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Getty Feeling bamboozled at the thought of negotiating a new mobile tariff? You're not alone. uSwitch says 69% of mobile phone users have not switched networks in three years, with one in ten claiming there is just too much stress. But our research has revealed that you can save up to a staggering £450 a year on a comparable deal on another network! Track up the right tariff for you by following these golden rules when switching mobile providers. AllowancesWork out how many voice minutes and how much data you use each month, and count how many texts you send. You can pay for a lot more than you actually use. Check your current usage by signing in to your existing account or totting up your call history. You can also install the free yboo app (iOS and Android) that keeps a log of how much data you use each day, so you can easily see what you need. However, the history only starts from when you install the app, so do this ideally as soon as possible. You can also find out how much data you need using the following guide: Watch 11 streaming video on Netflix or iPlayer using 644MBSpending 1t play games online using 43MBListen to 1 hour streaming music using 80MBSpending 1hr on Facebook using 90MBSurfing online for 1 hour using 50MBReading 200 emails (with attachments) using 100MBGHI TIPS: Three Vodafone and EE offer all contracts with unlimited data quota to use exclusively for streaming music and TV. In the long run it can save you money you spend a lot of time on these activities. Similarly, Sky TV customers with a Sky Mobile contract can also see some of their Sky TV packages from their smartphone and tablet without eating into the data allowance. Do your researchCheck out prices for your phone or sim only tariff across all the UK networks, as well as retailers like Carphone Warehouse and AO Mobile which sometimes you can get a better deal than from the network directly. And between now and August 31, 2019 if you buy a smartphone under contract from AO Mobile, you get a £250 gift card to use on AO for free. Your broadband provider is also worth considering, as they often offer discounts for existing online customers on their mobile subscribers. yboo also offers a variety of offers you can see and buy right from the app. The app uses your phone's location to identify where you live, work, and social, and then uses that information to offer the best deals based on coverage in those areas, as well as the amount of data and minutes you use. Be armed with that research when you go to the store or call customer service, so you will have an idea whether the deal you are offered is good value or not. Family plans Ask about family or shared plans that let you connect anywhere between two and 20 different mobile contracts to one account. They are great if you are foot the bill for only mobile contracts and others in the household as you get a discount and only have one bill to pay each month. O2, Vodafone, EE and BT Mobile family or shared plans. Check your coverage YourN you've found a good deal on another network, check what your coverage is like to use Ofcom's coverage control before switching Don't be afraid to ask questionsDo not understand anything in your package? So ask! Make sure you understand exactly what you're getting before you commit. Stay strong! Don't be pressured into making a deal there and then. If you're not sure, go away or hang up and think about it. GH TIP: Switch networks but want to keep your current number? You need a PAC (porting authorization code) to pass on to the new network. You can get this from your existing mobile provider by talking to customer service before your contract expires It only lasts for 30 days, so pass it on as soon as you receive it. We earn a commission for products purchased through some links in this article. Good cleaning Like this article? Sign up for our newsletter to get more articles like this delivered straight to your inbox. SIGN UP This content is created and maintained by a third party and imported into this page to help users provide their email addresses. You may be able to find more information about this and similar content on piano.io Splashing out on a mobile phone deal is a big investment. Depending on which handset you choose, you will be locked into a contract for two years (in some cases three years) with monthly payments from £25 to £80 - and you may need to put down cash in advance against your smartphone too. There are hundreds of deals to choose from, as most networks offer all the flagship smartphones, as well as the most popular mid-range and budget handsets. With so many options, it can be hard to know where to start. So you have all the information you need to make the right decision for you, we've rounded up the best smartphone deals in 2020 in one place... The cheapest mobile dealsWhen it may be tempting to choose the deal with the lowest monthly price, this will not always be the cheapest option when taking into account the length of the contract and any upfront payments. You must always determine the total cost of a contract during the entire period and include any additional charges you owe on the handset when the contract expires. Also look for freebies that are combined with the contract, as you might be able to make savings here. Some smartphones come with free headphones or tablets, while others include access to streaming services such as Disney+, BritBox or Spotify. Tim Robbert's How to get the best mobile dealThere are some golden rules you should follow when trying to get the best deal on a smartphone contract. Check out how much data, minutes, and text messages you actually use each month by logging into your mobile phone account online or through the network provider's app, if you downloaded it. If you find that you are currently paying too much more than you actually use, you can save by looking for a contract with smaller quotas. Oh, Oh, I'm not it's easier to keep track of your data usage, download and install the free yboo app (iOS and Android), which does the job for you. Thoroughly examine the offers across all networks for the smartphone you want. Even if you don't plan to move your network, your existing provider may be able to match an appointment on another network. If you still feel overwhelmed, we're here to help. We've picked out some of the best mobile deals on the market right now, across a range of phones, including the latest iPhones and Samsung smartphones, as well as great deals on Google Pixel, Huawei and other Android smartphones. Alternatively, if you're happy with the smartphone you already have, a SIM deal is a great way to cut what you pay each month. You'll still get a bill once a month, but since you only pay for a monthly allowance of calls, text messages and minutes, it's much cheaper than having to pay towards a handset as well. With this in mind, we've also highlighted the best SIM-only deals on the market as well. Best iPhone deals [gallery] Best Samsung Deals Best Huawei Deals Best Google Pixel Deals Best Android Deals Best SIM-only Deals Like This Article? SIGN UP for our newsletter to get more articles like this delivered straight to your inbox. SIGN UP There aren't that many wireless carriers that can compete with T-Mobile when it comes to the best phone deals and discounts. With an impressively high customer satisfaction rating, T-Mobile is one of the best phone operators in the country. The Magenta network is also known for offering some of the most enticing incentives out there. So if you're looking for the best T-Mobile deals, you've come to the right place. We round up the best T-Mobile deals you can get right now on everything from the new iPhone 11 to the Galaxy Note 10. Apple iPhone 11/11 Pro If you're looking for the best T-Mobile deals this month on iPhone 11 or iPhone 11 Pro, you're in luck. For a limited time, the operator offers up to 50% off On Apple's latest flagship when you trade in a qualified former gene iPhone. Qualifying devices that fetch up to \$350 of the iPhone 11 or 11 Pro include: iPhone XR (64GB or 128GB), iPhone X, iPhone 8, iPhone 8 Plus, iPhone 7 and iPhone 7 Plus. Later model iPhones give the biggest credit back, so you get \$500 or \$550 off if you trade in an iPhone XS or iPhone XS Max. The iPhone 11 doesn't require money down to lease, while the iPhone 11 Pro charges \$249 down. Your weighting credit will be applied to your monthly billing statements during the 24-month contract. Apple iPhone XRFor a limited time, when you buy iPhone XR from T-Mobile, you get up to \$350 off when shopping in a qualified device. Qualifying phones include the iPhone 7 and later, and keep in mind that newer model phones are picking up a higher trade-in credit. No money down is necessary to rent this phone, and as your check-in credit will appear on your monthly billing statement for 24 months. Apple iPhone XS/XS XS/XS trade agreement also applies to the Apple iPhone XS or XS Max. T-Mobile requires repayments for these later model Apple devices, so it's \$149.99 down for the iPhone XS and \$249.99 down for the iPhone XS Max. As always, newer phones will collect a higher payment credit that appears on your monthly billing statements over the length of the 24-month operator agreement. Google Pixel 3a/Pixel 3a XL-T-Mobile currently offers no offers on Google's budget Pixel phones. T-Mobile consumers, however, can rent the Pixel 3a for \$16.67/month (\$0 down) or pixel 3a XL for \$20/month (\$0 down). The LG G8 ThinQ T-Mobile is offering a sweet deal at the \$750 LG G8 ThinQ this month. When you buy two LG G8s under T-Mobile's monthly leasing plan, you get a device for free. T-Mobile credits you back \$31.25 on your monthly billing statement within 24 months. Samsung Galaxy S10T mobile currently has some of the best Galaxy S10 offerings we've seen so far. For a limited time you can score a Galaxy S10 for free when you buy a Galaxy S10 or Galaxy S10+ and add a new line. Alternatively, T-Mobile will take up to \$400 off the Galaxy S10 or S10 Plus with a qualifying trading unit. T-Mobile will also give you a free Samsung Galaxy S10, when you buy a Galaxy S10 and open a new line. As an alternative, T-Mobile will take up to \$900 off the purchase when you buy two S10 or S10+ phones and add a new line. You must purchase and activate the Galaxy S10 or S10+ on T-Mobile's network under a monthly leasing plan to qualify for this agreement. Samsung Galaxy Note 10T-Mobile currently offers no offer on Samsung's latest Galaxy Note 10 flagship. However, you can rent some of these units in 24 months starting at \$31.25/mo. with \$199 down for the Galaxy Note 10. If you want the Galaxy Note 10 Plus from T-Mobile, you pay the same \$31.25/mo., but with \$349 down. (Photo Credit: T-Mobile Wireless Store Credit: Shutterstock) Shutterstock

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