

## Mozo Experts Choice Awards NBN Plans 2018

Methodology Report May 2018

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The Mozo Experts Choice Awards recognise products that deliver exceptional value to consumers. They've been running since 2014, but this is the first year they've been awarded to the best value NBN broadband plans.

Product providers don't pay to be in the running 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 product, group each product into like-for-like comparisons, and then calculate which are better value than most.

Winning a Mozo Experts Choice Award means that a product is in the top 10% of products in terms of value for money.

- For product providers, it's a third-party endorsement of their product.
- For consumers, it's a sign that a product is among the leaders and is worthy of consideration.

This report lists the winners and explains the judging methodology.

## NBN Plans - 2018 Winners

#### NBN 25 Contract

activ8me	Sonic
ActiveNet	Fast
AusBBS	Standard
Harbour ISP	Standard
myNetFone	Standard 25
Spintel	Standard
Waterfront Networks	NBN-25/5

#### NBN 50 Contract

activ8me	Super Sonic
ActiveNet	Faster
Belong	Standard Plus - Large
Exetel	Standard Plus
Southern Phone	Turbo
Spintel	Plus
TPG	Fast

NBN 100 Contract	
activ8me	HyperSonic
ActiveNet	Fastest
AusBBS	Premium
Belong	Standard Premium - Large
Exetel	Premium
Harbour ISP	Standard Plus
Southern Phone	Max
Spintel	Premium

#### NBN 25 No Lock-in

ActiveNet	Fast
AusBBS	Standard
Aussie Broadband	Standard
dcsi	Red Carpet Super Fast
Harbour ISP	Standard
Waterfront Networks	NBN-25/5

NBN 50 No Lock-in	
ActiveNet	Faster
Aussie Broadband	Standard Plus
Belong	Standard Plus - Large
dcsi	Red Carpet Extremely Fast
Falcon	Turbo
Spintel	Plus
TPG	Fast

NBN 100 No Lock-in	
ActiveNet	Fastest
AusBBS	Premium
Belong	Standard Premium - Large
dcsi	Encore Lightning
Exetel	Premium
TPG	Super Fast

#### Unlimited Data NBN 50 Contract

Belong	Standard Plus - Large
Exetel	Standard Plus Unlimited
Southern Phone	Turbo
Spintel	Plus
TPG	Fast

Unlimited Data NBN 100 Contract	
AusBBS	Premium
Belong	Standard Premium - Large
Exetel	Premium Unlimited
myNetFone	Premium 100

Unlimited Data NBN 50 No Lock-in	
Belong	Standard Plus - Large
Exetel	Standard Plus Unlimited
Falcon	Turbo
Spintel	Plus
TPG	Fast

Unlimited Data NBN 100 No Lock-in	
AusBBS	Premium
Belong	Standard Premium - Large
Exetel	Premium Unlimited
TPG	Super Fast

#### NBN Contract + TV

Optus

Broadband + Phone + TV bundle

#### NBN No Lock-in + TV

Internode

Gold/Platinum

#### NBN Provider of the Year

Exetel

## How are the winners determined?

#### Cost calculation

We calculated the minimum cost of each plan option, taking into account:

- Set up costs
- Monthly charges
- The lowest priced modem available

For the TV Package categories we also included:

- Up front cost of the TV box
- Any monthly charges

#### **Contract options**

The 'No contract' award categories only considered those plans that are available with no ongoing contract period, while the 'Contract' awards considered plans with contract periods of 12, 18 and 24 months. No other contract terms were considered.

For the 'No contract' categories we calculated the cost over a period of 12 months.

For the 'Contract' categories we normalised the results of the cost calculation by calculating the cost of each plan as a proportion of the cost of the average plan. These were then averaged for each of the plan terms offered by a retailer.

#### Cancellation fees

For the 'Contract' categories we assessed the cost of cancellation fees to ensure they were not too onerous should the need to leave the contract arise. We did this by determining the fees that would be applied if leaving halfway through the contract period, then calculating the total cost in that scenario, and finally the ratio of the total cost of leaving halfway to the total cost of seeing out the contract. Plans where this ratio was in the bottom 25% of the market were considered to have onerous cancellation fees, and those plans were ineligible to win.

#### Download limits

For the Unlimited categories only plans without data download limits were assessed.

To be considered for any other category the plan must have an included data limit of at least 250GB. Where a retailer offered more than one download limit option only the one closest to but not lower than 250GB was assessed.

We did not consider throttle speeds that may apply if any download limit is breached as we assumed that 250GB would be more than adequate for most households.

#### Delivery technology

Where price varied depending on delivery technology we collected fibre-to-the-node and fibre-to-the-curb as the cheapest and most representative options available to the majority of consumers. Prices for other connection options may vary.

#### Advertised speed

The typical evening speed must be readily available to be eligible for an award, whether stated on site or provided in response to a request.

Plans where the typical evening speed was less than the highest typical average evening speed available at the speed tier below were not eligible for awards.

Plans advertised with a 12 Mbps speed were not considered in these awards as NBNCo is actively encouraging consumers and retailers to move away from plans with lower speeds.

#### Technical support

We believe that an important aspect of the service provided by retailers to consumers is accessible technical support. To be eligible for an award retailers had to offer technical support over the phone at least from 9am to 7pm every weekday, and some hours on each of Saturday and Sunday.

#### How many winners are there?

We confer awards on the top 10% of products, but no more than 10, in each category.

#### NBN Provider of the Year

In addition to the winners in the individual plan categories we chose one retailer as NBN Provider of the Year.

To decide this award we identified the group of providers that had won awards across a broad range of categories, while making sure that they achieved awards in key categories. Two providers stood out as having award winning plans across more categories than other providers. For those two providers we ran a head-to-head comparison across each category, and found that one provider generally ranked ahead of the other. This provider was awarded NBN Provider of the Year.

## What products do we consider?

In carrying out the Mozo Experts Choice Awards for NBN broadband services we collected product information for 100 retailers of home connections listed on the NBNCo website in April 2018. Retailers servicing a limited geographic area were excluded, as were plans for businesses.

The information collection was conducted between 16 April and 11 May 2018. 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.

# C 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.

A product provider may also choose to list its products on the Mozo website in a way that may generate revenue for Mozo.

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



Mozo Pty Ltd 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 that 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 Experts Choice Awards analysis is overseen by :

AJ Duncanson is our Data Services Director. AJ has worked in financial services and product comparison for over 28 years in Australia and the UK and is a qualified actuary.

Peter Marshall is our Product Data Manager. He has over 30 years' experience in finance, including managing product data at other financial comparison sites before Mozo.

AJ and Peter are both Responsible Managers on Mozo's Australian Financial Services 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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### List of all providers considered in the awards.

Providers	
10 mates	Datawave Internet
1300EasyISP	dcsi
ACN	Dodo
activ8me	EHW Tech
ActiveNet	EscapeNet
Airtel	Exetel
Alpha Dot Net	FairTel
Amaysim	Falcon
ANT Communications	Flip TV
ASB Communications	Foxtel
Astron	Future Broadband
AusBBS	FuzeNet
Aussie Broadband	Golnternet
Australia On Line	Harbour ISP
Barefoot	Hello Broadband
Beagle	i.net.au
Belong	IF Telecom
Best Telecom Group	iiNet
Boom Broadband	Infinity Broadband
Broadsignal	Internode
bvivid	iPrimus
Clear Networks	ipstar
Click Broadband	KloudPhone
CrunchTel	Kogan internet
Cybertel Telecom	Leaptel

Lightspeed Internet	Real World Technology Solutions
Lizzy	SkyMesh
Loadednet	Southern Phone
Logitel	Spintel
Mate Communicate	Start Broadband
Matilda	Supercheap Telco
Mint Telecom	Switched On
Montimedia Internet	Tangerine
Моvох	Telco Hut
Mungi	Telecom West
My Republic	Teleron
My Telco Mate	Telesurf
MyNetFone	Telstra
National PC	The George Baini Group
NВМСОМ	The Internet Provider
NewSprout	Tomi
NuSkope	TPG
Occom	URL Networks
OntheNet	Vocal
Optus	Vodafone
Peak Connect	Voipex
Planet Ozi	Vonex
Powercom	Waterfront Networks
Prime Telecom	Your Call Telecom
ReadyNetGo	Yourhub