

Is It Worth Switching To SIM-Only Family Telco Plans?

Description

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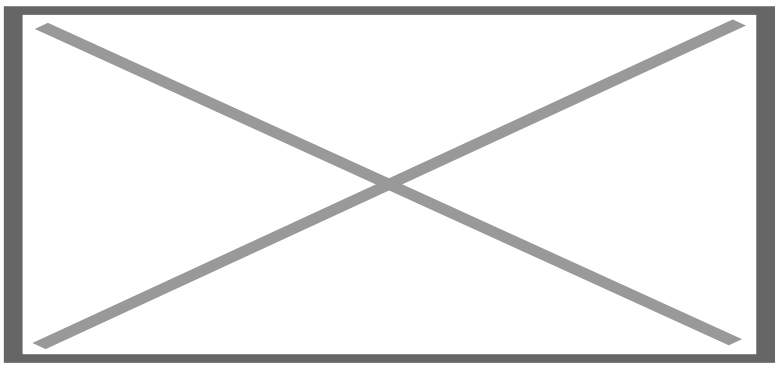
In an ideal world, Iâ??d only be charged by my telco for the data or talk-time minutes I use each month. But in reality, thereâ??s usually a lot of wastage when it comes to our telco mobile plans â?? I donâ??t generally use up my allocated call minutes, but my mother-in-law and husband makes phone calls more often than I do and end up paying more each month for exceeding theirs, *almost every single time*. Iâ??m basically paying for talktime that I do not need, while they pay *extra* for theirs.



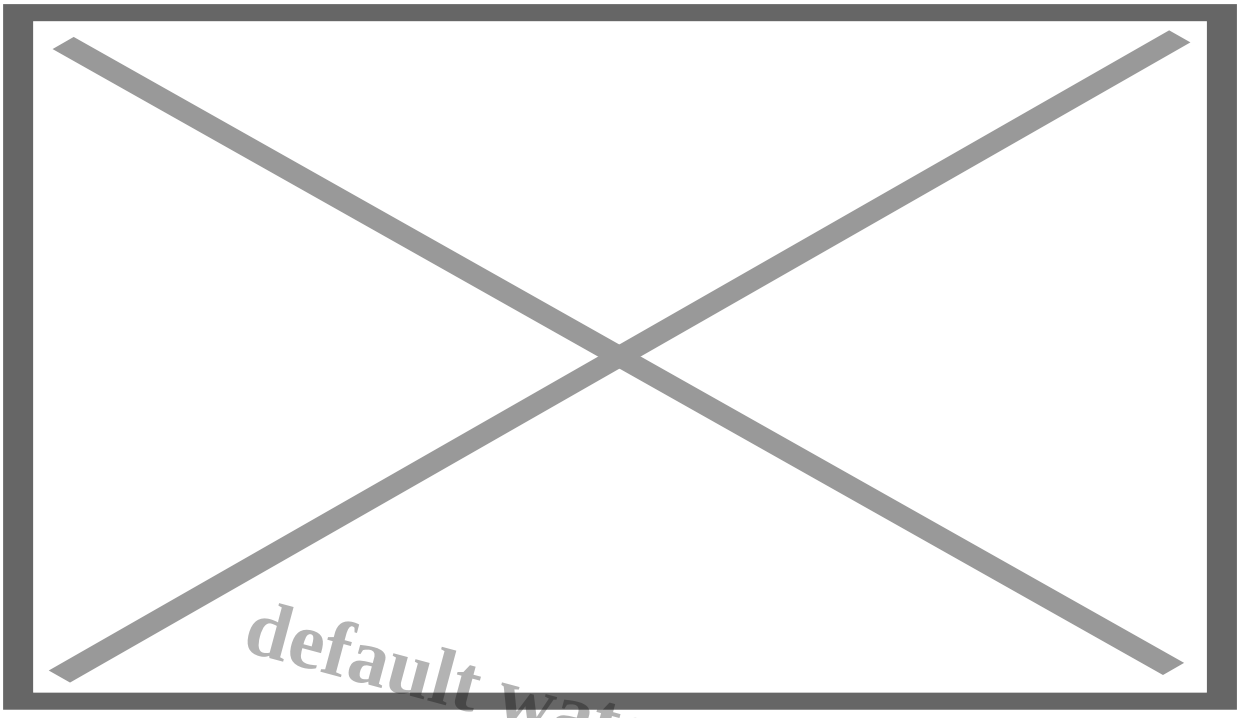
Paying for all that unused data / talktime while
other family members pay EXTRA for their over-consumption.

Well, what if I could â??transferâ?• my excess minutes to them?

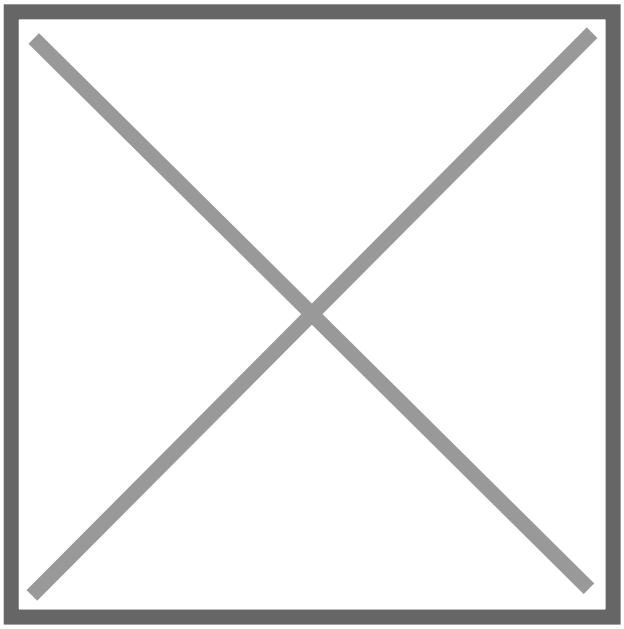
With family or bundled telco plans, I just might be able to.

These are not new â?? the original incumbents of M1, Singtel and Starhub have already been offering such options for several years. However, **the problem is that they mostly involve additional components like cable or fibre broadband** *(who needs these nowadays when you have Netflix or Disney+?),* and is **limited to only household members within the same residential address**.

Thatâ??s a problem for us, especially considering how we do not stay together with our in-laws.



But with the latest launch of **Circles.Lifeâ??s Family Plan** â?? a plan for up to 6 lines with individual SIM cards and no strings attached (nor contract lock-ups) â?? we now can.



Actual Starhub bill for TV, broadband and 1 mobile line (after 15% Club Hub discount). With this same budget, we can cover our Netflix subscription, home broadband AND get *multiple* mobile lines if we switch to Circles.Lifeâ??s Family Plan.

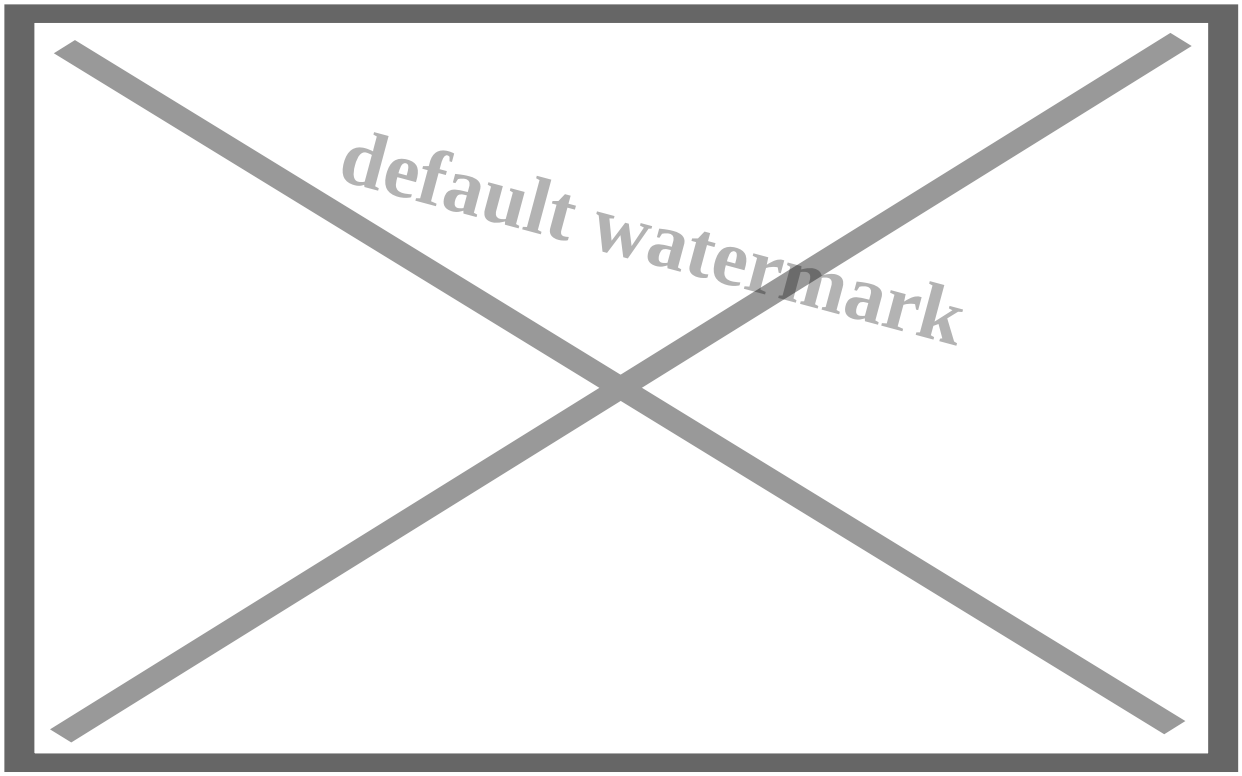
How you can save more money with a family telco plan

When you pool together your telco entitlements and share it with your other family members, you can not only save more money, but also avoid unexpected excess charges at the same time.

Circles.Lifeâ??s Family Plan, for instance, gives you 200GB of 4G data, 500 minutes of talk time and 200 SMSes. A minimum of 2 lines is needed to start, and you can share this with up to a maximum of 6 lines for as little as S$15 per line per month.

Share this with your parents, in-laws, children, domestic helpers or even just between you and your spouse. *(You can technically even share this with your best friend, given how inclusive Circles.Life Family Plan is.)*

Even DINK couples can make use of this, especially if you have 2 numbers (one for personal use and one for work) which would give you a total of 4 lines.

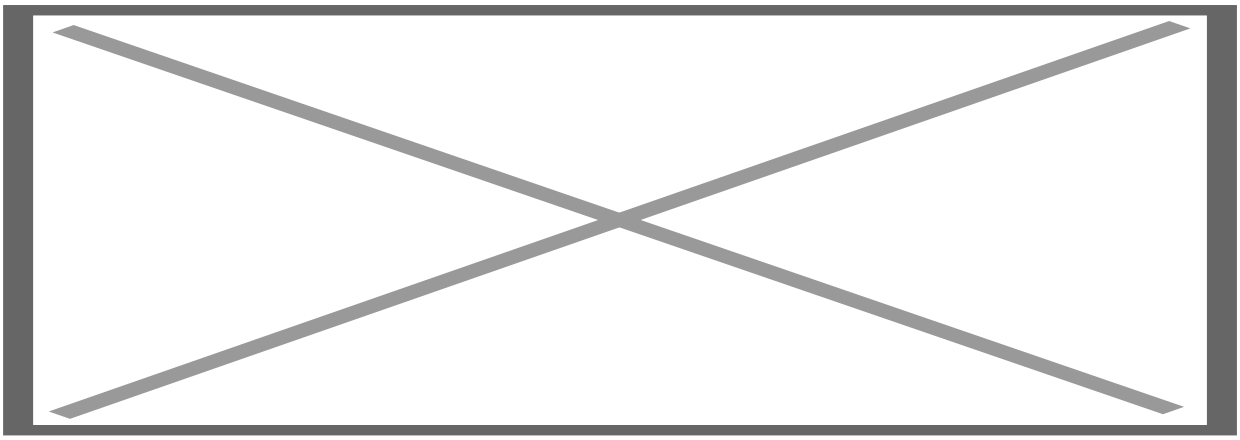


Convenient

Since everything will be consolidated into one bill, youâ??ll never have to worry about any family member missing their payments again. *For those of you tired of constantly nagging your spouses or parents to remember to pay their bills, this will reduce much of that mental load!*

Customizable

Whatâ??s more, if you need more add-ons at any time, these can also be shared across your multiple lines (except for the parental controls, which is $5 per month over each line).



For parents, *whether your kids already have their own line or youâ??re about to give your child a mobile phone for the first time,* you can also add the **Parental Controls** feature over their line(s) to block inappropriate content for minors *(such as those that are categorized as Adult Content, Hate and Intolerance, as well as Weapons and Violence).*

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You can read more about how these filters work here; for Circles.Life, they work with a professional agency to expand on this list and maintain records beyond what IMDA provides.

Since every memberâ??s bill is consolidated into one account, youâ??ll be able to have visibility over your childâ??s usage patterns as well. Hence, if you see that theyâ??re spending too much time on data, you can gently talk to them about internet addiction â?? here are some tips you can check out.

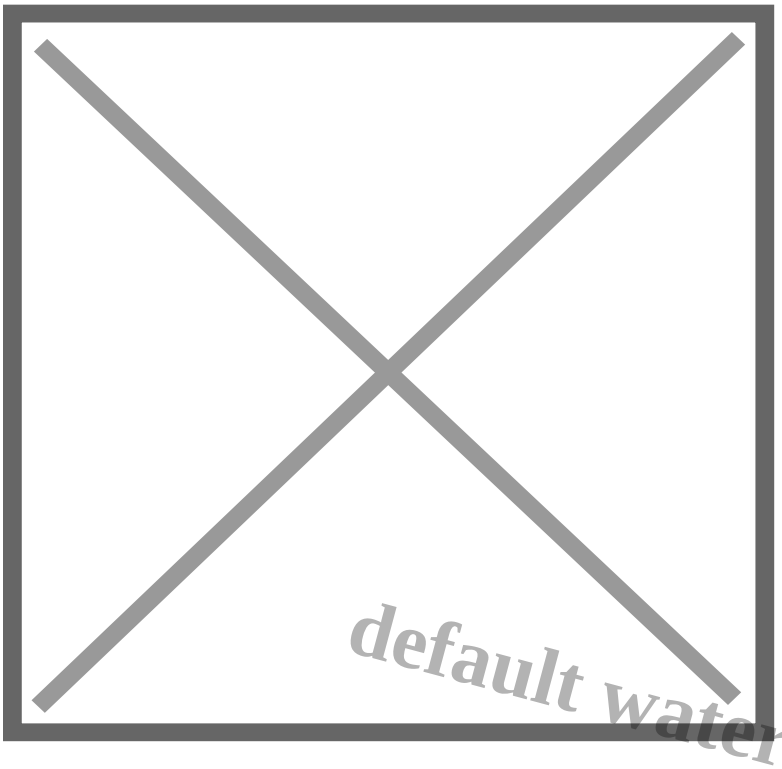
How To Save More Money By Using A SIM-Only Mobile Data Plan As A Household

I got my husband and in-laws to switch out of their contract plans to SIM-only plans several years ago, and it has definitely helped us to save at least 20% â?? 30% on our bills since.

And with family plans as an option now, I certainly wouldnâ??t say no if it can help us save *more* money. In summary, the case for switching to a family telco plan is pretty clear as it gives you the following benefits:

- **Cost savings** â?? theyâ??re generally cheaper vs. getting individual SIM-only plans
- **Avoids wastage** â?? by pooling your data and talktime entitlements, family plans cater to the different usage patterns of each family member, thus avoiding the common case of paying for unused data or talktime while another person pays for exceeding theirs.
- **Convenience** â?? simply pay all your bills at one time and avoid late fees because one member of the family got busy / lazy and forgot to pay on time.

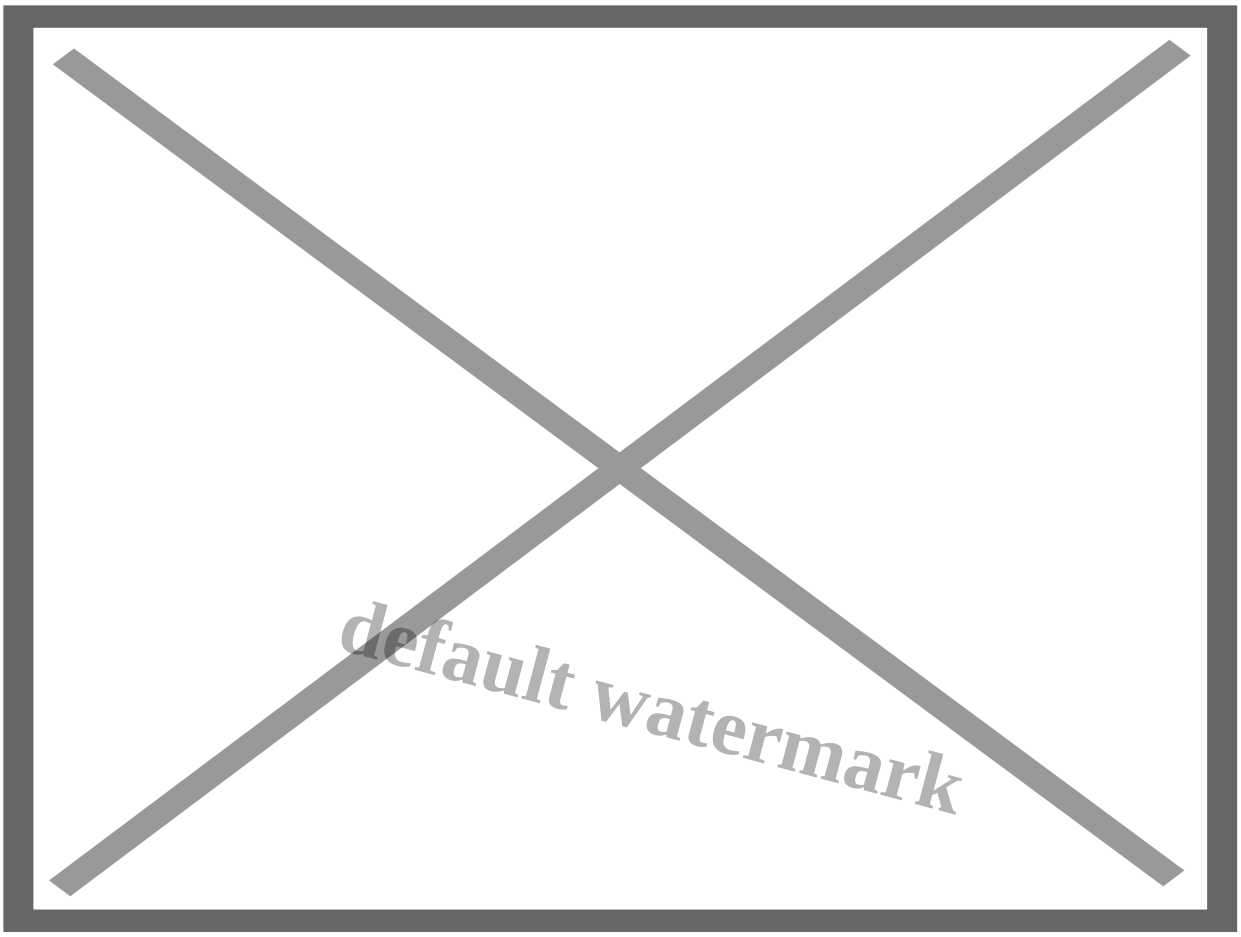
With 200 GB and 500 minutes to split among the 5 people in my family, thatâ??s 40 GB per person â?? I donâ??t even think weâ??ll end up in a situation where we exceed that. But just in case, I checked out how much itâ??ll cost if we were to add-on unlimited data and calls:



I can tell you this for sure â?? even at $110 per month ($22 per household member), thatâ??s WAY cheaper than what weâ??re paying for on our individual SIM-only plans combined.

And lest you feel it is too much of a hassle to switch, Circles.Life wants you to know that switching is so easy that even a child can do it. They even got a child to show you how â?? click here to watch the video!

So if youâ??ve not considered family telco plans before, now you know why you totally should.



Head over here to check out more details and find out you can save with Circles.Lifeâ??s Family Plan.

If you want to enjoy 3 months of unlimited data (worth $60) and free registration (worth $38) when you sign up, just let Circles.Life know that youâ??re my reader by using the promo code **SGBUDGETBABE**

Promo code valid until 31 July 2021.

Disclosure: This post is written in collaboration with Circles.Life. All opinions are that of my own.

Category

1. Family