

PAYG Tariffs

These are the rates for true pay as you go tariffs only. Some other plans are labelled PAYG but require monthly top-ups, etc. Plans which are not open to new customers are also excluded.

If you are happy to pay a certain amount each month, see [Ken's Top Tips](#) for the best deals and other phone info. That site also has a [comparison tool](#) covering the main plans. They also have [paygvscontract.com](#) comparing smartphone tariffs.

Another site with information similar to here is [Mobile Network Comparison](#).

Details such as rates for non-geographic numbers (e.g. 0845, 0800) are not included here. Discounts are often available when committing to some usage (aka add-ons or bolt-ons). Many plans give free credits when a top-up is made but these tend to be valid for 30 days only. Extra services are available, some of which are free. Follow the links for individual plans to find out more. Some of the better hidden fine print can be found in the **plan details** links of the operators column.

The five main operators who operate their own networks are O2, Orange, T-Mobile, Vodafone and 3. The first four operate [2G](#) and [3G](#) services and are rolling out [4G](#) in 2013. 3 does not operate its own 2G and uses some of EE's network to provide 2G where 3G is lacking coverage. Orange and T-Mobile have merged their UK operations as EE, formerly Everything Everywhere; their 2G and 3G networks are shared via roaming.

3 and EE have a joint venture [MBNL](#) to combine their 3G networks. O2 and Vodafone have their own joint venture called Cornerstone to share masts. This should lead to two coverage maps to consider rather than five.

[MVNOs](#) are operators who do not run their own network. The ones who target UK usage are Asda, Boy Better Know, Delight Mobile, giffgaff, Family (IKEA), Ovivo, The People's Operator, RSPCA, Soccertel, Talkmobile (Carphone Warehouse), Tesco, Utility Warehouse and Virgin. Those geared towards international plans include AfriMobile, Banana Mobile, C Mobile, DiDa Mobile, DobryTel, Econet, GT Mobile, iCard, Kite, Kontakt, Lebara, Lycamobile, Now Mobile, Shebang, Simfiniti, Simple Call, SMART Pinoy, Talk Home, Vectone, Vizz and White Mobile. Maxroam, toggle and Tru are pitching themselves as roaming MVNOs. [Prepaid MVNO](#) reports that there are 83 MVNOs as of January 2013 though not all offer PAYG.

The Network column has links to coverage maps. The [GSMA](#) and [UK Mobile Coverage](#) also have coverage maps for all the 2G and 3G networks. It is unclear whether EE's Smart Signal Sharing applies to all its MVNOs yet.

Operator	Plan	Rate per min			Minimum Charge	SMS per text		Voice mail	MMS	Internet	Network	Checked
		Same	Other	Land		Same	Other					
O2	Pay & Go	25p			[1 min]	12p		15p / call	25p	£1 / day	O2	2013-01-20
		5p	25p	5p								
		after first 3 minutes use per day										

Orange (plan details)	Starter	25p			25p	12p	25p	40p	65p / MB	EE	2013-01-22	
	Racoon	14p			14p	14p	14p				2013-01-20	
	Camel	20p			20p	10p	20p				2013-01-20	
	Dolphin	25p			25p	12p	25p				2013-01-20	
	Canary										2013-01-20	
	Monkey										2013-01-20	
T-Mobile (plan details)	Everyday	30p			30p	12p	30p	30p	£1 / day	EE	2013-01-20	
	Talk	25p			20p	12p	25p				2013-01-23	
	Text	30p			30p	10p	30p				2013-01-20	
Vodafone	PAYG	25p			25p	12p	25p	36p	£1 / day for each 25 MB max £5	Vodafone	2013-01-20	
3¹ (plan details)	Pay As You Go on Three	26p			26p	11p	16p	31p	11p / MB but each top up gives 150 MB free	3	2013-01-20	
Asda	PAYG	10p			10p	6p	10p	25p	75p / day for 25 MB	Vodafone	2013-01-20	
Boy Better Know	PAYG	2p	15p	5p	?	5p	10p	10p	?	10p / MB	3	2013-03-23
Delight Mobile	PAYG	Free	15p	5p	?	Free	10p	5p	25p	10p / MB	EE	2013-01-20
Family Mobile	PAYG	8p			8p	4p	8p	23p	20p / MB	EE	2013-01-20	
giffgaff	PAYG	Free ²	10p		[1 min]	Free ²	6p	8p / call	16p	20p / day for 20 MB then 20p / MB	O2	2013-01-20
Ovivo	PAYG	Free	Free or 8p		[1 min]	Free	Free or 5p	8p	24p	Free or 16p / MB ³	Vodafone	2013-01-20
The People's Operator	PAYG	Free	12.5p		[1 min]	Free	7.5p	7.5p	30p	12.5p / MB	EE	2013-03-23
RSPCA	PAYG	7p	14p		[1 min]	5p	7p	14p	25p	20p / MB	EE	2013-01-20
Soccertel	PAYG	Free	10p	5p	[1 min]	10p		10p	?	5p / MB	3	2013-03-23
Talkmobile	Pay As You Go Rewards	10p	25p		20p	6p	12p	15p	30p	25p / day for 25 MB then 10p / MB	Vodafone	2013-01-20
	Pay As You Go Essentials	4p	8p		8p	2p	4p	8p				2013-01-20
Tesco	PAYG	25p			10p	10p		15p	25p	60p / MB but max £5 / day	O2	2013-01-20
	Lite	8p			8p	4p		8p	25p			2013-01-20

Utility Warehouse ⁴	ValuePay	7p ⁴			15p	4p		12p / call	30p	20p / MB	EE	2013-01-20
Virgin Mobile	Addict ⁵	26p			26p	10p		26p/call	30p	50p / day up to 25 MB then £2 / MB	EE	2013-01-20
AfriMobile	PAYG	Free	10p	5p	?	Free	10p	10p	40p	10p / MB	3	2013-01-20
Banana Mobile	PAYG	7p	14p		[1 min]	5p	7p	14p	25p	20p / MB	EE	2013-01-22
C Mobile	PAYG	7p	14p		[1 min]	5p	9p	14p	25p	25p / MB	EE	2013-01-22
DiDa Mobile	PAYG	10p		5p	?	10p		10p	30p	10p / MB	3	2013-03-23
DobryTel ⁶	PAYG	4p + 6p setup			?	5p		?	No	10p / MB	Vodafone	2013-01-22
Econet	PAYG	3p	10p	5p	?	10p		15p	?	?	EE	2013-01-20
GT Mobile	PAYG	Free	10p	5p	?	Free	9p	Free	?	15p / MB	O2	2013-01-20
iCard	PAYG	Free	8p	5p	[1 min]	5p		Free	No	10p / MB	Vodafone	2013-01-20
Kite	PAYG	2p	10p	1p	[1 min]	5p	10p	15p	?	?	3	2013-01-20
Kontakt Mobile	PAYG	Free or 8p ⁷			[6 sec]	Free or 8p ⁷		8p	28p ?	Free or 8 p / MB ⁷	Vodafone	2013-03-25
Lebara	PAYG	10p		5p	10p	Free	12p	10p	45p	1 MB / day free then 15 p / MB	Vodafone	2013-01-20
Lycamobile	PLUS	Free	10p	3p	[1min]	Free	10p	?	?	1 MB / day free then 9 p / MB	O2	2013-01-20
Now Mobile	PAYG	5p	10p	5p	?	2p	10p	Free	25p	15p / MB	EE	2013-01-20
Shebang	Rent Free 10	10p			[1 min]	10p		?	35p	10p / MB ?	EE	2013-01-22
Simfiniti	Lite	10p		5p	?	5p		?	?	2.5p / MB	3	2013-01-22
SimpleCall	PAYG	5p			?	8p		5p	45p	15p / MB	EE	2013-01-22
SMART Pinoy	PAYG	Free	10p	5p	?	Free	10p	?	No	10p / MB	Vodafone	2013-03-23
Talk Home	Your Rates	Free	5p	3p	[1 min]	Free	5p	Free	25p	5p / MB	EE	2013-01-20
Vectone	Mobile	Free	15p	5p	?	Free	10p	10p	25p	? bundles available	EE	2013-01-20
Dialog Vizz	PAYG	Free	9p	4p	?	Free	9p	10p	?	10 MB free / day then 15p / MB	Vodafone	2013-01-20
White Mobile	PAYG	Free	6p	3p	[1 min]	Free	5p	Free	?	2.5p / MB	EE	2013-01-20
Maxroam	Global SIM + UK	13p			?	10p		?	?	40 p / MB	Vodafone	2013-01-22
toggle	mobile	3p			?	9p		Free	?	15p / MB	EE	2013-01-22
Tru	Mobile	15p			?	8p		?	?	10p / MB	Vodafone	2013-01-20

Key	Good	10p	8p	6p	Free	20p	20p / MB or 30p / day
	Okay	15p	11p	11p	9p	25p	60p / MB or £1 / day
	Poor	21p	16p	12p	16p	31p	£2 / MB or £2 / day
	Bad	26p	26p	20p	36p	45p	£5 / MB

The cheapest for low usage voice and text are [Family Mobile](#), [Kontakt](#), [Tesco Lite](#), [Talkmobile Essential](#), [Talk Home](#) and [White Mobile](#). Cheaper still is [Ovivo](#) which is effectively free if you don't mind targeted advertising.

Many plans give free credit on each top-up that lasts for 30 days, though often restricted to their own numbers. The footnotes show exceptions. Best is [Kontakt](#)⁷. Next best is Tesco PAYG which offers triple credit. Tesco has a minimum top-up of £10 and the bonus credit expires after 1 month.

Minimum call charges are generally one minute. The exception is Kontakt who have no minimum charge and time by six second intervals. After the first minute some operators round up call lengths to the next full minute and others charge by the second. The former effectively have higher charges than at first glance. The operators who are known to charge by the second include giffgaff, Family and Tesco.

¹ 3's top ups include 150 MB internet allowance, valid for 30 days. Skype, Windows Live Messenger and Twitter are free.

² giffgaff free calls and texts to giffgaff numbers lasts for 3 months from each top up.

³ By signing up to Ovivo's service, you give them permission to use your data for marketing and analytical purposes. They send regular promotional offers to your registered e-mail address. In the future, new forms of advertising will be introduced. In return you get 100 min + 100 SMS + 400 MB per month free.

⁴ Utility Warehouse ValuePay is subject to a minimum monthly call spend of £2.

⁵ Virgin Mobile also have a Starter tariff but the only difference seems to be an extra 2p per SMS. Their Simply 8p tariff is only available to Virgin Media customers with TV, broadband or home phone (8p / min for calls and voicemail, 8p / text).

⁶ DobryTel top ups must be used within 3 months!

⁷ [Kontakt](#) Top Up doubles up the credit with the bonus lasting two months, Flex Package quintuples it with the bonus lasting one month. The bundles also include free internet of 250 MB and 1 GB respectively.