



Mozo Expert Choice Awards
Mobile Plans 2022

Methodology Report
August 2022



Mozo Experts Choice Awards Mobile Plans 2022

For the first time, we've taken our experience in finance, NBN, energy and insurance comparison and applied our methodology to find the leading mobile plans in Australia.

Product providers don't pay to be in the running with our awards, and we don't play favourites. Our judges base their decision on hard-nosed calculations of value to the consumer, using Mozo's extensive product database and research capacity. We identify the most important features of each plan, group each product into like-for-like comparisons, and then calculate which are better value than most or offer market-leading features and services.

This report lists the winners and explains the judging methodology for our 2022 Mobile Plans awards.

Mobile Plans - 2022 Winners

Mobile Plan Provider of the Year 5G

OPTUS

Optus took out six wins across categories in mobile and data plans. Its 5G offerings particularly impressed with great value monthly plans with generous data limits. Its data sharing features also help families budget and manage their data combined usage, making it an easy choice for our **Mobile Plan Provider of the Year 5G** award.

Mobile Plan Provider of the Year 4G



For mobile users not ready to upgrade to the 5G network yet, Kogan Mobile presents a leading range of options across 4G mobile plans. It offers a mix of short and long expiry plans, ranging from a few gigabytes, to a truckload. Their overall balance of value for money allowed it to take out our **Mobile Plan Provider of the Year 4G** award.

Mobile Plans - 4G

The following product categories make use of the 4G mobile network to deliver exceptional value for money for any budget or usage appetite, grouped by small, medium and large data allowances.

Mobile Plan - 4G Small

Catch Connect	120GB Prepaid Mobile Plan - 365 Day expiry
Kogan Mobile	Small - 365 Days

Mobile Plan - 4G Medium

Catch Connect	18GB Prepaid Mobile Plan
Catch Connect	200GB Prepaid Mobile Plan - 365 Day expiry
Coles Mobile	200GB Plan - 365 Day expiry
Dodo	20GB Plan
Kogan Mobile	Medium - 365 Days
Lebara Mobile	Medium - 360 Days
Moose Mobile	25GB

Mobile Plan - 4G Large

Belong	100GB Mobile Plan
Circles.Life	50GB Plan
Circles.Life	100GB Plan
felix mobile	felix subscription
gomo	40GB Mobile Plan
Kogan Mobile	Large - 30 Days
Kogan Mobile	Extra Large - 30 Days
Kogan Mobile	Extra Large - 365 Days

Mobile Plans - 5G

For mobile users looking to take advantage of the next generation 5G data speeds, the following plans present leading value for money, grouped by small, medium and large data allowances.

Mobile Plan - 5G Small

Vodafone

Infinite SIM Only Plans - Lite

Mobile Plan - 5G Medium

Optus

Medium Optus Choice Plus Plan

Vodafone

Infinite SIM Only Plans - Lite+

Mobile Plan - 5G Large

Optus

Large Optus Choice Plus Plan

Vodafone

Infinite SIM Only Plans - Super

Vodafone

Infinite SIM Only Plans - Ultra+

Data Plans - 4G

Grabbing a SIM card for your mobile network enabled smartwatch, tablet, or laptop has never been easier with this selection of leading 4G data only plans.

Data Plan - 4G Small

ALDImobile	30GB Data Plan - 365 Day expiry
SpinTel	7GB Mobile Internet
Vodafone	Prepaid Mobile Broadband SIM Starter Pack 100GB

Data Plan - 4G Medium

Belong	20GB Data Plan
Optus	Medium Optus Choice Plus Data

Data Plan - 4G Large

Belong	100GB Data Plan
Belong	500GB Data Plan
SpinTel	200GB Mobile Internet

Data Plans - 5G

If you're looking for the fastest possible mobile speeds for your smartwatch, tablet, or laptop, the two plans below present a very competitive choice on the 5G network.

Data Plan - 5G Medium

Optus

Large Optus Choice Plus Data

Data Plan - 5G Large

Telstra

Upfront Data Plan Large

International Roaming

Millions of Australians have wasted no time jetsetting overseas with borders back open. But staying connected, informed and not getting lost on public transport while overseas is just as important as ever. Judges deemed these international roaming add-ons as the best value offering in our cost calculation scenario.

International Roaming

felix mobile

International Roaming

Optus

Roaming Pass

Vodafone

International Global Roaming

Family Plans

With soaring costs of living, it has never been more important to save money on your family's bills. The Family Mobile Plans category examines providers who allow you to bundle to save or share your family's combined data allowance. The following providers were awarded.

Family Mobile Plan - 4G Small

ALDImobile

Family Plan

Family Mobile Plan - 5G Medium

Vodafone

Data Sharing

Family Mobile Plan - 5G Large

Optus

Family Mobile Plan

How are the winners determined?

Cost Calculation

To fully account for short term pricing and introductory offers, as well as long-expiry plans, we calculated the total cost of each mobile plan over a 36 month period, taking into account:

- Introductory and ongoing pricing
- Introductory and ongoing mobile data caps

With these calculations, the judges produced a standardised cost and data allowance per month model, grouped plans according to their data usage, and determined which plans offer the leading value-for-money.

Small, Medium and Large Grouping

Based on the distribution of monthly data allowances across available plans, the judges used the following groups per category:

Category	Small	Medium	Large
4G Mobile	less than 15GB per month	greater than 15GB, but less than 30GB per month	greater than 30GB per month
5G Mobile	less than 35GB per month	greater than 35GB, but less than 150GB per month	greater than 150GB per month
4G Data	less than 15GB per month	greater than 15GB, but less than 50GB per month	greater than 50GB per month
5G Data	-	less than 100GB per month	greater than 100GB per month

Feature Consideration

To be eligible for any award, plans required a minimum of:

- Unlimited Calls and Texts to standard Australian numbers
- Excess data caps, speed shaping and excess charges, and data rollover deemed appropriate for their pricing.

Mobile Data Technology Options

As 5G networks continue to be rolled out across Australia, carriers are offering mobile users the choice between more competitively priced 4G plans, and the premium speeds but limited coverage areas of 5G data.

We have identified the technology each plan is able to utilise, and categorised plans on a like-for-like basis.

Data Only Plans

Additionally, we collected pricing and service information for Data only plans, for use in the litany of today's connected devices such as smartwatches, tablets, remote cameras and mobile data enabled laptops.

Coverage and Network Performance

With the exception of the 'Provider of the Year Award', we did not compare the respective coverage and network performance of the three network operators that make their services available for both first-party customers and mobile virtual network operators, on both 4G and 5G mobile technologies.

Post and Prepaid

We made no distinction between pre- and post- paid plans for our calculations, and assumed that any prepaid plans were automatically recharged at the end of their expiry period.

Unlimited Plans

Plans offering unlimited data usage were considered with the assumption of a “large” usage tier. While these plans either come with caps to user’s mobile speed or premium pricing structure, we still believe winner plans still offer great value to mobile users.

Family Plans

Judges collected pricing for mobile phone providers that offered either family bundle discounts, or a shared data allowance, across multiple SIMs. The total cost of 4, 5 and 6 SIM plan bundles was calculated across small, medium and large data allowance groups to identify those offering the best value.

International Roaming

An international roaming scenario was created to simulate a representative overseas holiday experience for an Australian family:

- A 14-day overseas trip
- 30 total minutes of roaming calls
- 40 roaming text messages, and
- 8GB of total data usage

The total cost of each mobile phone plan provider's international roaming add-on offering, along with any additional features, was then considered by judges to present winning offers.

Judges did not take into consideration any overseas calls or texts made from Australia to overseas numbers.

How many winners are there?

We typically aim to award the top 10% of products in each category. The judges may use their discretion to adjust the cutoff up or down as necessary after examining the difference between products at the margin.

4G and 5G Mobile Plans Provider of the Year

To find the best provider of mobile plan services overall, we reviewed the winners of the individual categories to identify those that had won most awards. We then compared how each had performed in every category that makes up these awards.

This process identified that one provider stood out as taking out the most wins in the 4G categories, so it has been named our Mobile Plan Provider of the Year 4G.

In the 5G categories there were two providers that each scored a similar number of wins. The judges considered the breadth of their wins across all the categories, noting that the awards Optus won were in a wider variety of categories than Vodafone. It was also noted that Vodafone is still rolling out its network so, for now, has significantly less coverage than Optus. These two factors drove our choice of Optus being awarded our Mobile Plan Provider of the Year 5G for 2022.



What products do we consider?

In carrying out the Mozo Experts Choice Awards for Mobile Plan services we assessed 405 plans from 42 providers of personal mobile plans.

The information collection was conducted between 5 and 8 July 2022. To be considered for inclusion in these awards all information considered must be readily available on the retailer's website or provided when asked via online chat, phone or email.

We aim to include most providers in the market in the Mozo Experts Choice Awards. However, not every product on the market will be included in our review. Any product we review must be available in the market at the time of our analysis. A list of providers considered for inclusion can be found in the appendix of this document.

How we manage conflicts of interest

Mozo Experts Choice Awards are based on objective verifiable facts and analysis wherever possible, and any assumptions made are set out in this report. Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category without reference to Mozo's sales or commercial functions.

A provider can participate in the Mozo Experts Choice Awards free of charge.

Mozo charges a licence fee to providers should they wish to use the Mozo Experts Choice Awards badges in their own marketing activities. Mozo may also offer promotional packages that may be purchased.

Mozo Experts Choice awards are awarded irrespective of a product provider's commercial relationship with Mozo.

About Mozo

Mozo provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service across the retail banking market, general insurance, life insurance, business banking, energy and more.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Mozo Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Director, and Peter Marshall, Research Manager. AJ is a data scientist and actuary and has worked in financial services and product comparison for over 30 years. Peter has worked for a wide range of Australian banks and product comparison for the past 36 years. Both AJ and Peter act as Responsible Manager on Mozo's Australian Financial Service Licence and Australian Credit Licence.

Important Information

The information published in this report is of a general nature only and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.

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Appendix

List of all providers considered in the awards

Accord with Officeworks	Kogan Mobile
ALDImobile	Lebara Mobile
amaysim	Lycamobile
Aussie Broadband	Mate.
Belong	Moose Mobile
Bendigo Telco	numobile
Better Life	Optus
Boost Mobile	Pennytel
Catch Connect	Reward Mobile
Circles.Life	Southern Phone
CMobile	SpinTel
Coles Mobile	Tangerine Telecom
Dodo	TeleChoice
E.Tel	Telsim
Exetel	Telstra
felix mobile	Think Mobile
gomo	TPG
gotalk	Vodafone
Hello Mobile	Woolworths
iiNet	Yomojo
Internode	
iPrimus	