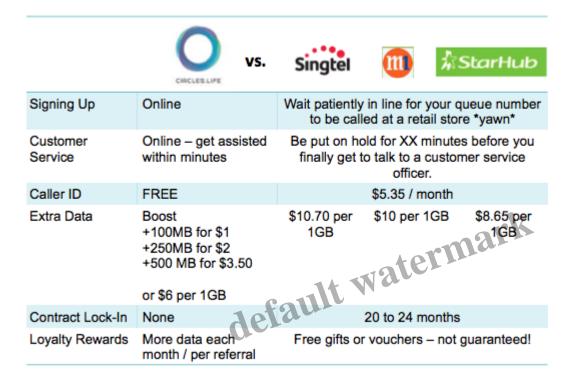
Up to 7GB + 100 minutes + FREE Whatsapp data + caller ID + roaming for \$28/month on Circles.Life!

Description



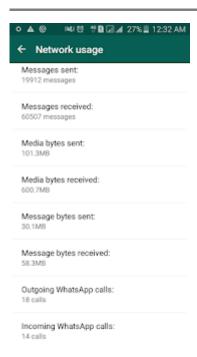
Singapore's newest telco, Circles.Life, seemed to have just fallen from the sky out of nowhere, and I got the chance to attend their event yesterday. Among their attractive offerings, here's the best part:

They're offering UNLIMITED DATA on Whatsapp, for free! This includes all messages, photos, videos, voice-recordings sent and voice calls made through Whatsapp. No kidding.

I had to verify the offer myself with the folks behind Circles.Life because I could hardly believe it myself.

If you ask me, this feature is truly a game-changer. Not only has Circles.Life built innovative data-centric plans that gives you the power of flexibility in what you pay for each month, they've come up with an actual solution to one of the most common problems Singaporeans face – Whatsapp eats up a LOT of our data every month.

I mean, just take a look at my Whatsapp data consumption for the last 4 months alone:



With Circles.Life plans, any data consumed by Whatsapp will NOT be charged as part of your monthly data quotient. You can reserve it all for your other Internet-browsing activities, other apps, or social media networks like Facebook, Instagram, Snapchat or Twitter. t wate

So how does Circles.Life work?

Simply put, they are a mobile virtual network operator (MVNO) that rides on M1's existing infrastructure in Singapore to offer consumers a new 4G mobile experience targeted at us data-savvy consumers. In other words, that describes a large proportion of Millennials, Gen Y and a smaller fraction of tech-savvy Gen X users.

When I met founder Rameez Ansar at the event, he talked about how their motivation came from personal experience and observing how consumers were mostly locked down by too-long mobile contracts, free SMSes that no one gives a hoot for, data that is barely enough, extra fees for essentials like caller-ID, and even long waiting times with customer service officers.



BASE PLAN + PLUS = \$28.00/mo











NEW HANDPHONE Special offers on the



Not the cheapest plan in the market, but possibly the cheapest for a heavy-data user.

Their base plan starts at \$28 per month, which comes with 3 GB of data and 100 minutes of talktime. What I love about their plans is how transparent they are – something I don't quite appreciate with our current telcos. If I sign up for a \$42.90 plan with Singtel, I expect to pay that amount when the monthly bill comes, but that NEVER happens. Instead, I get billed for exceeding my data / talktime and \$5.35 for caller-ID (which I view as essential to stop all the annoying telemarketing calls and what-not). Sometimes exorbitant roaming fees in certain months as well when I travel.

Not enough data? You can add-on via their app as you use through the month, in bundles of 100MB, 250MB, 500MB or 1GB. No more worrying about having to pay excess data charges whether you exceed by a few MB or more.

I've previously <u>done a price comparison here among the existing mobile plans in March when they announced add-on data options</u>. However, since Circles.Life doesn't come with a contract, it might be more accurate to compare it against line-only plans below:

A comparison of popular line-only plans

	Monthly subscription (\$)	Mobile data bundle (GB)	SMS	Outgoing calls (minutes)
Circles.Life	28 (32)	3	nii* (100)	100
Singtel	25 (30.70)	3	nil* (1,200)	200
StarHub	21.45	3	1,000	150
M1	20	3	800	150

NOTE: *Only Circles.Life and Singtel provide consumers the option of having no SMS in their mobile package. But both Circles.Life and Singtel provide free incoming SMS.

Sources: CIRCLES.LIFE, SINGTEL, STARHUB, M1 STRAITS TIMES GRAPHICS

Source: The Straits Times

If you need more data / talktime, you can easily customize your plan anytime to add that on. Pay just \$4 and get an extra 100 minutes for calls, or **boost** your data in 100MB, 250MB, 500MB or 1GB addons. Useful for folks like me who use an average of 4+ GB a month on my pathetic 2GB plan.

The longer you stay on their service, the more data you get as a loyalty bonus. You can also accumulate more bonus data by referring a friend to the network, up to a maximum of 4GB of bonus data. As an early-bird promo, Circles.Life is offering a 2GB bonus data every month if you sign up in May.

So if you maximize that bonus data offering, you'll essentially be getting 7 GB + 100 minutes talktime for just \$28 / month, still on their base plan.

I could **upgrade this to 200 minutes and pay only \$32 a month**, still significantly cheaper than what I've been paying on my current plan for the last few months. Here's my bills:

Description	Amount	Due Date	
Overdue Charges	\$0.00	NA	
New Charges	\$149.43	04 Mar 2016	
Total Amount	\$149.43		
Description	Amount	Due Date	
Overdue Charges	\$0.00	NA	
New Charges	\$134.63	02 Apr 2016	
Total Amount	\$134.63		
Description	Amount	Due Date	
Overdue Charges	\$0.00	NA	
New Charges	\$145.11	03 May 2016	
Total Amount	\$145.11		
cal Data al Data Usage (After Disco	\$30.00 \$30.00		

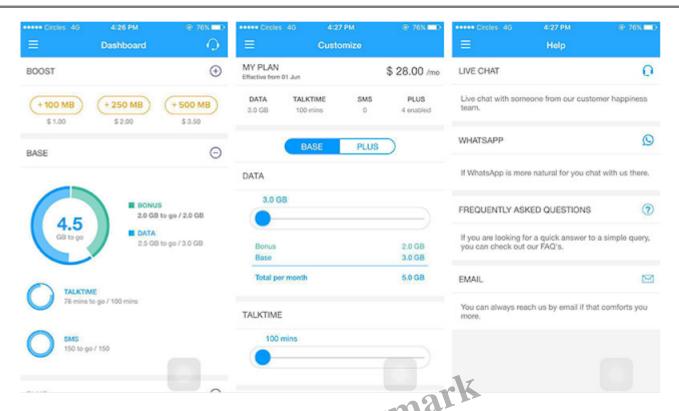
Insane? Yepppp. The main culprit? Excess data, of course. I use WiFi in office and at home, but even so, it is almost impossible for me to stay within 2GB a month when my apps consume so much data.

How do I change my plan?

When I first switched my telco a few years back, the last straw was due to their horrendous customer service. There was once where they took FIVE HOURS to get back to me, when I needed my coverage problem to be solved within the 4 hours of layover I had in Singapore before flying off again.

For those of us who do not have the luxury of time to go down to a retail store and wait in line,, it's equally frustrating to have to wait on the line for ages before you finally reach a customer service officer whom you can speak to about making a change to your plan.

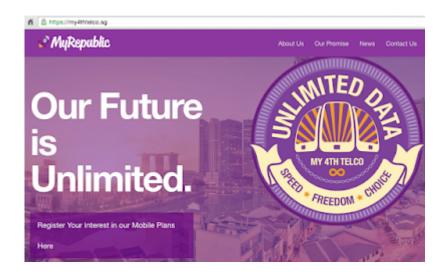
On Circles.Life, you can customize and change your plan anytime you want on their CirclesCare app. This covers tracking your usage statistics and costs, adding data or talktime, or even talking directly to the support team over live chat or Whatsapp for other issues.



It has been a long time since a new telco has launched in Singapore, to the extent where consumers are beginning to question whether the incumbents are becoming complacent, even over-charging consumers for our mobile plans.

You might recall the glorious days when we still had 12 GB of data every month, which was eventually replaced with 2 GB standard plans. Back then, the telcos reasoned that <u>"Singapore operators may have to review current pricing plans and consider introducing usage-based data pricing, to ensure that network quality for customers remains optimal".</u>

So when MyRepublic announced that they were bidding for the rights to become Singapore's fourth telco (look at that URL!) and promising unlimited data for consumers, everyone naturally got excited.





GET MORE OUT OF LIFE.

s a new telco

Circles.Life gives consumers real choice so you pay for only what you want while enjoying a simple, digital customer experience.



+ 500 MB

Boost data when you run low. We monitor your data limit for you so you don't ever have to worry or pay excess charges.

BOOST



BONUS DATA

Be rewarded with Bonus Data every month. Instead of long contracts & penalties, we reward you for your loyalty.



PLUS: UNLIMITED WHATSAPP

Our coolest Plus: unlimited messaging and voice calls on WhatsApp in every base plan - your monthly data limit is untouched.



DIGITAL CUSTOMER EXPERIENCE

Build your plan in 4 steps and customize on the go. Chat with our experts anytime through email or live mobile chat



Here's a

look into what you can expect to pay on Circles.Life. I quite like the flexibility, since there are indeed some months where my data and talktime usage are higher than others.



A YEAR WITH CIRCLES.LIFE

Circles.Life brings the focus back to the individual. Your plan evolves with your needs (rather than what the telco has on offer).



Still hesitant whether to sign up? If you're still waiting for MyRepublic to launch before deciding, you can still try Circles.Life out first, since no contract means you're free to jump ship whenever you like. (The only catch is that you lose all your loyalty and bonus data once you stop your monthly plans, and will have to start from ground zero again if you return later.)

You can sign up at http://circles.life – there's a waiting list though!

But for the rest of us, rest assured that an upcoming telco price war is imminent. Let the battle of the telcos begin.

With love, Budget Babe

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