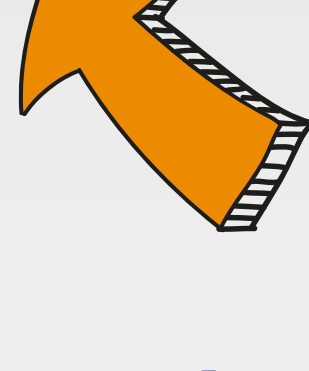


Anatomy of a Phone Bill

When you get your phone bill, it's hard to know what it all means and what you're really paying for. Going through the nuts and bolts of it could uncover hidden charges you're paying unnecessarily...

Bill Issue date 02/10/16 **Bill reference** Q123 AB **Account Number** CD1234 5678

Business Enterprises Ltd.
1 Huntingdon Road
Birmingham
B10 2AA



Bill Reference
The Mor Q refers to whether you pay monthly or quarterly. Sounds obvious, but some people don't know!

Your business bill

Your bill this quarter is £1,200.54 including VAT (1,000.45 excl VAT)

Summary of charges this quarter

Regular charges £300.00

The fixed charges for your services (eg. line rental, package price)

Usage charges £200.00

What you've used this quarter (eg. minute or data outside any inclusive packages)

Adjustments £0.00

Changes or corrections made to one or more items, usually from previous bills

Total not including VAT £500.00

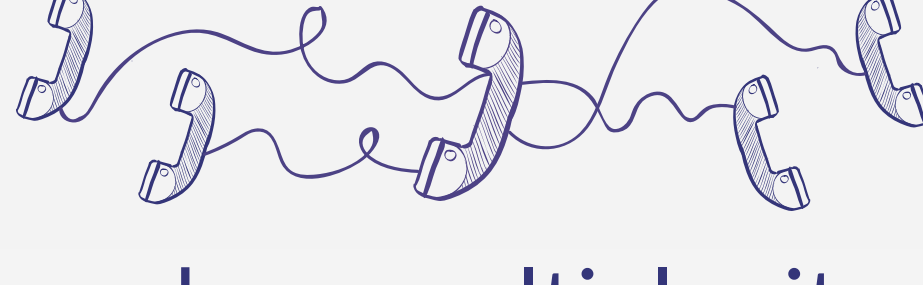
Total VAT £100.00

Total this period including VAT £600.00



Is your bill much higher than you were expecting?

You could have been a victim of phreaking - when criminals hijack your PBX system and sell access to your network. Ask your provider what they do to limit your exposure to fraud.



Do you have multiple sites?

You might have separate ISDNs or systems on separate accounts with separate account managers. Ask your provider for sub-site billing that puts all of your sites onto the same bill.

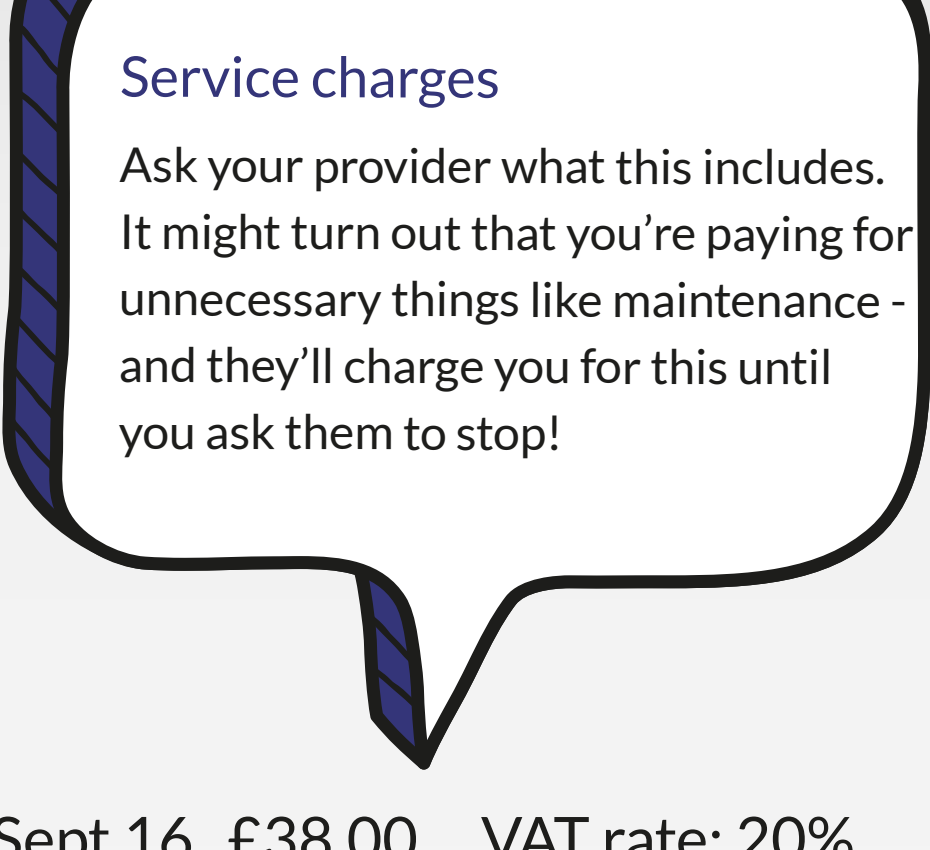


Your charges in detail

Services

Package / Line 01 Aug 14 - 30 Sept 16 £38.00 VAT rate: 20%
Rental

Maintenance 01 Aug 14 - 30 Sept 16 £50.00 VAT rate: 20%



Service charges

Ask your provider what this includes. It might turn out that you're paying for unnecessary things like maintenance - and they'll charge you for this until you ask them to stop!

Telephone Summary

To figure out how much you're really paying, work out your Average Price Per Second =

$$\frac{\text{Total Duration}}{\text{Charge}}$$

If this is more than the pence-per-second rate agreed with your provider, it might be because the cost is padded out by:

Call setup costs - a per-call charge just to connect to a number

Minimum call charges - no matter how long or short the call

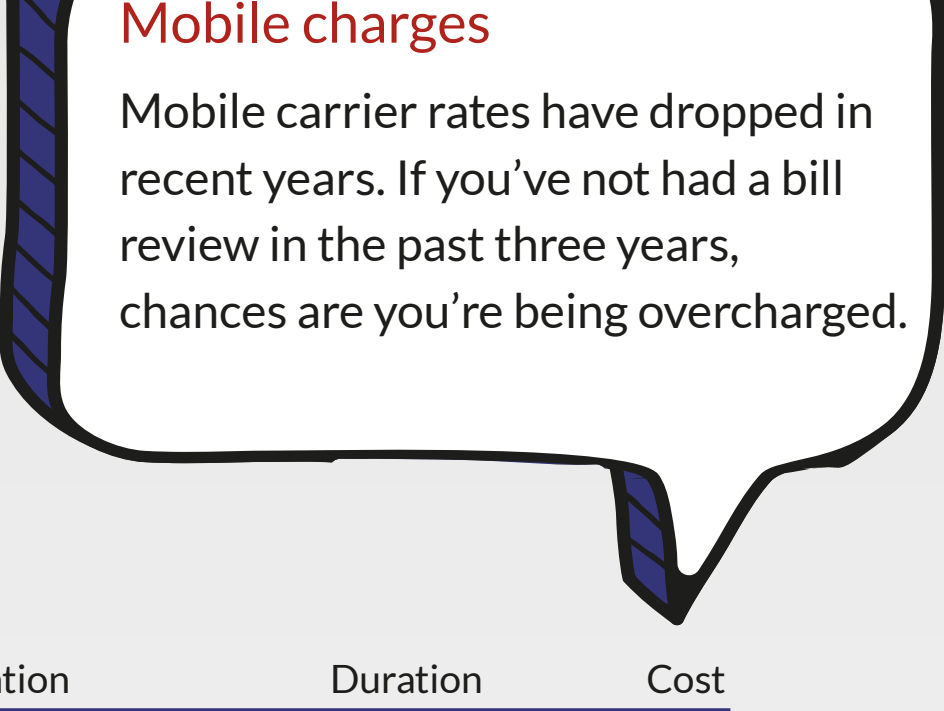
Per minute/per second charge - always rounded up to the nearest p/£, never down.



Usage Charges

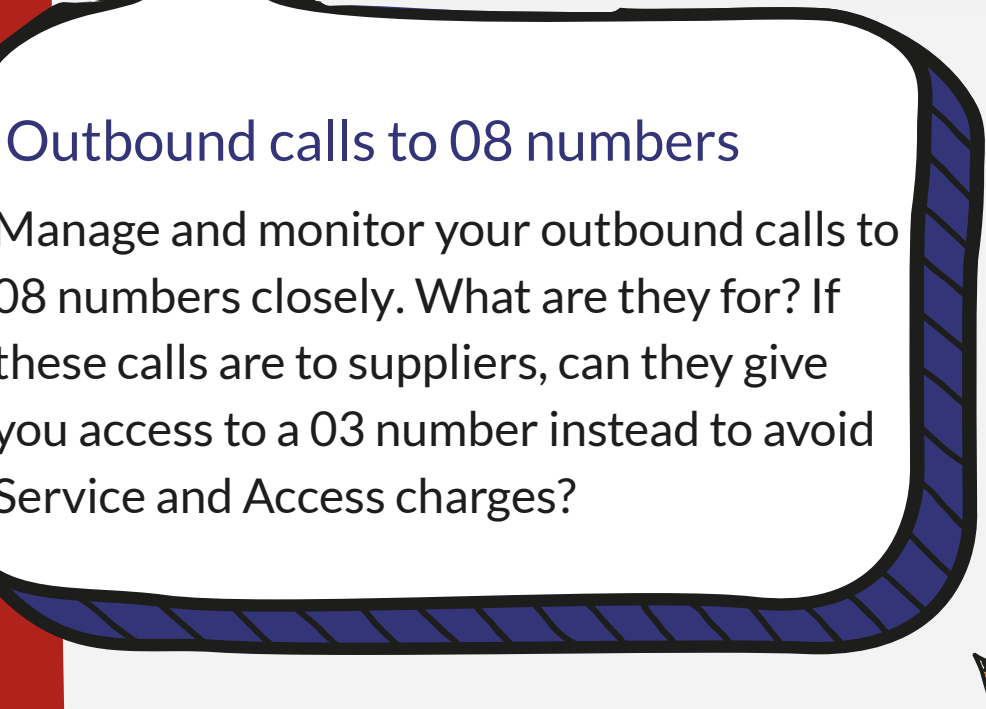
Itemised calls

Date	Time	Number	Destination	Duration	Cost
Mon 14 Sept	10:11	07894268990	Mobile	00:00:35	0.200
Mon 14 Sept	10:30	07339676543	Mobile	00:01:55	0.140
Tues 15 Sept	14:13	01216530982	Birmingham	00:00:15	0.140
Tues 15 Sept	19:33	07874290642	Mobile	00:03:43	0.200
Wed 16 Sept	09:31	01779876543	Preston	00:05:10	0.200
Wed 16 Sept	10:10	07098687888	Mobile	00:02:34	0.200
Wed 16 Sept	18:31	07893864628	Mobile	00:00:20	0.140
Wed 16 Sept	21:22	07890876320	Mobile	00:00:50	0.140
Thu 17 Sept	11:43	01214445555	Birmingham	00:02:13	0.070
Thu 17 Sept	13:33	07653580987	Mobile	00:00:34	0.140
Thu 17 Sept	14:55	07654326892	Mobile	00:00:22	0.140
Fri 18 Sept	15:04	02922233333	Cardiff	00:04:03	0.070
Fri 18 Sept	10:11	07645452729	Mobile	00:00:49	0.140
Fri 18 Sept	11:23	09867573467	Mobile	00:01:02	0.140
Fri 18 Sept	12:00	07544325612	Mobile	00:01:35	0.140
Fri 18 Sept	15:00	07393040283	Mobile	00:00:27	0.140
Fri 18 Sept	16:23	08745678900	Special Service	00:00:34	0.140



Mobile charges

Mobile carrier rates have dropped in recent years. If you've not had a bill review in the past three years, chances are you're being overcharged.



Outbound calls to 08 numbers

Manage and monitor your outbound calls to 08 numbers closely. What are they for? If these calls are to suppliers, can they give you access to a 03 number instead to avoid Service and Access charges?



Mobile

Mobile

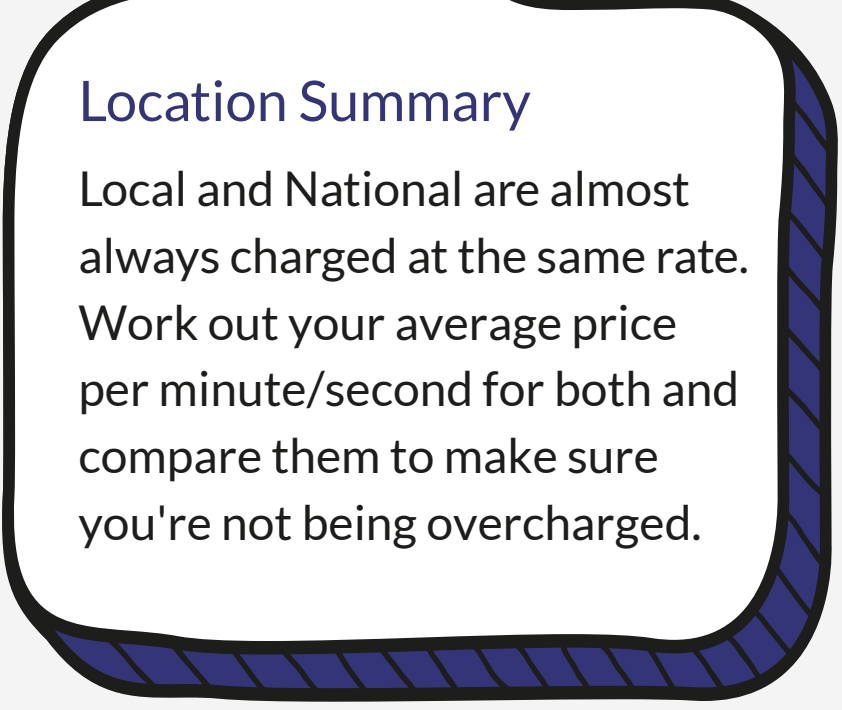
Birmingham

Mobile

Mobile

Inbound calls to an 08 number

Ofcom has introduced an additional charge to receive calls from a mobile to 08 numbers. This is made up of a Service Charge plus an additional Mobile Access Charge. If you're noticing greater costs for receiving inbound calls, this could be why. Switching to an 03 number means you won't be subject to these charges.



Location Summary

Local and National are almost always charged at the same rate. Work out your average price per minute/second for both and compare them to make sure you're not being overcharged.

Understanding your phone bill is just one way to find cost savings.