IF 'YES' CIRCLED AT Q14, SKIP TO Q16.**

Q15. Write in the box below why you were not able to pick up a copy of the leaflet and bring it into the office?.

**IF 'YES' CIRCLED AT Q14, COMPLETE Q16. IF 'NO' CIRCLED AT Q14, SKIP TO Q17.**

Q16. Did you have to ask the salesperson for a copy of the leaflet or were they freely available to pick up without asking?

Had to ask salesperson	1
Freely available to pick up without asking	2

**IF 'POSTER' CIRCLED AT Q8, COMPLETE Q17 – Q22 AS RELEVANT. IF 'POSTER' NOT CIRCLED AT Q8, SKIP TO Q23.**

Q17. Where was the poster situated in the outlet?

In a window or door facing out and in a position where anyone could read it	1
In a window or door facing out but not in a position where anyone could read it	2
Inside the outlet and in a position where anyone could read it	3
Inside the outlet but not in a position where anyone could read it	4
Other SPECIFY _____	5

Q18. How easy was it for you to find the poster?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

Q19. Were the card's Terms & Conditions visible on the poster?

Yes	1
No	2

**IF 'YES' CIRCLED AT Q19, COMPLETE Q20a-c & Q21. IF 'NO' CIRCLED AT Q19, SKIP TO Q22.**

Q20a. Could you read the card's Terms and Conditions on the poster?

Yes	1
No	2

Q20b. How easy was it for you to read the card's Terms & Conditions on the poster?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

Q20c. Roughly what proportion of the poster did the Terms & Conditions take up?

Less than 10%	1
10-25%	2
More than 25% (a quarter of the poster)	3

Q21. Record below the date the Terms & Conditions were valid until if this information was available. Use the following convention Day/Month/Year e.g. 25/12/10 = 25<sup>th</sup> December 2010.

Record Date _____	1
No date indicated	2

Q22. Record below whether you were able to pick up a copy or take a photograph of the poster and bring it into the office. (Mark photograph or copy with unique ID code of this shop)

I picked up a copy	1
I took a photograph	2
Neither of these things	3

**IF 'NEITHER OF THESE THINGS' CIRCLED AT Q22, COMPLETE Q23a-b. IF 'NEITHER OF THESE THINGS' CIRCLED AT Q22, SKIP TO Q24.**

Q23a. Write in the box below why you were not able to pick up a copy or take a photograph of the leaflet and bring it into the office?

Q23b. Did the poster have any of the following?

Number of minutes you get	1
The call rates that applied to the card	2
Customer service number	3
Access numbers (the phone number you dial to use the card)	4
Promotional information (e.g. free calls etc)	5
Other information (please specify)	6

**ALL TO COMPLETE Q24.**

Q24. Record anything else you feel is of relevance to your experience of getting this card in this outlet that we have not covered already in the box below. For example, anything the salesperson might have said about the card or others or any other observations you have about the card itself.

**ENSURE THAT YOU KEEP THE CARD PURCHASED TOGETHER WITH THIS COMPLETED EVALUTATION FORM AND ANY PHOTOGRAPHS, LEAFLETS OR POSTERS.**

**Q25 scratch off the panel to reveal the pin. Write in PIN**

\_\_\_\_\_

I hereby certify that I have conducted the interview in accordance with the MRS code of conduct.

**Signature:** \_\_\_\_\_

## Online Purchases

Mystery Shopper Unique ID Code: .....
Mystery Shopper Name: .....
Date of Shop: .....
Start Time of Shop: .....
End time of Shop: .....

Q1. Circle which website you bought the card from.

<a href="http://www.icardtelecom.com/callingcards.aspx">www.icardtelecom.com/callingcards.aspx</a>	1
<a href="http://www.idtcalls.com/uk">www.idtcalls.com/uk</a>	2
<a href="http://www.lycatel.com">www.lycatel.com</a>	3
<a href="http://www.nobelcom.co.uk">www.nobelcom.co.uk</a>	4
<a href="http://www.nowtel.co.uk">www.nowtel.co.uk</a>	5
<a href="http://www.postoffice.co.uk">www.postoffice.co.uk</a>	6
<a href="http://www.storytelecom.com">www.storytelecom.com</a>	7

Q2. Circle the brand of card you bought.

Call India	1	Post Office	10
Cobra	2	Power	11
		Story Africa	12
Global Tel	4	Story Asia	13
Hello USA	5	Superhero	14
IDT Supergold £	6	Talk Home	15
IDT Crazy	7	Talk Pakistan	16
iPhone	8		
Magic	9		

Q3. Circle the value of the card you bought.

£1	1
£5	2
£10	3
£20	4

Q4. Does the card you bought have any 'free' additional credit?

Yes	1
No	2

**IF 'YES' CIRCLED AT Q4, COMPLETE Q5. IF 'NO' CIRCLED AT Q4, SKIP TO Q6.**

Q5. Write (clearly in pounds and pence) in the boxes below how much 'free' additional credit the card you bought advertises that it has?

£	p

**IF 'YES' CIRCLED AT Q4, COMPLETE Q5. IF 'NO' CIRCLED AT Q4, SKIP TO Q6.**

Q6. How much were you charged in total for buying the card?

£	p

Q7. Write down in the box below why the amount you paid in total for the card was different from the advertised price. If not reason is given for this, just write 'No Reason Provided'.

--

Q8. Which of the following things were you able to find on the website?

**CIRCLE ALL OF THE CODES THAT APPLY**

Number of minutes to expect from the card	1
The call rates that apply to the card for the destination you are calling	2
Terms & Conditions that apply to the card you bought	3
Customer service phone number	4
Customer services email address	5
Access numbers (the phone number you dial to use the card)	6
Promotional information (e.g. free calls etc)	7
Could not find any information	8

Q9. And please make a note in the box below of any other information about the card or the card provider that you found out whilst buying the card.

**IF 'Number of minutes to expect from the card' CIRCLED AT Q8, COMPLETE Q10a-b. OTHERWISE SKIP TO NOTE BEFORE Q11a.**

Q10a. Please get a screen grab of this information (the number of minutes to expect from the card).

Q10b. How easy was it to find this information?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

**IF 'Terms & Conditions of the card you bought' CIRCLED AT Q8, COMPLETE Q11a-e. OTHERWISE SKIP TO Q12**

Q11a Please get a screen grab of this information as it appears on the screen, i.e. do not attempt to enlarge the font by cutting and pasting into another format (the rates that apply to the card for the destination you are calling)

Q11b. How easy was it to find this information?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

Q11c. How easy was it to understand this information, (before making any adjustments to screen)?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

Q11d. Now try to adjust the terms and conditions to make them more readable. What adjustments could you make?

Changed the font	1
Changed the size of the window	2
Zoomed in	3
Other specify	4
_____	
Could not make any adjustments	5

Q11e. Please get a screen grab of this information after you have made any adjustments to make the information understandable.

Q11f. How easy was it to understand this information, after any adjustments to screen?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

**IF 'Terms & Conditions that apply to the card you bought' CIRCLED AT Q8,  
COMPLETE Q12a-e.  
OTHERWISE SKIP TO Q13 .**

Q12a. From the link to the website at Q1, please take screenshots of each stage you took to find the Terms & Conditions.

Q12b. Record how many clicks it took you to find the Terms & Conditions after you were on the original website page?

--	--

Q12e. How easy to understand are the Terms and Conditions?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

Q12f. Were these terms & conditions:

Specific to the card you bought	1
General terms and conditions with sub-sections relating to the card you bought	2
Non-specific terms and conditions	3

Q12g. Record below the date the Terms & Conditions were valid until if this information was available. Use the following convention Day/Month/Year e.g. 25/12/10 = 25<sup>th</sup> December 2010.

Record Date _____	1
No date indicated	2

**Q13-Q17 TO BE COMPLETED FOR ALL SHOPS.**

Q13. How were you told you would receive the card?

By post	1
By email	2
By text	3
Other SPECIFY _____	4

Q14. How did you receive your card/details?

By post	1
By email	2
By text	3
Other SPECIFY _____	4

Q15. How long did it take you to receive your card?

Within 5 minutes of buying the card	1
Between 5-30 minutes of buying the card	2
Between 30-60 minutes of buying the card	3
The same day as buying the card	4
1-2 days of buying the card	5
3-5 days of buying the card	6
Longer (please specify)	7

Q16. What information, if any, did you receive with the calling card?

**PLEASE CIRCLE ALL THAT APPLY**

Price guide of call costs to different destinations	1
Copy of terms and conditions	2
Information regarding the right to cancel the order	3
The price paid including all taxes	4
Customer advice number	5
Customer advice email	6
Advice on how to use the card	7
Promotional information about other services	8
Anything else (please specify)	9

Q17. Record anything else you feel is of relevance to your experience of getting this card that we have not covered already in the box below.

**ENSURE THAT YOU KEEP THE CARD (OR EMAIL OR TRANSCRIPT OF THE TEXT) PURCHASED TOGETHER WITH THIS COMPLETED EVALUTATION FORM AND ANY SCREENSHOTS.**

**Q18 Write in PIN number**

I hereby certify that I have conducted the interview in accordance with the MRS code of conduct.

**Signature:** \_\_\_\_\_

**Call**

Telephone number calling:
Mystery Shopper Unique ID Code: .....
Mystery Shopper Name: .....
Date of Shop: .....
PIN of the card used:.....
Scenario no.....
Telephone number (access number).....

Q1a. Circle the brand of card you are calling about.

Call India	1	Post Office	10
Cobra	2	Power	11
Connect (Valuecall)	3	Story Africa	12
Global Tel	4	Story Asia	13
Hello USA	5	Superhero	14
IDT Supergold £	6	Talk Home	15
IDT Crazy	7	Talk Pakistan	16
iPhone	8	Tesco	17
Magic	9		

Q1b. What is the face value of the card excluding free credit (refer to quota sheet)?

£1	1
£5	2
£10	3
£20	4
£3	7

Q2. What is the type of access number you are calling (refer to quota sheet)?

0800 (freephone)	1
0845, 0844 (local rate)	2
Geographical number (e.g. 0207, 0121 etc)	3
National rate (0870)	4
Mobile access number	5

Q3. What are you using to make this call (refer to quota sheet)?

Landline	1
Mobile phone	2

IF MOBILE, NOTE THE OPENING CREDIT OF THE PAY AS YOU GO MOBILE PHONE YOU ARE USING

£ PENCE

--	--

**ALL**

RECORD START TIME OF CALL

HOURS MINUTES SECONDS

--	--	--

Q4. Which country are you calling?

--

Q5. Are you calling a landline or mobile?

Landline	1
Mobile phone	2

Q6a. Which scenario are you undertaking (see quota sheet)?

Exhausting card on the first call	1
Exhausting card on the same day in a series of calls	2
Making calls over a number of days with dormant periods	3
Making a single call on a number of consecutive days until the credit on those cards has expired	4

Q6B. How many calls (including this one) have you made using this card?

ENTER NUMBER

--

Q7. When you called the access number, were the instructions easy to follow?

Yes	1
No	2

Q8. Were you told how much credit (money) you had on the card?

Yes	1
No	2

IF YES AT Q8 ANSWER Q9, OTHERWISE GO TO Q10

Q9. How much credit were you told you had on the card?

£ PENCE

--	--

Q10. Were you told how many minutes you have on the call?

Yes	1
No	2

IF YES AT Q10 ANSWER Q11 OTHERWISE GO TO Q12

Q11. How many minutes were you told you had on the card?

--

Q12a. Note the time you start to get the ringing tone

HOURS MINUTES SECONDS

--	--	--

Q12b. Start timing the call from the moment the phone is answered by the person you are calling. To the nearest second note the time the call was answered

HOURS MINUTES SECONDS

--	--	--

Q13. Which of the following apply to the quality of the call?

CIRCLE ONE ONLY

The call quality was good for you and the person you were calling	1
The call quality was good for you but not the person you were calling	2
The call quality was good for the person you were calling but not for you	3
The call quality was bad for you and the person you were calling	4

Q14. How consistent was the quality of the call?

The same all the way through	1
Improved as the call went on	2
Got worse as the call went on	3
Varied throughout the call	4

**IF CODES 2-4 AT Q13 ASK Q15 OTHERWISE GO TO Q16**

Q15. What problems did you or the person you were calling have with the call quality?

--

Q16. At any point in the call were you cut off?

Yes	1
No	2

**IF YES AT Q16 ANSWER Q17a-c OTHERWISE GO TO Q18A**

Q17a. Were you expecting to exhaust the card?

Yes	1
No	2

**IF YOU CIRCLED YES GO TO Q17C. IF YOU ANSWERED NO ANSWER Q17B**

Q17b. Why were you not expecting to exhaust the card?

--



Q19. Record anything else you feel is of relevance to your experience of the call that we have not covered already in the box below.

**IF YOU WERE CUT OFF UNEXPECTEDLY COMPLETE THE CALL YOU INTENDED TO MAKE, BUT FILL IN ANOTHER FORM AND ATTACH THIS FORM TO IT, UNLESS THERE IS NO MORE CREDIT ON THE CARD ENSURE THAT YOU KEEP THIS COMPLETED EVALUATION FORM ALONG WITH ANY OTHER EVALUATION FORMS USED FOR CALLS ABOUT THE SAME CARD.**

I hereby certify that I have conducted the interview in accordance with the MRS code of conduct.

**Signature:** \_\_\_\_\_

Date of call:-.....

**Customer service call-charges**

Mystery Shopper Unique ID Code: .....
Mystery Shopper Name: .....
Date of Shop: .....
Start Time of Shop: .....
End time of Shop: .....
PIN of the card used:.....

Q1. Circle the brand of card you are calling about.

Call India	1	Post Office	10
Cobra	2	Power	11
Connect (Valuecall)	3	Story Africa	12
Global Tel	4	Story Asia	13
Hello USA	5	Superhero	14
IDT Supergold £	6	Talk Home	15
IDT Crazy	7	Talk Pakistan	16
iPhone	8	Tesco	17
Magic	9		

Q2. Did you speak to a customer services representative?

Yes	1
No	2

Q3. Including this call, how many times have you tried to call customer services?

First attempt	1
Second attempt	2
Third attempt	3

IF YOU HAVE CIRCLED YES AT Q2, PLEASE GO TO Q5  
 IF YOU HAVE CIRCLED NO AT Q2, PLEASE GO TO Q4a and Q4b

Q4a. Why were you not successful?

Phone was not answered	1
Call went to voicemail	2
Call went to a recorded message then cut me off	3
Went to a recorded menu without an option to speak to someone	4
Went to a recorded menu and was cut off before I spoke to someone	5
Was put in a queue and got cut off	6
Was put in a queue and call was not answered in 30 mins	7
Got through to someone who did not answer my questions and did not put me through to anyone who could	8
Other specify	9

Q4B. How long did the phone ring before your call was initially answered/or before you were cut off (if phone not answered at all)

Minutes

Seconds

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IF YOU CIRCLED NO AT Q2 NOW GO TO Q13

IF YOU CIRCLED YES AT Q2 PLEASE FILL IN THE REST OF THE FORM

Q5. How long did the phone ring before your call was initially answered?

Minutes

Seconds

--	--

Q6. How was your call initially answered?

By a person who was able to answer my question	1
By a person who was put me through to someone else	2
By a recorded menu	3
By a recorded message telling me I was in a queue	4
Other specify	5

IF YOU CIRCLED 1 AT Q6 PLEASE GO TO Q8  
OTHERWISE CONTINUE



Q10a. Did the customer service representative mention any of the following?

Connection fee	1
Termination fee	2
Maintenance fee	3
Post call fee	4
Actual minutes	5
Call fee	6
Charging increments	7
Other fees (specify)	8

Q10b. How easy was it to understand the explanation the customer services representative gave about the costs?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

**IF YOU CIRCLED 3 or 4 ANSWER Q10c OTHERWISE GO TO Q11**

Q10c. What was it about the explanation that made it difficult for you to understand the costs?

Q11. Was the customer services representative:

**CIRCLE ALL THAT APPLY**

Polite	1
Easy to understand	2
Knowledgeable	3
Helpful	4

Q12. In total, how long did the call last?

Minutes

Seconds

--	--

**TO BE FILLED IN BY ALL**

Q13. Record anything else you feel is of relevance to your experience of the customer services that we have not covered already in the box below.

**ENSURE THAT YOU KEEP THIS COMPLETED EVALUATION FORM ALONG WITH ANY OTHER EVALUATION FORMS USED FOR CUSTOMER SERVICES CALLS ABOUT THE SAME CARD.**

I hereby certify that I have conducted the interview in accordance with the MRS code of conduct.

**Signature:** \_\_\_\_\_

**Customer service call-not working card**

Mystery Shopper Unique ID Code: .....
Mystery Shopper Name: .....
Date of Shop: .....
Start Time of Shop: .....
End time of Shop: .....
PIN of the card used:.....

The card you have been given, was purchased as new and when we tried to use it, it did not work and a recorded message told us that there was no credit. The card should have worked

Before you start this call we strongly suggest you call up one of the access numbers and try to use the PIN, this will then let you know precisely what the message says

Q1. Circle the brand of card you are calling about.

Call India	1		
Cobra	2	Power	11
		Story Africa	12
Global Tel	4		
		Superhero	14
IDT Supergold £	6	Talk Home	15
IDT Crazy	7		
iPhone	8	Tesco	17
Magic	9		

Q2. Did you speak to a customer services representative?

Yes	1
No	2

Q3. Including this call, how many times have you tried to call customer services?

First attempt	1
Second attempt	2
Third attempt	3

IF YOU HAVE CIRCLED YES AT Q2, PLEASE GO TO Q5

IF YOU HAVE CIRCLED NO AT Q2, PLEASE GO TO Q4a and Q4b

Q4a. Why were you not successful?

Phone was not answered	1
Call went to voicemail	2
Call went to a recorded message then cut me of	3
Went to a recorded menu without an option to speak to someone	4
Went to a recorded menu and was cut off before I spoke to someone	5
Was put in a queue and got cut off	6
Was put in a queue and call was not answered in 30 mins	7
Got through to someone who did not answer my questions and did not put me through to anyone who could	8
Other specify	9

Q4B. How long did the phone ring before your call was initially answered/or before you were cut off (if phone not answered at all)

Minutes

Seconds

--	--

IF YOU CIRCLED NO AT Q2 NOW GO TO Q13

IF YOU CIRCLED YES AT Q2 PLEASE FILL IN THE REST OF THE FORM

Q5. How long did the phone ring before your call was initially answered?

Minutes

Seconds

--	--



Q10b. How easy was it to understand the explanation the customer services representative?

Very easy	1
Quite easy	2
Quite difficult	3
Very difficult	4

**IF YOU CIRCLED 3 or 4 ANSWER Q10c OTHERWISE GO TO Q11**

Q10c. What was it about the explanation that made it difficult for you to understand the costs?

Q10d. Did the customer services representative resolve the situation?

Yes	1
No	2

If yes at q10d answer Q10e and q10f, if no at q10d answer q10g

Q10e. How did the customer service representative sort out the situation?

Made the card you were calling about work (e.g. by adding credit or unblocking it)	1
Sent you a new card by post	2
Sent you a new card by email/text	3
Refunded you the money	4
Other	5

Q10f. Did you actually receive the card/credit/refund?

Yes	1
No	2

IF NO AT Q10D ANSWER Q10G ELSE ANSWER Q11

Q10g. Why did they say they would not resolve the situation?

--

Q11. TO BE ANSWERED BY ALL

Q11. Was the customer services representative:

**CIRCLE ALL THAT APPLY**

Polite	1
Easy to understand	2
Knowledgeable	3
Helpful	4
Apologetic	5

Q12. In total, how long did the call last?

Minutes

Seconds

--	--

**TO BE FILLED IN BY ALL**

Q13. Record anything else you feel is of relevance to your experience of the customer services that we have not covered already in the box below.

**ENSURE THAT YOU KEEP THIS COMPLETED EVALUATION FORM ALONG WITH ANY OTHER EVALUATION FORMS USED FOR CUSTOMER SERVICES CALLS ABOUT THE SAME CARD.**

I hereby certify that I have conducted the interview in accordance with the MRS code of conduct.

**Signature:** \_\_\_\_\_

## Annex D – additional tables

Table 5.5.3 Prematurely cut off calls involving mobiles by brand

	Number of calls	Number Cut off	% of cut off calls
<b>Cobra</b>	11	7	64%
<b>Tesco</b>	19	12	63%
<b>Story Asia</b>	2	1	50%
<b>Global Tel</b>	20	10	50%
<b>IDT Crazy</b>	7	3	43%
<b>Talk Home</b>	19	7	37%
<b>iPhone</b>	11	4	36%
<b>Magic</b>	3	1	33%
<b>Call India</b>	6	2	33%
<b>IDT Supergold</b>	16	5	31%
<b>Power</b>	7	2	29%
<b>Talk Pakistan</b>	11	3	27%
<b>Superhero</b>	8	2	25%
<b>Post Office</b>	12	2	17%
<b>Story Africa</b>	4	0	0%
<b>Total</b>	<b>156</b>	<b>61</b>	<b>39%</b>

Table 5.5.4 Prematurely cut off calls involving mobiles by company

	Number of calls	Number Cut off	% of cut off calls
<b>Tesco</b>	19	12	63%
<b>Lycatel</b>	46	21	46%
<b>iCard</b>	14	5	36%
<b>IDT</b>	23	8	35%
<b>Nobel</b>	6	2	33%
<b>Nowtel</b>	30	10	33%
<b>Story</b>	6	1	17%
<b>Post Office</b>	12	2	17%
<b>Total</b>	<b>156</b>	<b>61</b>	<b>39%</b>

Table 5.6.3 calls of poor quality involving mobiles by brand

	Number of calls	Number calls with poor quality	% of calls of poor quality
<b>IDT Crazy</b>	7	3	43%
<b>Talk Pakistan</b>	11	4	36%
<b>Global Tel</b>	20	6	30%

<b>Power</b>	7	2	29%
<b>Cobra</b>	11	3	27%
<b>iPhone</b>	11	3	27%
<b>Superhero</b>	8	2	25%
<b>Talk Home</b>	19	2	11%
<b>Tesco</b>	19	2	11%
<b>Post Office</b>	12	1	8%
<b>Story Asia</b>	2	0	0%
<b>Magic</b>	3	0	0%
<b>Story Africa</b>	4	0	0%
<b>Call India</b>	6	0	0%
<b>IDT Supergold</b>	16	0	0%
<b>Total</b>	<b>156</b>	<b>28</b>	<b>18%</b>

Table 5.6.4 calls of poor quality involving mobiles by company

	<b>Number of calls</b>	<b>Number calls with poor quality</b>	<b>% of calls of poor quality</b>
<b>Lycatel</b>	46	13	28%
<b>iCard</b>	14	3	21%
<b>Nowtel</b>	30	6	20%
<b>IDT</b>	23	3	13%
<b>Tesco</b>	19	2	11%
<b>Post Office</b>	12	1	8%
<b>Nobel</b>	6	0	0%
<b>Story</b>	6	0	0%
<b>Total</b>	<b>156</b>	<b>28</b>	<b>18%</b>