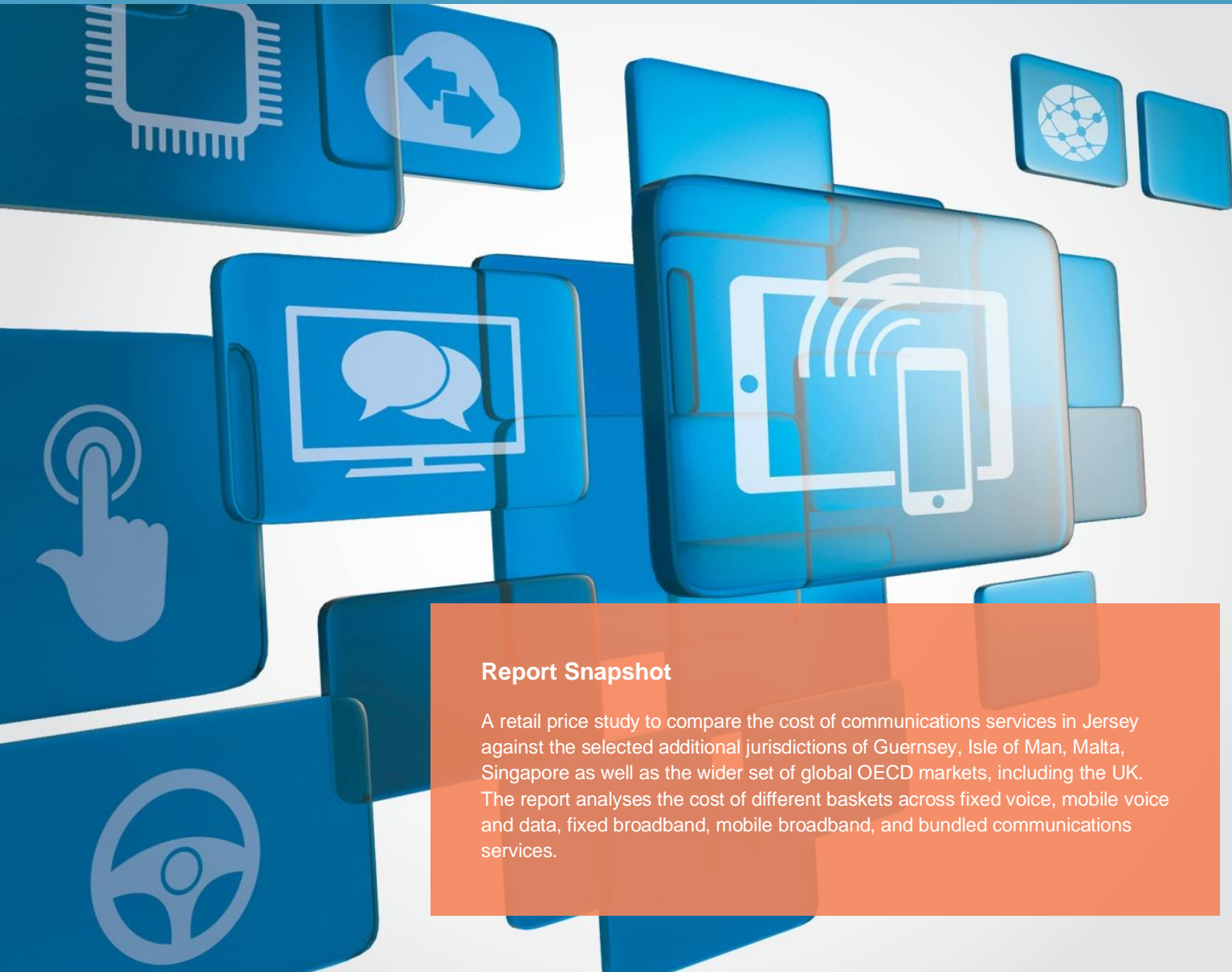




# Telecoms Retail Pricing Market Study for the Jersey Competition Regulatory Authority

Retail Price Benchmarking



## Report Snapshot

A retail price study to compare the cost of communications services in Jersey against the selected additional jurisdictions of Guernsey, Isle of Man, Malta, Singapore as well as the wider set of global OECD markets, including the UK. The report analyses the cost of different baskets across fixed voice, mobile voice and data, fixed broadband, mobile broadband, and bundled communications services.



Service Providers

**April 2022**

**Josie Septon**

**Tel:** +44 (0)1908 423 680

**Email:** [jsepton@strategyanalytics.com](mailto:jsepton@strategyanalytics.com)



## Contents

1.	Executive Summary	3
2.	Background	8
2.1	What is a market study	8
2.2	Rationale for the study	8
2.3	The Jersey telecoms market landscape	9
3.	Benchmarking scope and methodology	11
3.1	The basket concept	11
3.2	Geographical and service scope	11
3.3	Methodology	14
3.3.1	General Basket Rules	15
3.3.2	Fixed voice	16
3.3.4	Mobile voice and data	17
3.3.5	Fixed broadband	18
3.3.7	Mobile broadband	19
3.3.9	Bundled Communication Services	20
3.4	Data collection	21
3.5	Currency conversions	21
3.6	Additional points for consideration	24
3.6.1	Limitations relating to qualitative add-ons	24
3.6.2	Roaming	24
3.6.3	Variation in service elements and the impact of changes on effective price	24
4.	Fixed voice services	26
5.	Fixed broadband services	32
6.	Mobile voice and data services	39
7.	Mobile broadband services	45
8.	Bundled communications services	51



## 1. Executive Summary

The Jersey Competition Regulatory Authority ('the Authority') has commissioned Teligen Competitive Price Benchmarking division of Strategy Analytics to support its market study of Telecoms Retail Pricing. This study has been carried out against a published terms of reference.<sup>1</sup>

Jersey is characterized by a well-developed and competitive telecoms market, with four main operators offering telecommunications services to the consumer market in Jersey:

- Airtel-Vodafone
- Homenet
- JT
- Sure

This study compares the prices of telecommunications services offered by these four operators in Jersey against the prices of comparable telecommunication services, in comparable jurisdictions. The jurisdictions included are the members of the Organisation for Economic Cooperation and Development (OECD). The OECD includes the UK, France and other relevant countries. Additional jurisdictions have been added to the core OECD dataset to capture specific drivers that may be applicable to Jersey. For example, Guernsey and the Isle of Man are the two other Crown Dependencies. Malta has been included as an island jurisdiction and Singapore has been added, given their advanced fibre network.

### Methodology

Prices are compared for a range of residential<sup>2</sup> services, aligned to the standard OECD methodology and the report follows this order for consistency:

- Fixed voice
- Fixed broadband
- Mobile voice and data
- Mobile broadband
- Bundled communications services.

The study uses the OECD basket<sup>3</sup> methodology to compare the telecommunications charges paid by residential households, with each basket representing different usage levels for each service. Adjustments for purchasing power parity (PPP) are made to ensure a further degree of comparability by controlling for general price levels in different jurisdictions. Further, for each communications service, three basket levels are considered – low, medium and high, to represent the broad range of usage that will be experienced by consumers in Jersey.

---

<sup>1</sup> The terms of reference can be found at: <https://www.jcra.je/media/598411/telecoms-retail-pricing-market-study-terms-of-reference.pdf>

<sup>2</sup> For fixed voice, the OECD also specifies two baskets for business users, although these are not considered within this study

<sup>3</sup> A "Basket" is a usage profile describing how a hypothetical user uses a service or a combination of services. The basic methodology behind this has been established over the years by the Teligen division of Strategy Analytics for benchmarking prices for the OECD.



## Results overview

The results for the basket comparisons across the different services show that consumers in Jersey benefit from comparatively low charges for fixed voice services, as well as for mobile voice and data and mobile broadband services when compared to the average cost faced by consumers across OECD markets, as well as the average cost faced by consumers in a smaller set of markets against which Jersey is often compared<sup>4</sup>.

The cost for fixed broadband services and bundled services are somewhat more mixed, depending on the basket and whether the comparison is against the wider OECD markets or the additional jurisdictions plus UK only.

Direct comparison with the UK shows that costs faced by Jersey consumers are lower for fixed voice services, as well as very high-speed broadband, plus selected mobile broadband and bundled service baskets, while other baskets and services are either on par or more expensive than the UK.

The results are examined more in-depth below and in the individual service sections of the report.

The table below provides a colour-coded summary of how the cost for Jersey is positioned relative to the OECD average, and to the average for the additional comparator jurisdictions plus the UK, as well as a separate direct comparison with the UK for a range of baskets for each communication service. Green indicates that Jersey sits below the compared cost, and hence offers a competitive result. Amber indicates that the cost of Jersey is on par with the compared cost, within 5%. Red indicates that the cost of Jersey is higher than the compared cost.

	Jersey compared to OECD average	Jersey compared to additional jurisdictions plus UK average	Jersey compared to the UK
Fixed voice (20 calls)	●	●	●
Fixed voice (60 calls)	●	●	●
Fixed voice (140 calls)	●	●	●
Mobile (100 calls, no data)	●	●	●
Mobile (100 calls, 2GB data)	●	●	●
Mobile (unlimited voice, 20GB data)	●	●	●
Fixed broadband (>=0.25 Mbps)	●	●	●
Fixed broadband (>=100 Mps)	●	●	●
Fixed broadband (>=1000 Mps)	●	●	●
Mobile broadband (2GB data)	●	●	●
Mobile broadband (10GB data)	●	●	●
Mobile broadband (50GB data)	●	●	●
Bundled FBB-FV (low)	●	●	●
Bundled FBB-FV (medium high)	●	●	●
Bundled FBB-FV (very high)	●	●	●
Bundled FBB-FV-MVD (low)	●	●	●
Bundled FBB-FV-MVD (medium high)	●	●	●
Bundled FBB-FV-MVD (very high)	●	●	●

Jersey is below (cheaper than)	●
Jersey is on par with	●
Jersey is above (more expensive than)	●

<sup>4</sup> The average considers Jersey plus Guernsey, Isle of Man, Malta, Singapore and the UK.



The results for the basket comparisons show that prices faced by consumers in Jersey generally fall below the average of both the OECD and additional jurisdictions plus the UK (i.e., are more competitive). This is particularly the case for fixed voice, mobile voice and data and mobile broadband services, where the cost of Jersey is below both considered averages for all baskets.

The result for fixed broadband services, and bundled services which are based on fixed broadband is more mixed. When comparing to the average across OECD markets, fixed broadband and double play fixed broadband and fixed voice services are above the OECD average, with the only exception being the bundled fixed broadband and fixed voice mid-range service, at 250 Mbps and 60 voice calls. For this basket, Jersey is lower than the OECD average. When mobile services are introduced into the bundle, the cost of services in Jersey is consistently better than the OECD, because of competitive mobile voice and data pricing from Jersey operators.

Compared to the average of the additional jurisdictions beyond the OECD, plus the UK, fixed broadband services are on par when all speeds of service are considered, and below the average for higher speeds,  $\geq 100$  Mbps. Bundled services in Jersey compared to this average vary depending on the basket.

#### Further detail by type of residential service

In terms of fixed voice services, where only the incumbent operators in each market are considered in the analysis, the costs faced by Jersey consumers are favourable, with the competitiveness increasing as usage increases. Jersey is between 37% and 52% cheaper than the OECD average across the three baskets considered, and between 16% and 32% cheaper than the average of the additional jurisdictions plus UK. Fixed voice usage is declining in many markets, in favour of mobile voice or app-based calling, such as WhatsApp, and fixed voice offerings from operators are increasingly bundled in with fixed broadband services. As a result, standalone fixed voice services in many markets often have limited options for consumers (in the form of call add-ons and promotional offers), with prices either static or increasing. Jersey fixed voice pricing is based around a monthly rental with usage-based pricing, but also the option to add on call packages for predictable and relatively low-cost pricing.

For both mobile voice and data and mobile broadband services, which considers the main operators in each market, the cost for consumers in Jersey is, again, favourable, driven by strong competition from the three Jersey operators, with a broad range of offerings. For mobile voice and data, Jersey is between 25% and 50% cheaper than the OECD average across the three baskets considered, and between 9% and 48% cheaper than the average of the additional jurisdictions plus UK. Mobile broadband services in Jersey are more competitive against other markets for users with lower data requirements.

Fixed broadband services over fixed networks in Jersey are fibre-based, high speed services with:

- The minimum offered speed being 100 Mb/s
- The average speed across all offers analysed being 614 Mb/s.

The same is not true across many markets, where lower speed fixed broadband services are still very prevalent, although there is a continual move towards higher speed offering as fibre networks are rolled out.



As lower speed fixed broadband services will be offered at a lower cost, Jersey cannot compete as effectively on price for the lower speed basket of 0.256 Mbps, and this is evident from the considered averages, with Jersey 27% above the OECD average cost for this basket. It is more on par for the average of the additional jurisdictions plus UK, where several of the jurisdictions also only offer high speed fixed broadband. For the two higher speed baskets,  $\geq 100$  Mbps and  $\geq 1000$  Mbps, the comparison of Jersey to the considered averages improves, and falls below the average of the additional jurisdictions plus UK.

For bundled services, there is less consistency in Jersey's competitiveness across the different baskets and bundle types, however, for the mid-range baskets, which are most representative of broad usage by Jersey consumers, both double-play and triple-play basket costs fall below both considered averages; for double play, Jersey is 10% cheaper than the OECD average and 11% cheaper than the average of the additional jurisdictions plus UK, while for the triple-play baskets, Jersey is 20% cheaper than the OECD average and a more modest 3% cheaper than the average of the additional jurisdictions plus UK.

The tables overleaf show the ranking of Jersey for each basket and each level of usage, along with the rankings for the jurisdictions of Guernsey, Isle of Man, Malta and Singapore as well as the UK.

The overall observation is that while the results across the different baskets and usage levels are not fully consistent, in general, telecommunications services in Jersey are broadly competitive, and particularly for fixed voice, mobile voice and data and mobile broadband. For fixed broadband services, and bundled communications services, consumers in Jersey experience less competitive costs, however within selected services and usage levels, notably those more appropriate for the Jersey consumer market, the picture for Jersey is more positive.



Low-usage baskets	Fixed voice	Fixed broadband	Mobile voice & data	Mobile broadband	Bundles double-play	Bundles triple-play
	OECD 20 calls Residential	OECD 15 GB >=0.25 Mb/s	OECD 100 calls, no data	OECD 2GB	OECD FBB - FV (Low)	OECD FBB- FV- MVD (Low)
<b>Jersey</b>	<b>12</b>	<b>35</b>	<b>6</b>	<b>4</b>	<b>32</b>	<b>9</b>
Guernsey	13	34	22	4	36	11
Isle of Man	15	39	28	18	37	16
Malta	24	21	31	28	19	17
Singapore	6	28	33	39	13	-
<b>UK</b>	<b>27</b>	<b>23</b>	<b>2</b>	<b>9</b>	<b>21</b>	<b>12</b>
Total markets	42	42	42	40	41	29

Mid-usage baskets	Fixed voice	Fixed broadband	Mobile voice & data	Mobile broadband	Bundles double-play	Bundles triple-play
	OECD 60 calls Residential	OECD 120 GB >=100 Mb/s	OECD 100 calls, 2GB	OECD 10GB	OECD FBB - FV (Med High)	OECD FBB- FV- MVD (Med High)
<b>Jersey</b>	<b>10</b>	<b>31</b>	<b>17</b>	<b>8</b>	<b>20</b>	<b>7</b>
Guernsey	16	41	15	8	-	-
Isle of Man	27	36	25	22	37	-
Malta	22	14	23	16	11	10
Singapore	5	19	26	34	13	-
<b>UK</b>	<b>20</b>	<b>33</b>	<b>11</b>	<b>15</b>	<b>24</b>	<b>6</b>
Total markets	42	42	42	40	38	25

High-usage baskets	Fixed voice	Fixed broadband	Mobile voice & data	Mobile broadband	Bundles double-play	Bundles triple-play
	OECD 140 calls Residential	OECD 300 GB >=1000 Mb/s	OECD unlimited voice, 20 GB	OECD 50GB	OECD FBB- FV (Very High)	OECD FBB- FV- MVD (Very High)
<b>Jersey</b>	<b>8</b>	<b>26</b>	<b>9</b>	<b>16</b>	<b>24</b>	<b>17</b>
Guernsey	24	-	8	17	-	-
Isle of Man	23	36	7	19	33	-
Malta	19	7	24	30	11	6
Singapore	4	16	39	39	23	-
<b>UK</b>	<b>16</b>	<b>28</b>	<b>3</b>	<b>12</b>	<b>19</b>	<b>10</b>
Total markets	42	37	39	40	35	24

## Recommendations

The Authority has issued a Findings and Recommendations paper (Document reference: JCRA 22/26), alongside this market study report, which sets out its recommendations in light of the benchmarking results.

## Overview of report structure

The rest of the report is structured as follows:

- Section 2 – Background to the market study, including an overview of the telecoms market in Jersey;
- Section 3 – Benchmarking scope and methodology;
- Section 4 – Fixed voice services;
- Section 5 – Fixed broadband services;
- Section 6 – Mobile voice and data services;
- Section 7 – Mobile broadband services; and
- Section 8 – Bundled communications services.





## 2. Background

The Authority works to ensure that Islanders receive the best value, choice and access to high quality goods and services, in addition to promoting competition and consumers' interests. This market study focuses on the telecoms retail market in Jersey, investigating how prices in Jersey compare to other jurisdictions.

This section first sets out what a market study is and then the rationale for conducting this market study. This is followed by a brief description of the telecoms market landscape in Jersey.

### 2.1 What is a market study

A market study is the analysis of a market, or features of a market, in this case the retail prices, to assess how well it is working for consumers. It considers the relationship between consumer behaviour in a market, the behaviour of businesses in that market, and the market's structure. By looking at these relationships, the Authority can determine whether action that will encourage changes to consumer behaviour, business behaviour, or both, will help address any market problems found.

An important point to note is that the focus of a market study is not the actions of any specific business or firm.

### 2.2 Rationale for the study

The Authority set out the rationale for the study in the Frequently Asked Questions document issued at the start of the study. This is repeated in the box below.

Telecommunications are essential elements of modern-day life and thus form a vital service. The prices people pay and the value that they get from telecommunication services are an important indicator of how well markets are working well for consumers. Further, international comparisons allow for a broader understanding of how Jersey performs against other comparable jurisdictions.

As a regulator and in line with regulatory best practice the Authority's focus is on regulating the wholesale element of the value chain (i.e. services provided to other communication providers) to encourage competition in services provided to consumers. Nevertheless, it is important for the Authority to understand how competition is reflected in the prices consumers pay for services on Jersey in order to assess how effective this approach is and whether there are areas that require further attention.

This is consistent with the Authority's Strategy and within this, its third Strategic Goal, which is to "Safeguard consumers". As part of this it is important to use both the Authority's competition and regulation powers, to empower consumers to exercise informed choice and help markets work in the best interest of Jersey as a whole.

The study also has broader benefits. For example, telecommunication services are an element that can drive inflation. Therefore, understanding pricing better can help support the Government's anti-inflation strategy.

Taking the above into account, it is clear that a market study into this area is well aligned with the Authority's prioritisation principles. Moreover, it is consistent with the Authority's Business Plan, which set





out that market studies are important tools to evaluate issues in particular markets and raise awareness of competition policy and its benefits among businesses, consumers and public institutions.

## 2.3 The Jersey telecoms market landscape

Telecommunications and internet connectivity are essential elements of modern-day life and thus form a vital service. The prices people pay and the value that they get from telecommunication services are an important indicator of how well the markets are working for consumers.

In Jersey, the telecommunications industry is vital to the economy. In 2020, it:

- generated turnover, including fixed, mobile, Internet access, associated services and the sale of handsets of £104m;
- employed 583 full time equivalent staff as at the end of 2020;
- contributed £14.4m to the exchequers through corporate, staff, and social taxes (including GST payments); and
- invested £17m in capital projects.

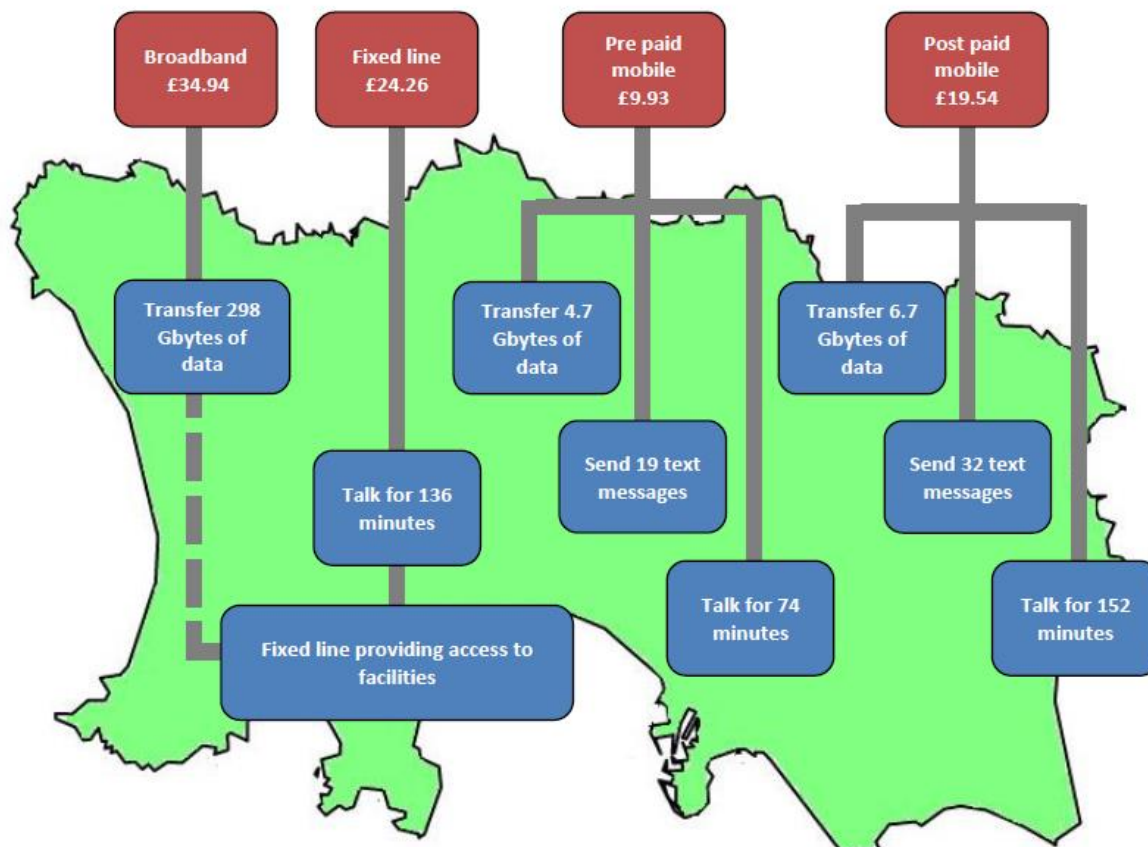
The graphic below shows average monthly spend<sup>5</sup> and consumption levels for consumers across different service types in 2020:

---

<sup>5</sup> Note the spend figures presented in the Figure are based on aggregate data and are not intended to be comparable to the numbers presented in this report for the different baskets of services.



### Average monthly spend per subscription (excluding GST)



### Average monthly consumption per subscription

Source: Statistics Jersey Telecommunications Statistics and Market Report 2020

(<https://www.jcra.je/media/598356/telecommunications-statistics-and-market-report-2020>)

The main operators offering telecommunications services to the consumer market in Jersey and included in this report are:

- Airtel-Vodafone (offering fixed and mobile services)
- Homenet (offering residential services through various technologies)
- JT (the incumbent offering a full range of fixed and mobile services)
- Sure (offering fixed and mobile services)



## 3. Benchmarking scope and methodology

This section presents a brief overview of the benchmarking methodology used, including an introduction to the concept of using baskets to determine cost, and a summary of the geographical and service scope of the study.

### 3.1 The basket concept

Telecommunications tariffs are complex in that there are many different price elements that work in different ways, and often relate directly to an end user's usage profile. To compare the tariffs paid by consumers in different countries or jurisdictions, line by line comparison of individual services on the operators' pricelists is not sufficient, as the total cost incurred by an end user is a result of applying the relevant individual tariff elements to a usage profile that describes the quantity and combination of services consumed.

This usage profile is called a basket - a term taken from the shopping basket equivalent. By applying different types of baskets one can calculate the end user cost for different types of end users. However, to do this properly it is also necessary to select between a wide range of service tariffs, ideally all that are available, so that the lowest priced offer can be selected. This lowest priced offer, or an average across a defined number of offers, represents the price level for the operator or country in question.

The basket concept always assumes a fully rational user who can always make the best choice of tariff plans.

### 3.2 Geographical and service scope

The study provides a comparison against similar-sized jurisdictions, but also against a wider international market. Pricing in Jersey is compared to that of 37 OECD countries<sup>6</sup> as follows:

---

<sup>6</sup> As a new OECD member, Costa Rica has not yet been included in the OECD Price Benchmarking systems



Exhibit 1: OECD list of countries

OECD countries			
Australia	France	Latvia	Slovenia
Austria	Germany	Lithuania	Spain
Belgium	Greece	Luxembourg	Sweden
Canada	Hungary	Mexico	Switzerland
Chile	Iceland	Netherlands	Turkey
Colombia	Ireland	New Zealand	UK
Czech Rep.	Israel	Norway	USA
Denmark	Italy	Poland	
Estonia	Japan	Portugal	
Finland	Korea	Slovak Rep.	

The additional jurisdictions (including Jersey) are as follows:

- Guernsey
- Isle of Man
- Jersey
- Malta
- Singapore



The providers covered within each service and jurisdiction are highlighted in green in the table below.

Exhibit 2: OECD list of countries

Jersey	FV	MVD	FBB	MBB	Bundles
JT					
Sure					
Airtel-Vodafone					
Homenet					
Guernsey	FV	MVD	FBB	MBB	Bundles
Sure					
JT					
Airtel-Vodafone					
Isle of Man	FV	MVD	FBB	MBB	Bundles
Manx Telecom					
Sure					
WiManx					
Malta	FV	MVD	FBB	MBB	Bundles
Go					
Melita					
Epic (Vodafone)					
Singapore	FV	MVD	FBB	MBB	Bundles
Singtel					
Starhub					
M1					

Providers considered for each service are selected based on market share, and the number of providers covered per service corresponds to the approach taken by OECD.

**Note for Jersey**, three mobile operators have been considered, rather than the standard two operators recommended with the OECD methodology. This is because the second and third largest operators have a reported identical market share. Airtel-Vodafone, has also been included for both fixed broadband services, and bundled communications services, at the request of the Authority. This is because Airtel-Vodafone only entered these markets in November 2021 and therefore would not be included using the market share metrics.

**Note: for Mobile Broadband**, a proxy market share has been considered, based on the market share for Mobile Voice and Data, as Mobile Broadband market share is typically not published.

Not all operators and providers listed above may offer services across all categories. For example, in Malta and Singapore, not all operators appear to offer Mobile Broadband, and in Malta, Epic (Vodafone) does not offer bundled services.



The services considered in this study are as follows:

- Fixed voice
- Mobile voice and data
- Fixed broadband
- Mobile broadband only (dongle-based mobile broadband)
- Bundled services:
  - Phone and broadband
  - Triple play, fixed phone, broadband, and mobile voice and data

### 3.3 Methodology

The methodologies that form the basis for the benchmarking for this study have been developed by the OECD. These methodologies have the advantage of being comprehensive, well-tested and flexible, allowing both top level and detailed analysis of prices and price levels. In addition, they are also robust and recognised internationally, and are used by regulators and operators around the world.

The methodologies that are relevant to this study are:

- OECD Fixed Voice Price Benchmarking Methodology
- OECD Mobile Voice and Data Price Benchmarking Methodology
- OECD Fixed Broadband Price Benchmarking Methodology
- OECD Mobile Broadband Price Benchmarking Methodology
- OECD Bundled Communications Price Benchmarking Methodology

For the standalone services (fixed voice, mobile voice and data, fixed broadband and mobile broadband), the price comparisons are based on the OECD 2017 telecommunication price basket methodology, while for bundled services, the price comparisons are based on the OECD 2020 bundled communication price basket methodology of the OECD, these being the most recent reviews of these methodologies.

The full methodology documents for both the 2017 baskets for standalone services and for the 2020 Bundled Communication Price baskets can be found on the OECD website. A link to the relevant pages on the OECD website is provided in the footnote below<sup>7</sup>.

A summary of each of the methodologies is given below, however, there are also a set of general basket rules, as follows:

---

<sup>7</sup> The 2017 methodology document, covering the standalone baskets can be found here: [https://www.oecd.org/sti/broadband/DSTI-CDEP-CISP\(2017\)4FINAL.pdf](https://www.oecd.org/sti/broadband/DSTI-CDEP-CISP(2017)4FINAL.pdf) while the 2020 methodology document can be found here: [https://www.oecd-ilibrary.org/science-and-technology/oecd-bundled-communication-price-baskets\\_64e4c18a-en](https://www.oecd-ilibrary.org/science-and-technology/oecd-bundled-communication-price-baskets_64e4c18a-en)



### 3.3.1 General Basket Rules

The number of operators covered in each country is defined by each service basket.

Services shall reflect the offers in the main city of the country, unless otherwise specified.

The range of published tariff packages presented on the operator website shall be covered, allowing the lowest cost offer to be calculated for each operator and basket.

The tariff elements included shall allow calculation of basic end user cost as close to real costs as possible, based on the basket definitions for each service.

Discounts shall be incorporated in the calculations of prices for each basket. Typical discounts to include are:

- Promotional discounts on monthly rental and/or connection charges. Promotional offers shall be available for at least one month, and valid at the time of data collection.
- Off-peak discounts on calls and messages.
- Selective discounts to specific, selected phone numbers.
- Usage allowances in the form of included traffic or included usage value.

Only tariffs presented as currently available to a new customer shall be considered.

Combinations of basic tariff packages and add-on packages are allowed (e.g., for additional data on mobile voice tariffs).

Devices (handset, modem, tablet etc.) shall not be included unless specified in the service basket rules.

Only residential tariffs shall be included in published basket results, unless otherwise specified in the service basket rules.

Results shall reflect the prices applied to regular monthly payment for the service. Direct debit payment prices may be used. Discounts for long-term payments shall not be included.

The value of call, message and data allowances included in the tariff package will be deducted from the usage element of the basket, up to the value of actual usage.

Call costs are calculated using the duration of  $D + (\text{Unit}(\text{seconds}) - 1) / 2$ , based on basket call duration  $D$  converted to seconds and average per second charges. Unit is the billing unit in seconds.

For each service a range of baskets are defined. It is not the intention that all these baskets shall be used for analysis of any particular market, as some of the baskets may describe usage that is clearly not relevant for that market. Care





should be taken in applying or reporting results that are based on baskets that are inappropriate for a particular market.

### 3.3.2 Fixed voice

The OECD has defined 6 baskets, including 4 residential baskets and 2 business baskets (single user). Note, only the residential baskets apply to this report.

Type of basket	Basket
Residential	20 calls basket
Residential	60 calls basket
Residential	140 calls basket
Residential	420 calls basket
Business	100 calls business basket, single user
Business	260 calls business basket, single user

The benchmarking covers the following elements, as and where they apply:

- Connection charge
- Monthly rental for fixed voice service
- Call allowances
- Prices for voice calls to fixed network, own network (calls to local and national considered separately, if applicable), and to mobile networks, including:
  - Call set-up
  - Minimum and maximum per call
  - Charge per minute/second/unit
  - Variation over daytime/evening/weekend

Service types included are fixed line telephony service, fixed location Voice over IP (VoIP) service, and fixed location LTE service.

The incumbent operator only in each country is considered.



### 3.3.4 Mobile voice and data

The OECD has defined 12 baskets, including 2 non-data baskets, 5 baskets covering lower data usage, and 5 covering higher data usage.

Basket	Voice calls	SMS	Data (GB)
30 calls, no data	30	10	0
100 calls, no data	100	20	0
30 calls, 0.1 GB	30	20	0.1
100 calls, 0.5 GB	100	40	0.5
300 calls, 1 GB	300	80	1
900 calls, 2 GB	900	160	2
Unlimited voice, 5 GB	Unlimited	Unlimited	5
30 calls, 0.5 GB	30	10	0.5
100 calls, 2 GB	100	20	2
300 calls, 5 GB	300	40	5
900 calls, 10 GB	900	80	10
Unlimited voice, 20 GB	Unlimited	Unlimited	20

The benchmarking covers the following elements, as and where they apply:

- Connection charge
- Monthly rental for basic post-paid service
- Minimum monthly top up for pre-paid service
- Any option charges for add-on elements
- Prices for voice calls to fixed network, own network, and other mobile networks, including:
  - Call set-up
  - Minimum and maximum per call
  - Charge per minute/second/unit
  - Variation over daytime/evening/weekend
- Prices for SMS messages
- Prices for data access to Internet and email services

There is no distinction between 3G, 4G or 5G technologies – and prices for all are considered.

The two main operators in each country are considered, accounting for at least 50% combined market share (subscriber-based).



### 3.3.6 Fixed broadband

The OECD baskets for fixed broadband comprise 15 baskets in total: 5 low usage baskets, 5 medium usage baskets and 5 high usage baskets. For each of the low, medium and high usage categories, there are 5 minimum speed levels, ranging from 0.25 Mb/s minimum download speed to 1000 Mb/s minimum download speed. The official OECD results focus on the medium usage levels, highlighted in red in the table below.

Minimum Download Speed (Mb/s)	Low alternative data volume (GB/month)	Medium data volume (GB/month)	High alternative data volume (GB/month)
0.256	5	15	45
10	10	30	90
25	20	60	180
100	40	120	360
1000	100	300	900

The benchmarking covers the following elements, as and where they apply:

- Advertised download speed
- Connection charge
- Monthly rental for broadband service, plus any incumbent line rental that may be required
- Usage allowance included in the package
- Overage charges beyond the allowance
- Fair use limitations / Maximum usage
- Equipment charge/rental e.g., modem or router

Offers based on xDSL, Fibre and Wimax technologies are considered, as well as any fixed location LTE services.

The three main ISPs (Internet Service Providers) in each country are considered, accounting for at least 70% combined market share (subscriber-based).

Note: Within the OECD Fixed Broadband methodology, there is no requirement to collect pricing for bundled services, however, Teligen generally does include this, as not all providers offer standalone broadband pricing (or only limited standalone offers are available). The inclusion of bundled pricing is to ensure that sufficient broadband price plans are included, and only basic bundles are included (and if relevant). This is an important point to note, as the OECD Fixed Broadband Price Benchmarking service is not designed for comprehensive bundled pricing.



### 3.3.8 Mobile broadband

The OECD has defined 7 standard baskets, and two short-validity baskets, covering various levels of data usage. Note, only the standard baskets apply to this report.,

#### Standard baskets

	Usage volume (GB/month)
0.5 GB basket	0.5
1 GB basket	1
2 GB basket	2
5 GB basket	5
10 GB basket	10
20 GB basket	20
50 GB basket	50

#### Short validity baskets

	Usage volume (GB/month)	Days of use per month
0.5 GB basket	0.5	15
1 GB basket	1	15

The benchmarking covers the following elements, as and where they apply:

- Connection charge
- Monthly rental for mobile broadband data-only service or prepaid charges
- Usage allowance included in the package
- Overage charges beyond the allowance
- Fair use limitations / Maximum usage

The Mobile Broadband Data Only baskets cover mobile data-only broadband services based on 3G, 4G and 5G mobile networks.

The three main operators in each country are considered, accounting for at least 70% combined market share (subscriber-based).



### 3.3.10 Bundled Communication Services

The OECD has defined 30 baskets in total. Bundles range from basic to very high usage, and cover double, triple, and quad-play combinations as shown in the table below. Note: Bundles that include Pay-TV services are not offered in Jersey, and therefore do not apply to this report.

Note: for the purpose of the OECD definitions, mobile voice and data bundles are considered as a single service.

Note: FBB=Fixed Broadband, FV=Fixed voice, MV=Mobile Voice, TV=Pay TV

Baskets	FBB		FV	MVD		TV			
	Usage (GB)	Speed (Mb/s Download)	Voice calls	Voice allowance (minutes)	Data allowance (GB)	Channels	Premium Movies	Premium Sports	DVR
OECD FBB - FV (Basic)	15	2	20						
OECD FBB - FV (Low)	60	25	20						
OECD FBB - FV (Medium Low)	120	100	60						
OECD FBB - FV (Medium High)	240	250	60						
OECD FBB - FV (High)	360	600	140						
OECD FBB - FV (Very High)	900	1000	140						
OECD FBB - TV (Basic)	15	2				10	FALSE	FALSE	FALSE
OECD FBB - TV (Low)	60	25				20	FALSE	FALSE	FALSE
OECD FBB - TV (Medium Low)	120	100				30	TRUE	FALSE	FALSE
OECD FBB - TV (Medium High)	240	250				40	TRUE	FALSE	FALSE
OECD FBB - TV (High)	360	600				80	TRUE	TRUE	TRUE
OECD FBB - TV (Very High)	900	1000				150	TRUE	TRUE	TRUE
OECD FBB - FV - TV (Basic)	15	2	20			10	FALSE	FALSE	FALSE
OECD FBB - FV - TV (Low)	60	25	20			20	FALSE	FALSE	FALSE
OECD FBB - FV - TV (Medium Low)	120	100	60			30	TRUE	FALSE	FALSE
OECD FBB - FV - TV (Medium High)	240	250	60			40	TRUE	FALSE	FALSE
OECD FBB - FV - TV (High)	360	600	140			80	TRUE	TRUE	TRUE
OECD FBB - FV - TV (Very High)	900	1000	140			150	TRUE	TRUE	TRUE
OECD FBB- FV- MVD (Basic)	15	2	20	0	0				
OECD FBB- FV- MVD (Low)	60	25	20	60	1				
OECD FBB- FV- MVD (Medium Low)	120	100	60	200	5				
OECD FBB- FV- MVD (Medium High)	240	250	60	200	10				
OECD FBB- FV- MVD (High)	360	600	140	600	20				
OECD FBB- FV- MVD (Very High)	900	1000	140	600	30				
OECD FBB- FV- MVD- TV (Basic)	15	2	20	0	0	10	FALSE	FALSE	FALSE
OECD FBB- FV- MVD- TV (Low)	60	25	20	60	1	20	FALSE	FALSE	FALSE
OECD FBB- FV- MVD- TV (Medium Low)	120	100	60	200	5	30	TRUE	FALSE	FALSE
OECD FBB- FV- MVD- TV (Medium High)	240	250	60	200	10	40	TRUE	FALSE	FALSE
OECD FBB- FV- MVD- TV (High)	360	600	140	600	20	80	TRUE	TRUE	TRUE
OECD FBB- FV- MVD- TV (Very High)	900	1000	140	600	30	150	TRUE	TRUE	TRUE

The methodology considers predefined bundles, ‘soft’ bundles (where taking additional services provides a discount on the combined cost) and build-your-own bundles.



As bundled services are based around fixed broadband, like the OECD Fixed Broadband Price Benchmarking methodology, the three main ISPs (Internet Service Providers) in each country are considered, accounting for at least 70% combined market share (subscriber-based).

For fixed broadband, offers based on xDSL, Fibre and Wimax technologies are considered, as well as any fixed location LTE services.

### 3.4 Data collection

The prices for all services are taken from information available in the public domain with data primarily taken from operator and provider websites. For the standalone services, OECD data was collected in Q4 2021, while for the bundled communications services, OECD data was collected in H2 2021. Data collected for the additional jurisdictions relate to pricing for Q4 2021 and was added to the standard OECD data set (most recent updates).

The results are based on the information collected and the offers available at the time of data collection. All contract lengths are considered, however, as the benchmark is based on the cheapest available offers, where multiple contract lengths exist, the longest contract length is typically the cheapest. While care has been taken to ensure the most complete set of data possible, there is always the possibility that some offers may have been missed in the process. The study, nevertheless, aims to ensure a comprehensive coverage of tariff offers by operators making up a significant proportion of the market, with a minimum combined market share for each service according to OECD rules.

The tariffs collected are in the national currencies of the respective countries. To facilitate comparison, they are converted to Jersey £ based on the purchasing power parity (PPP) adjusted exchange rates. The use of PPP rates, where exchange rates are adjusted to take into account comparative price levels (CPLs) in each market ensures a fairer comparison and removes the bias that is created by cost-of-living imbalances across markets. See section 3.5 for additional information.

All results are presented inclusive of sales tax (or value-added tax - VAT), where applicable.

#### Time series data

The result presented in this result are based on data collected for one point in time only, and therefore no time series data is available yet. This will be introduced in future updates to this report.

### 3.5 Currency conversions

Within the OECD systems, currency conversion is based on current exchanges rates (taken from oanda.com). The rates used across all price benchmarking systems is based on rates as of 1 December 2021. These are adjusted using OECD comparative price levels (CPLs), to create and purchasing power parity (PPP) conversion factor. The OECD CPL rates are as of December 2021.

For the additional countries, an alternate source of CPL has been used.



For Malta and Singapore, this has been taken from World Bank 2020 rates. World Bank is the default for Strategy Analytics when carrying on non-OECD analysis.

For Jersey and Guernsey, a conversion of 1.2 relative to the UK was used, indicating that the cost of living in both Jersey and Guernsey is 20% more expensive than in the UK. The conversion factor is based on information published by Statistics Jersey on price comparisons between Jersey and the UK.<sup>8</sup> This was cross checked against a range of sources and adopted as a conservative estimate. The rate for Guernsey has been set to the rate used for Jersey given the similarities between the two jurisdictions.

For the Isle of Man, the CPL is based on the living wage for Isle of Man relative to that of UK for 2020, as calculated by the Isle of Man government. This gives a conversion of 1.14 relative to the UK.

CPLs are used to adjust exchange rates to equalise purchasing power by eliminating the differences in price levels between countries. This is designed to produce a more robust and comparable benchmark, where comparative price levels between countries are taken into account. In less wealthy countries, for example, we would expect the price of goods and services to be lower, to reflect affordability in these countries, however, this creates a bias when comparing to wealthier countries where the cost of goods and services is much higher, and the use of CPL-adjusted rates helps to remove this bias. This adjustment has been an integral part of the OECD methodology and used within OECD official results, where results are presented using purchasing power parity (PPP) rates. The use of PPP rates extends beyond OECD and has been widely used by many regulators around the world.

A full list of exchange rates and CPLs is shown below.

---

<sup>8</sup> <https://www.gov.je/Government/Pages/StatesReports.aspx?ReportID=1031>





Exhibit 3: Exchange rates and CPLs used

Exchange rates 1st December 2021			OECD CPL Dec 2021 (for available countries)		
Related to:	US\$	ISO code	+ World Bank CPL 2020 or alternative source where stated		
Australia	0.535	AUD	Australia	0.897	
Austria	0.851	EUR	Austria	0.761	
Belgium	0.851	EUR	Belgium	0.761	
Canada	0.588	CAD	Canada	0.825	
Chile	0.001	CLP	Chile	0.465	
Colombia	0.000	COP	Colombia	0.313	
Czech Rep.	0.033	CZK	Czech Rep.	0.521	
Denmark	0.114	DKK	Denmark	0.929	
Estonia	0.851	EUR	Estonia	0.577	
Finland	0.851	EUR	Finland	0.825	
France	0.851	EUR	France	0.737	
Germany	0.851	EUR	Germany	0.713	
Greece	0.851	EUR	Greece	0.561	
Hungary	0.002	HUF	Hungary	0.425	
Iceland	0.006	ISK	Iceland	1.002	
Ireland	0.851	EUR	Ireland	0.889	
Israel	0.237	ILS	Israel	0.978	
Italy	0.851	EUR	Italy	0.657	
Japan	0.007	JPY	Japan	0.745	
Korea	0.001	KRW	Korea	0.633	
Latvia	0.851	EUR	Latvia	0.521	
Lithuania	0.851	EUR	Lithuania	0.473	
Luxembourg	0.851	EUR	Luxembourg	0.873	
Mexico	0.035	MXN	Mexico	0.433	
Netherlands	0.851	EUR	Netherlands	0.777	
New Zealand	0.512	NZD	New Zealand	0.881	
Norway	0.083	NOK	Norway	0.970	
Poland	0.182	PLN	Poland	0.393	
Portugal	0.851	EUR	Portugal	0.569	
Slovak Rep.	0.851	EUR	Slovak Rep.	0.585	
Slovenia	0.851	EUR	Slovenia	0.569	
Spain	0.851	EUR	Spain	0.641	
Sweden	0.083	SEK	Sweden	0.849	
Switzerland	0.816	CHF	Switzerland	1.082	
Turkey	0.057	TRY	Turkey	0.248	
UK	1	GBP	UK	0.833	
USA	0.751	USD	USA	0.801	
<b>Jersey</b>	<b>1</b>	<b>JEP</b>	<b>Jersey</b>	<b>1</b>	Statistics Jersey
Guernsey	1	GGP	Guernsey	1	Statistics Jersey
Isle of Man	1	IMP	Isle of Man	0.954	Estimate based on IoM report
Malta	0.851	EUR	Malta	0.524	World Bank 2020
Singapore	0.549	SGD	Singapore	0.486	World Bank 2020

Exchange rate source: Oanda.com

CPL source: OECD (OECD countries), World Bank, Statistics Jersey, Isle of Man Government living wage calculation



## 3.6 Additional points for consideration

### 3.6.1 Limitations relating to qualitative add-ons

The benchmarking study does not account for extended offering, and qualitative factors, such as availability of fibre, meshed WiFi solutions, roaming, mobile coverage and speeds. These factors are not covered by the OECD methodology, due to the complexity of accounting for these in a quantitative way. Additionally, such extended offerings will vary from provider to provider and from country to country.

In the Jersey market, consumers have access to additional service features and add-ons, for selected providers and offers, at no additional charge to their service subscription. Such features and add-ons include, but are not limited to:

- Meshed WiFi, for improved signal around customer homes
- Network security which can be extended to enable WiFi motion sensing, to capture signals that indicate in-home or near-home movement.
- Guaranteed fast speeds, even at peak times.

### 3.6.2 Roaming

Although the OECD methodology for Mobile Voice and Data does not encompass roaming, it is a factor that is may be considered by consumers when purchasing mobile price plans. Jersey consumers do not have access to the same roaming conditions as consumers in the UK and other European markets, and therefore may face roaming charges when travelling in Europe, which can be very steep. The European Union (EU) Roam Like At Home (RLAH) legislation, which ensures that consumers in EU countries can continue to call, message and use mobile data anywhere in the EU at no extra cost, adopted by the EU parliament in June 2017, and has been extended until June 2032.

Not all European countries benefit from RLAH conditions. Iceland, Norway and Switzerland have never been EU members, so mobile operators in these countries are not legally required to offer RLAH. Although the UK benefited from RLAH legislation following its implementation in 2017, a number of UK mobile operators are now removing RLAH benefits, and similar to Jersey, UK consumers will face roaming charges when travelling in Europe.

### 3.6.3 Variation in service elements and the impact of changes on effective price

The OECD benchmarking methodology considers a minimum set of requirements for the basket. For example, if a mobile broadband basket requires an allowance of 1GB per month, a 5GB plan may feature for a given provider, if this is the cheapest or minimum data allowance available. The nature of the benchmarking approach means that this over-delivery against basket requirements is not evident in high-level results as the benchmark is focused on costs only. This may be viewed as not comparing directly like-for-like, however, the non-uniformity of plans across markets means that it is not possible to adjust for this. The OECD has developed several baskets for each service, representing difference levels of usage. This enables selection of baskets by individual markets that are closest in usage terms to usage within that market, and the most closely matched plan will be selected. It is important to note that the extent to which plan elements exceed basket requirements may reflect pricing that is less tailored to specific user requirements.



In a time-series setting, a change in service specifications can result in plans that previously featured in one basket, subsequently featuring in another, and this will deliver an effective price change. Examples of such shifts might include:

- A fixed broadband service previously offered at 100 Mbps subsequently offered at 200 Mbps for the same price.
- A mobile broadband service previously offered at 1 Gb subsequently offered at 5 Gb for the same price.



## 4. Fixed voice services

This section presents the result for fixed voice services.

The baskets presented in this section are a subset of the OECD baskets, and are as follows:

- OECD Fixed Voice 20 calls
- **OECD Fixed Voice 60 calls**
- OECD Fixed Voice 140 calls

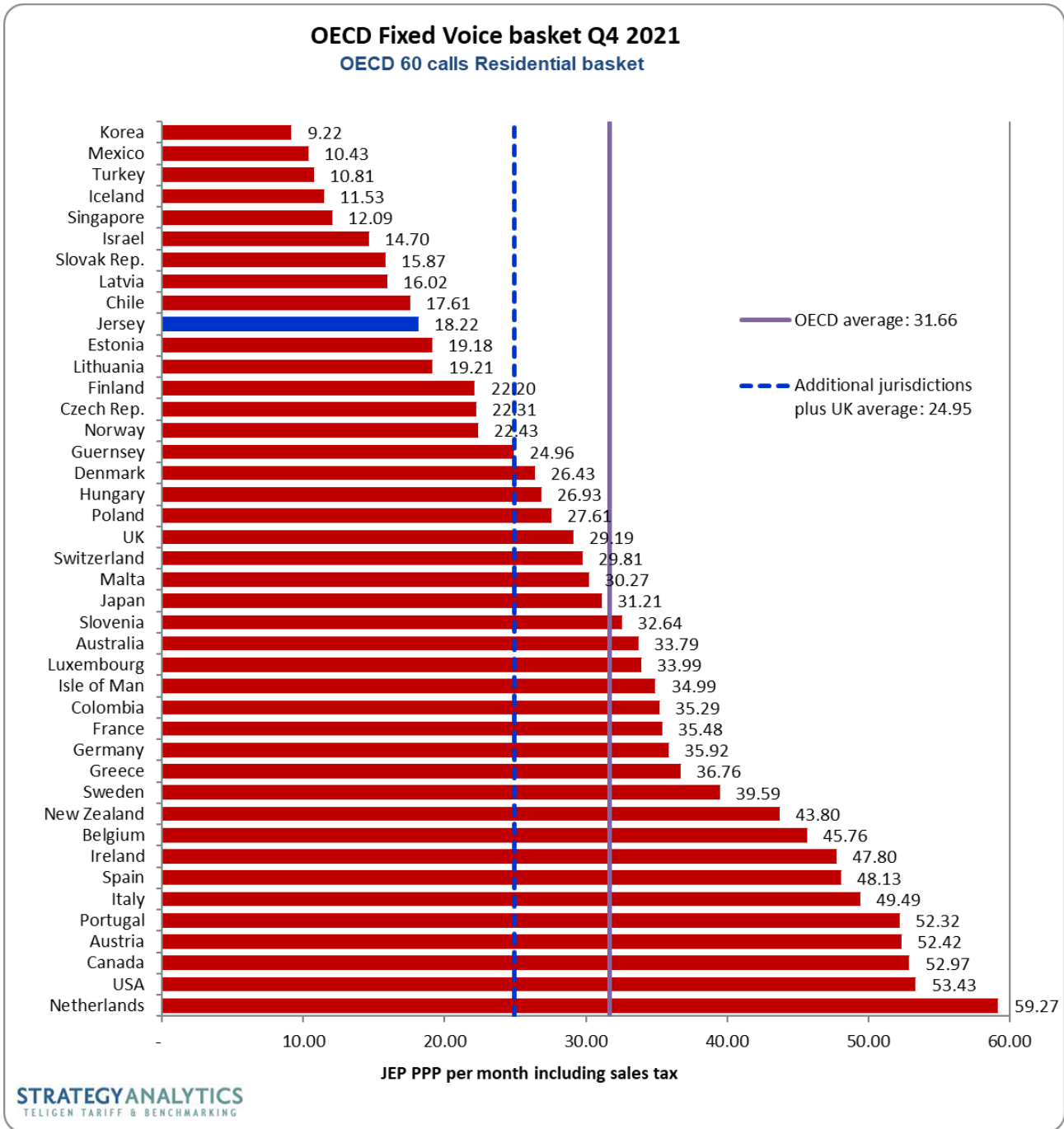
The bold highlighted basket is used to present all-country results. A reduced comparison, considering the 5 additional jurisdictions along with the UK, OECD cheapest, average, and most expensive, is presented for all three listed baskets.

The fixed voice comparison considers the incumbent provider in each country. For Jersey, this is JT.

As fixed voice usage is generally declining in most markets, in favour of mobile voice or app-based calling, such as WhatsApp, the analysis considers only the three lowest usage OECD residential baskets. The business baskets have not been included as the study is focussed on consumer pricing.

Fixed voice offerings from operators are increasingly bundled in with fixed broadband services. As a result, standalone fixed voice services in many markets often have limited options for consumers (in the form of call add-ons and promotional offers), with the price of services either static or increasing.

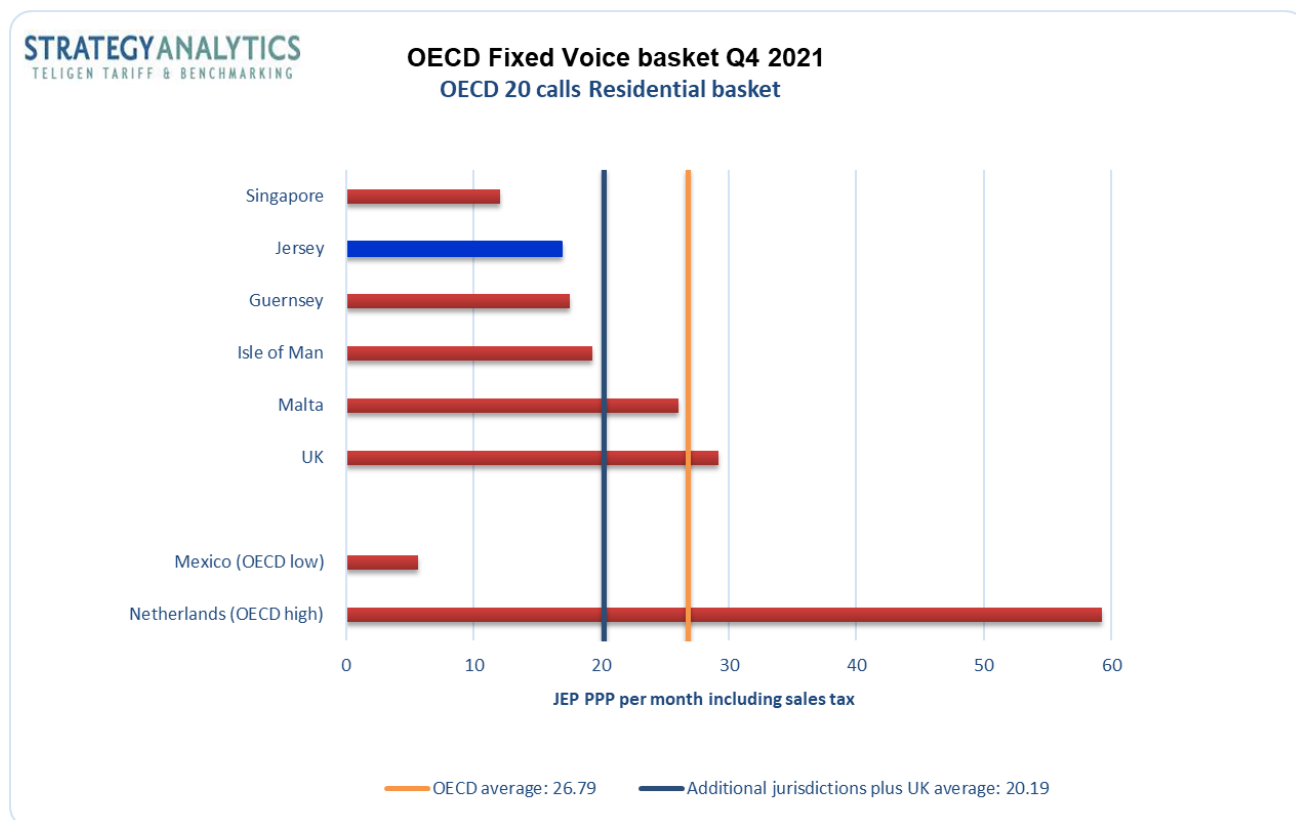
The graph below shows the results from the OECD Fixed Voice 60 calls basket covering 37 OECD countries, along with Jersey and the 4 additional comparator jurisdictions. The graph also highlights the average across the OECD countries, as well as the average of the 5 additional jurisdictions (Jersey, Guernsey, Isle of Man, Malta and Singapore) plus the UK.



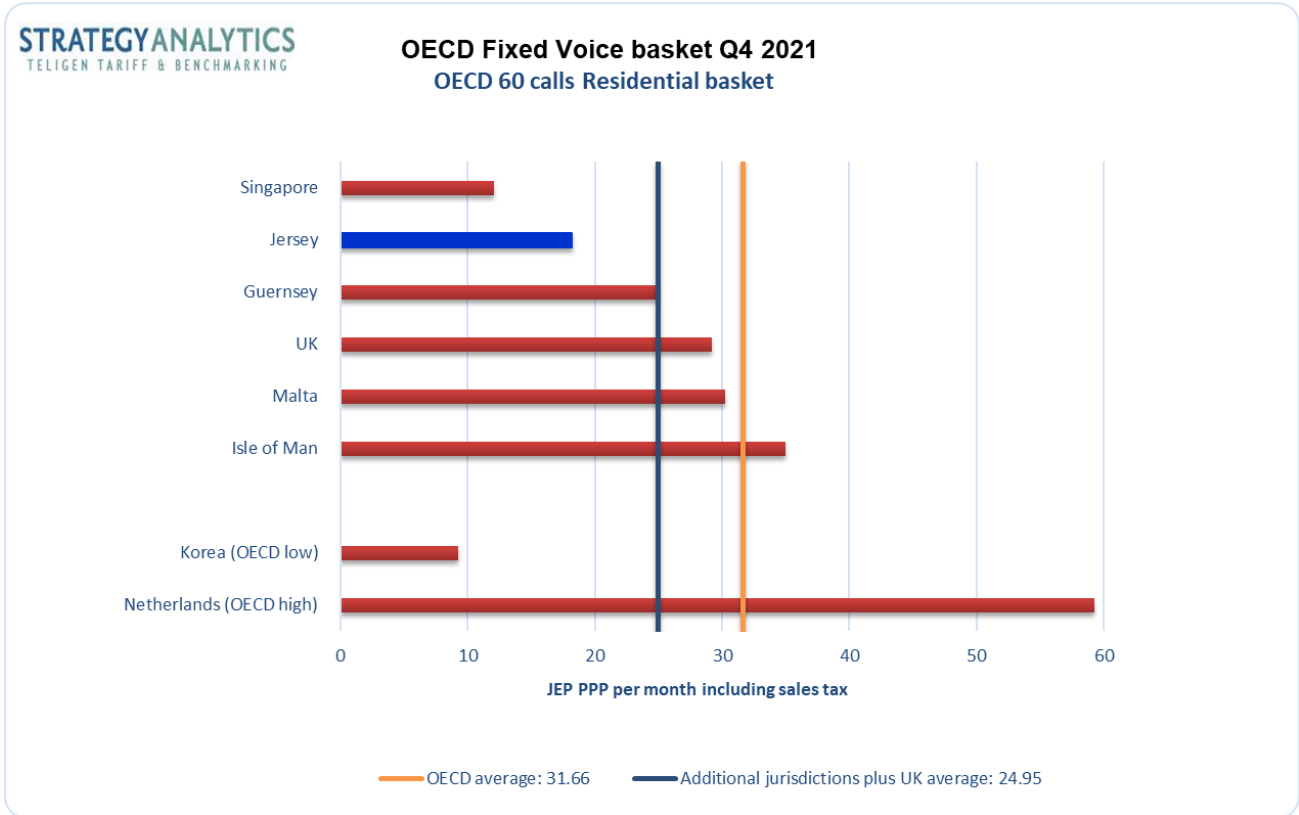
The result for Jersey for the mid-range 60 calls basket is favourable, with Jersey ranking 10<sup>th</sup> across the 42 markets analysed, and falling well below both the OECD and additional jurisdiction plus UK average, indicating a competitive positioning for Jersey on standalone voice services.



The three graphs below show the cost for Jersey compared to the comparator jurisdictions as well as the UK, for the three featured baskets. The graphs also show the OECD and the additional jurisdictions plus UK averages.



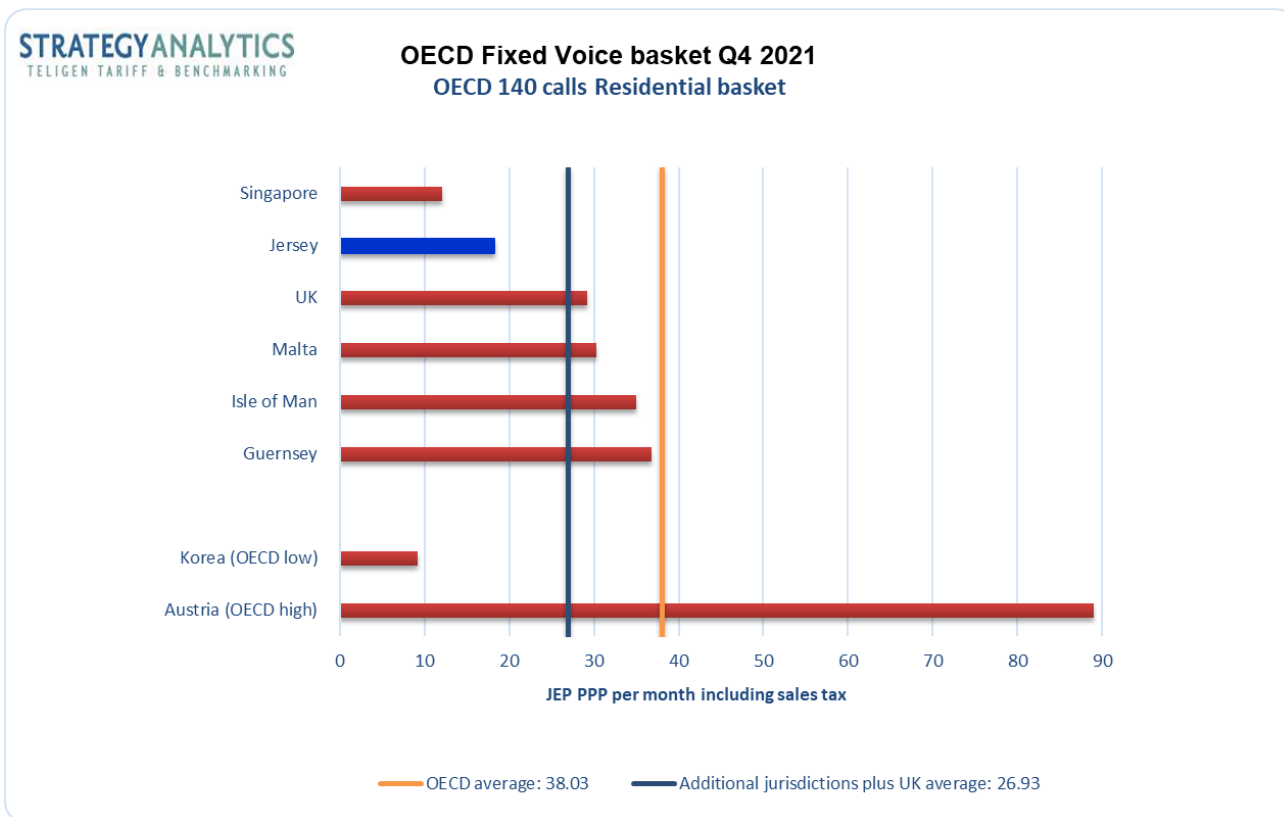
For the low usage 20 calls basket, Jersey ranks second cheapest after Singapore. Most expensive for this low-usage scenario is the UK, which is based on a flat rate tariff aimed at fixed voice-only users that cannot be bundled with fixed broadband. Singapore benefits from flat-rate, fully inclusive pricing, meaning that a higher user will pay the same as a low user. Jersey pricing is based around a monthly rental with usage-based pricing, but also the option to add on call packages for predictable pricing. Add-on call packages are a feature of many fixed voice services. Lowest overall across the OECD countries is Mexico, which is based on a prepaid service with a very low fixed cost element that favours low-usage baskets. The most expensive OECD country is the Netherlands. The high cost here is driven by the fact that fixed voice is not offered as a standalone service by the incumbent, but rather must be bought as part of a bundle with fixed broadband. This is something very commonly seen with many providers, but less so with incumbent operators.



As usage requirements increase, there is no change to the positioning of Jersey relative to the comparator jurisdictions. Singapore similarly remains the cheapest offer due to its fully fixed-cost pricing structure. The UK and Isle of Man have switched rankings, although it is worth noting that the UK result has not got cheaper (the tariff being flat rate), but rather, the Isle of Man result has become more expensive, as it is usage-based in structure.

The OECD low result now features Korea, as the Mexico prepaid offering is not suited to increasing usage. Netherlands remains the most expensive.





The results for the OECD 140 calls basket show some small changes. Singapore and Jersey remain the cheapest and second cheapest, while Guernsey is the most expensive, because of the extra usage charges levied to fulfil the basket requirement.

The OECD low result remains the same as for the OECD 60 calls basket, namely Korea, which has a fully flat tariff. Austria has the highest cost across the OECD countries for this basket. Like the Netherlands, the offer is based on a broadband service, which commands a much higher upfront rental.

Across the three baskets considered, Jersey sits between 37% and 52% below the OECD average cost, while for the additional jurisdictions/UK average, Jersey is between 16% and 32% cheaper. The cost differential between Jersey and the UK is between 38% and 42% in Jersey's favour.

The table overleaf shows the ranking for Jersey plus the comparator jurisdictions including the UK. The ranking is out of a total of 42 markets (37 OECD countries plus 5 comparator jurisdictions). Jersey sits high up the ranking across the three baskets, with its position improving as usage increases, rising from 12/42 to 8/42.

Singapore is consistently the cheapest among the six markets, while most expensive varies depending on fixed voice usage levels, with the UK most expensive among the comparator markets for the OECD 20 calls basket, the Isle of Man for the OECD 60 calls basket, and Guernsey for the 140 calls basket.



	OECD 20 calls Residential	OECD 60 calls Residential	OECD 140 calls Residential
<b>Jersey</b>	<b>12</b>	<b>10</b>	<b>8</b>
Guernsey	13	16	24
Isle of Man	15	27	23
Malta	24	22	19
Singapore	6	5	4
UK	27	20	16



## 5. Fixed broadband services

This section presents the result for fixed broadband services.

The baskets presented in this section are a subset of the OECD baskets, and are as follows:

- OECD Medium Usage, 0.256 Mb/s minimum download speed, 15 GB/month
- **OECD Medium Usage, 100 Mb/s minimum download speed, 120 GB/month**
- OECD Medium Usage, 1000 Mb/s minimum download speed, 300 GB/month

The bold highlighted basket is used to present all-country results. A reduced comparison, considering the 5 additional jurisdictions along with the UK, OECD cheapest, average, and most expensive, is presented for all three listed baskets.

The fixed broadband comparison considers up to the largest three providers in each country, by market share, with a combined total market share of 70%. For Jersey, the providers considered are:

- Airtel-Vodafone
- Homenet
- JT
- Sure

Note that fourth provider, Airtel-Vodafone has been included for comparison at the request of the Authority, as it has recently launched fixed broadband services.

The results for Jersey consider the results across the four providers, rather than the standard approach used across the comparator markets, where the cheapest per country is selected. This approach has been adopted to better reflect the choice faced by consumers in Jersey and to avoid potential bias as:

- the third largest provider in Jersey, Homenet, has a considerably lower market share than either JT or Sure, and much lower than is typically seen by a third provider in other markets.
- Homenet, offers lower pricing, but with more limited access to this pricing (as it is network dependent).
- Airtel-Vodafone, who entered the market in November 2021, would not be captured under the standard OECD approach.

Three of the five medium usage OECD baskets are presented in this section.

Fixed broadband services in Jersey over fixed networks are fibre-based, high-speed services with:

- The minimum offered speed being 100 Mb/s
- The average speed across all offers analysed being 614 Mb/s.

Results for the lowest speed OECD basket at 0.256 Mb/s has been included, to capture all broadband offers from all countries. The remaining two baskets considered are the two highest speed OECD baskets, to better reflect the speed of services that consumers in Jersey will use. Medium usage baskets have been considered. OECD presents

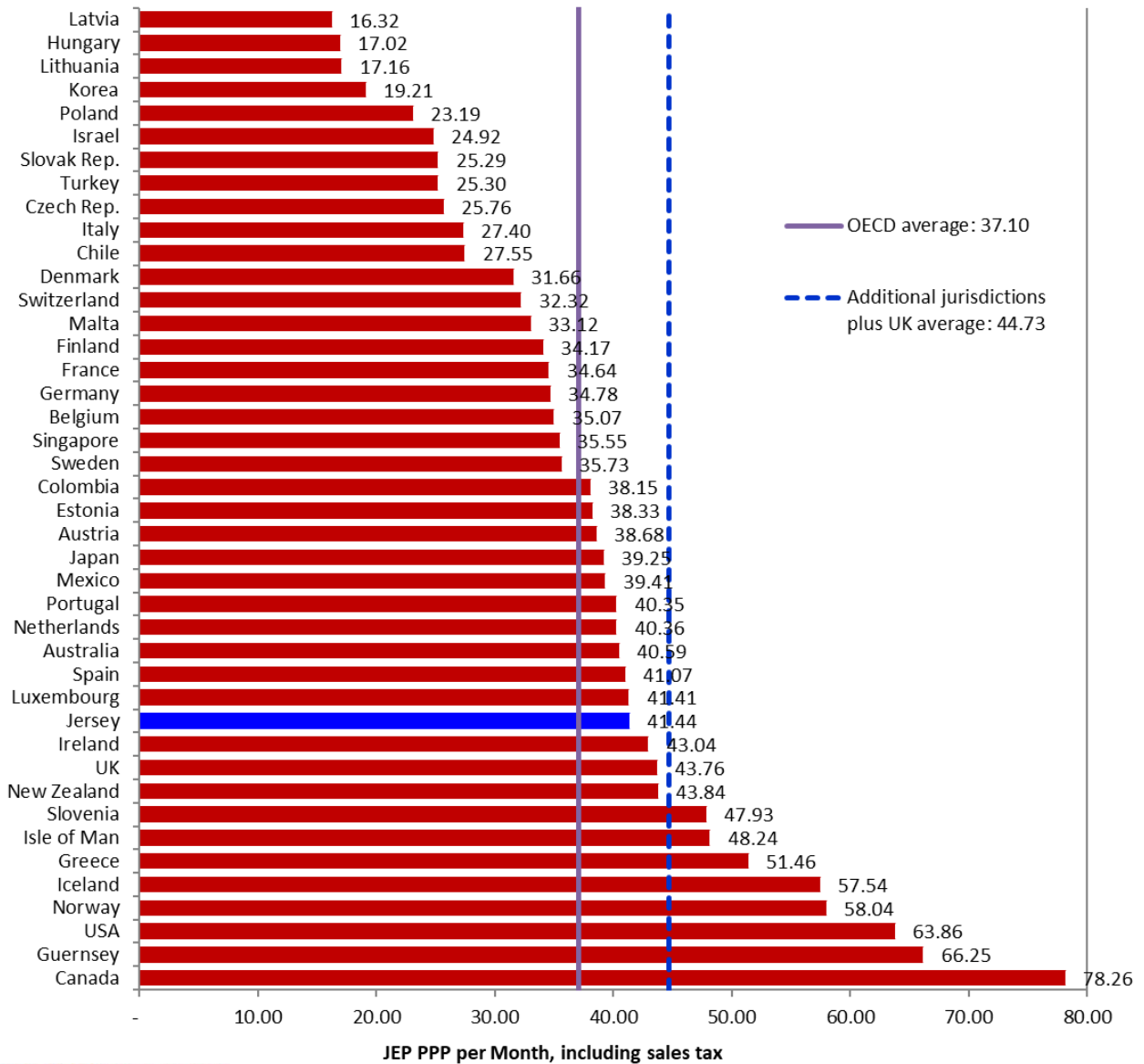


medium usage in its official reporting. The selection of low, medium or high usage will typically have little impact on results, as the majority of fixed broadband services offer unlimited usage.

The graph below shows the results from the OECD Fixed Broadband 100 Mb/s minimum download speed, 120 GB/month basket covering 37 OECD countries, along with Jersey and the 4 additional comparator jurisdictions. The graph also highlights the average across the OECD countries, as well as the average of the 5 additional jurisdictions (Jersey, Guernsey, Isle of Man, Malta and Singapore) plus the UK.



**OECD Fixed Broadband basket Q4 2021**  
120 GB per month, 100.000 Mb/s and above

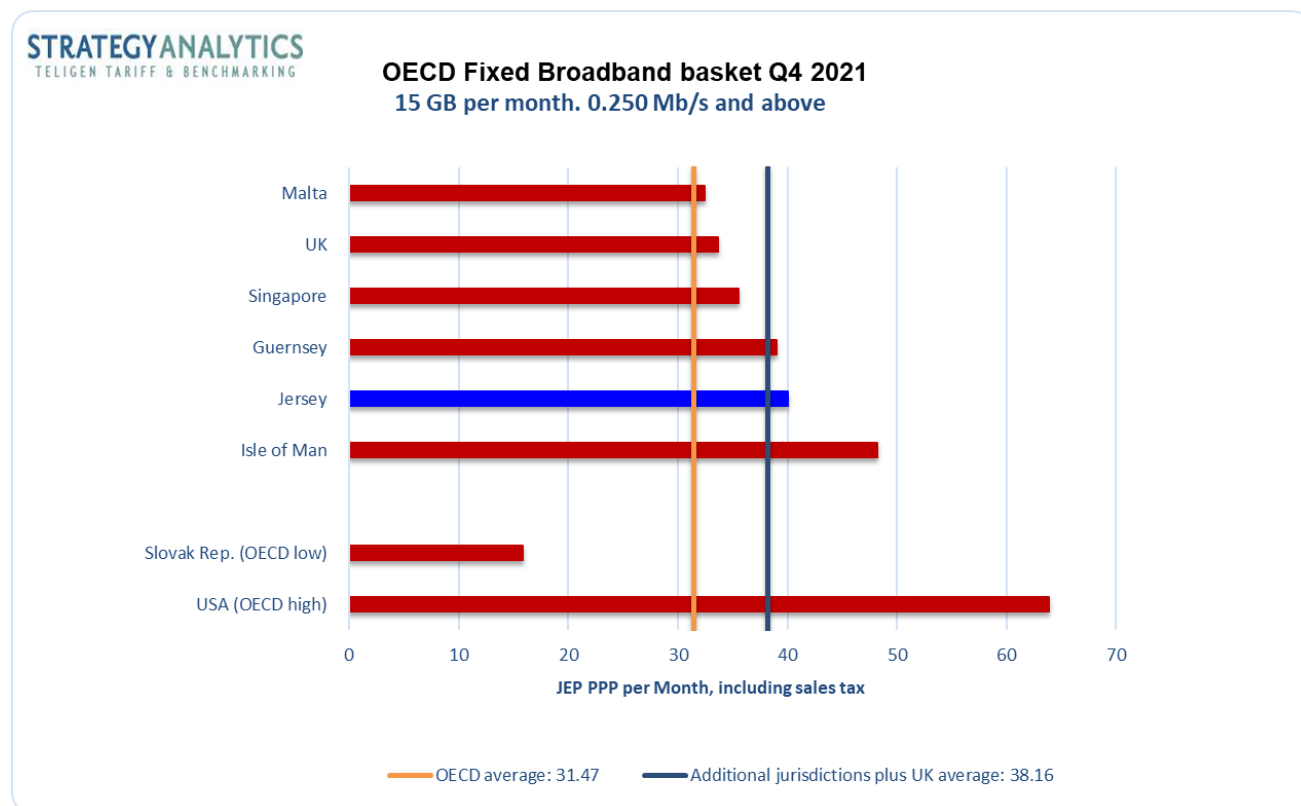


The position of Jersey relative to the comparator markets for the 100 Mbps 120 GB basket is less favourable than fixed voice, with Jersey ranking 31 out of the 42 markets. Despite this somewhat lower ranking, there are a group of 11 markets that are clustered within a small cost range, starting with Colombia, which ranks at 21 for this basket and costs just over JEP PPP 38 per month including sales tax, through to Jersey in 31<sup>st</sup> position, and costing just over



JEP PPP 41 per month including sales tax. Jersey sits above the OECD average, but below the additional jurisdiction plus UK average.

The three graphs below show the cost for Jersey compared to the comparator jurisdictions as well as the UK, for the three featured baskets. The graphs also show the OECD and the additional jurisdictions plus UK averages.

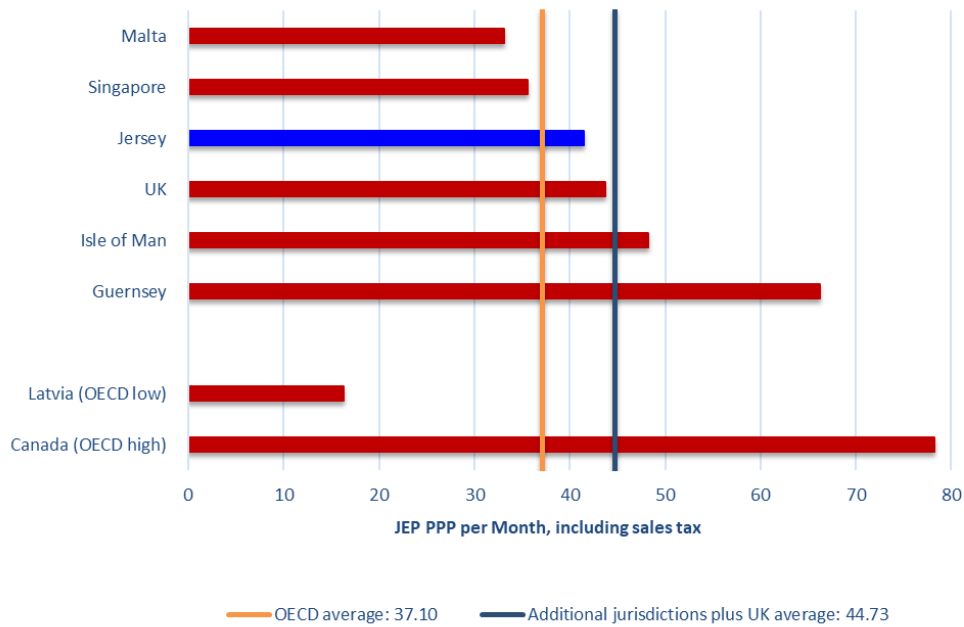


For the low-speed basket, which considers all broadband offering in all countries, Jersey ranks second most expensive after Isle of Man, while Malta is the cheapest. The minimum speed of this basket is 0.256 Mbps, and while none of the results are based on services with this low a speed, Guernsey, Malta and the UK results are based on significantly lower speeds – 16 Mbps, 15 Mbps and 10 Mbps respectively. For Singapore, the cheapest result is based on a 500 Mbps offering, while average speed of the four providers for Jersey is close to 240 Mbps.

Slovak Republic has the cheapest offering across all 42 markets for this basket, while USA has the most expensive.



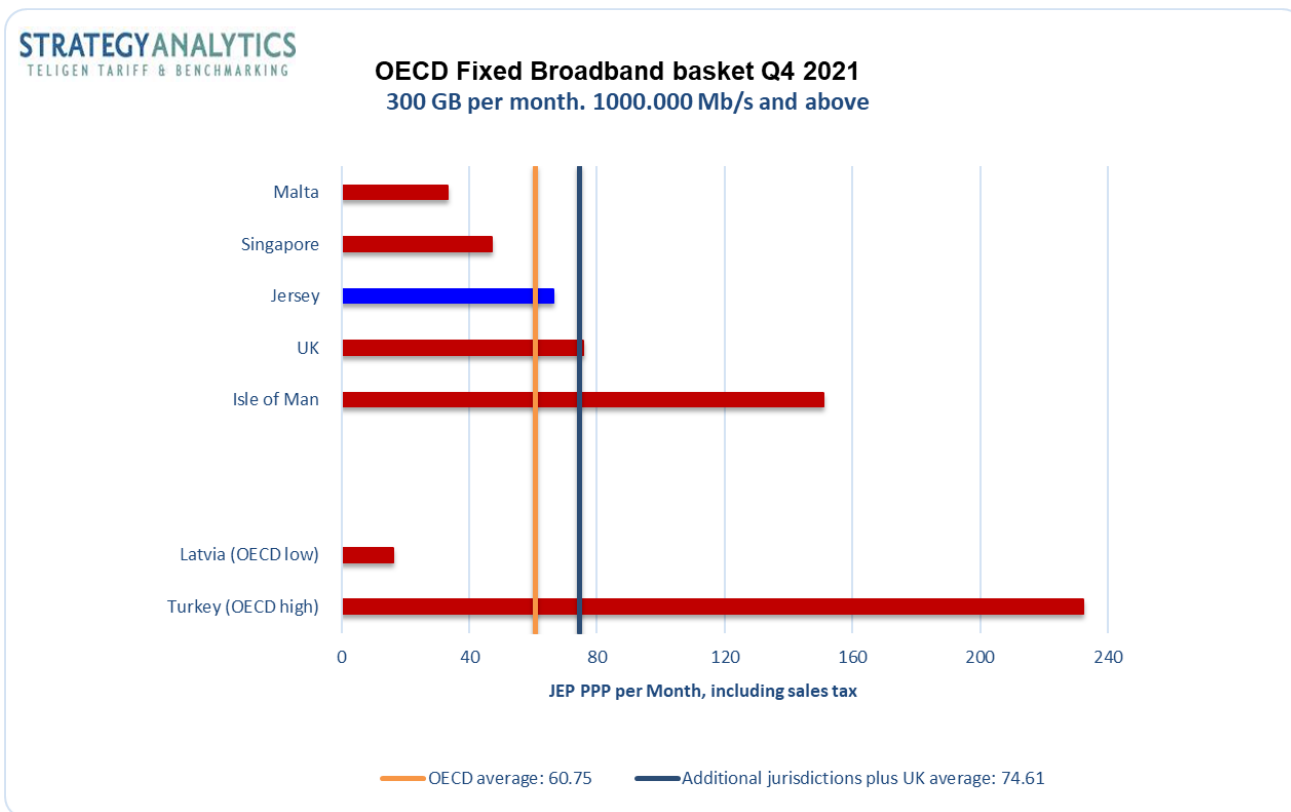
**OECD Fixed Broadband basket Q4 2021**  
120 GB per month, 100.000 Mb/s and above



For the  $\geq 100$  Mbps basket, which considers fixed broadband services of at least an advertised download speed of 100 Mbps, Jersey ranks 3<sup>rd</sup> cheapest for this basket, with Malta having the overall cheapest service, and Singapore second cheapest. Most expensive is Guernsey. As fixed broadband services in Jersey are 100 Mbps and above, the position of Jersey for this, and the 1000 Mbps basket considered below are particularly relevant. Jersey ranks 3<sup>rd</sup> cheapest for this basket, with Malta having the overall cheapest service, and Singapore second cheapest. Most expensive is Guernsey.

Jersey sits above the OECD average for this basket, but below the additional jurisdictions plus UK average, which is driven by the higher cost of services in both Isle of Man and Guernsey.

Latvia has the cheapest offering across all 42 markets for this basket, while Canada has the most expensive.



For the 1000 Mbps basket, Jersey is positioned in the middle of the 5 additional jurisdictions. Guernsey does not feature in this basket due to lack of services at this speed, however, beyond this, there is no change in the rankings

Latvia (again) has the cheapest offering across all 42 markets for this basket, while Turkey has the most expensive.

Across the three baskets considered, Jersey sits between 9% and 27% above the OECD average cost, while for the additional jurisdictions/UK average, Jersey is 5% more expensive than the average for the low-speed basket, and 7% and 11% cheaper than the mid and high-speed baskets respectively. Jersey is 19% more expensive than the UK for the low-speed basket and 5% and 12% cheaper than the UK for the mid and high-speed baskets respectively.

The table overleaf shows the ranking for Jersey plus the comparator jurisdictions including the UK. The ranking is out of a total of 42 markets (37 OECD countries plus 5 comparator jurisdictions) for the  $\geq 0.25$  Mbps basket and the  $\geq 100$  Mbps basket. For the  $\geq 1000$  Mbps basket, the ranking is out of 37 due to service not being available in all markets.

Jersey sits towards to the bottom end of the ranking for the lowest speed basket, at 35 out of 42, its position improves as the basket speed increases, rising to 31/42 for the  $\geq 100$  Mbps basket and to 26/37 for the  $\geq 1000$  Mbps basket.





The relative position of the additional jurisdictions and the UK varies according to basket, although both Singapore and Malta improve their ranking considerably as speeds increase.

	OECD 15 GB $\geq 0.25$ Mb/s	OECD 120 GB $\geq 100$ Mb/s	OECD 300 GB $\geq 1000$ Mb/s
<b>Jersey</b>	<b>35</b>	<b>31</b>	<b>26</b>
Guernsey	34	41	-
Isle of Man	39	36	36
Malta	21	14	7
Singapore	28	19	16
UK	23	33	28



## 6. Mobile voice and data services

This section presents the result for mobile voice and data services.

The baskets presented in this section are a subset of the OECD baskets, and are as follows:

- OECD 2017: 100 calls, no data
- **OECD 2017: 100 calls, 2 GB**
- OECD 2017: Unlimited voice, 20 GB

The bold highlighted basket is used to present all-country results. A reduced comparison, considering the 5 additional jurisdictions along with the UK, OECD cheapest, average, and most expensive, is presented for all three listed baskets.

The mobile voice and data comparison considers the top two operators by market share in each country. For Jersey, as the second and third largest operators have near-identical market share, both are considered, along with the largest operator. The three Jersey operators considered in the comparison are:

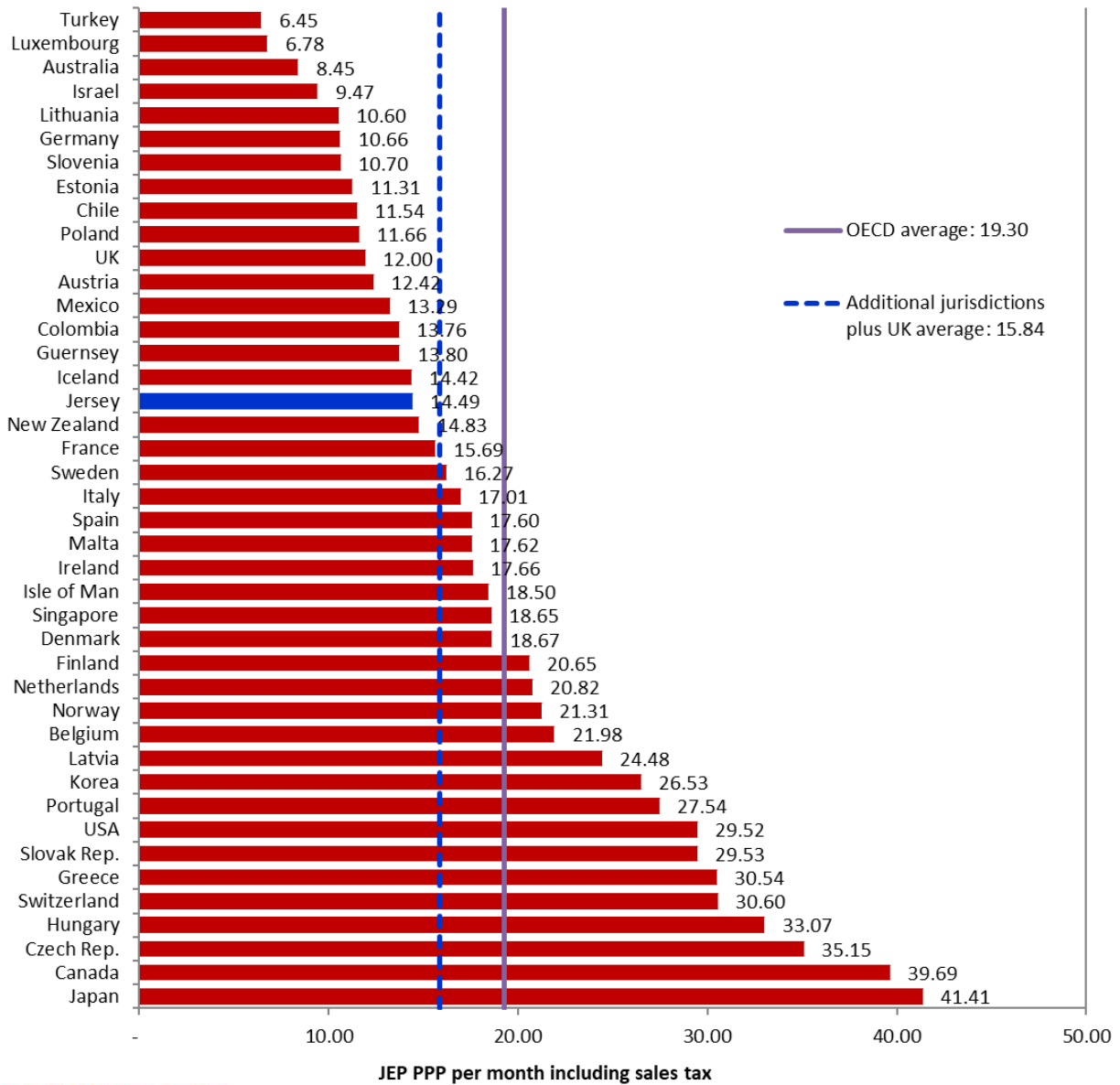
- Airtel-Vodafone.
- JT
- Sure

The baskets selected reflect broad usage patterns in Jersey. The 100 calls no data basket will be representative of a low user of mobile services, while the 100 calls, 2GB reflects average data usage in Jersey, which is around 2GB per month. The high usage basket with unlimited voice and 20GB data has been analysed to understand how users with high voice and data demands compare to other markets.

The graph below shows the results from the OECD Mobile Voice and Data 100 calls, 2GB basket covering 37 OECD countries, along with Jersey and the 4 additional comparator jurisdictions. The graph also highlights the average across the OECD countries, as well as the average of the 5 additional jurisdictions (Jersey, Guernsey, Isle of Man, Malta and Singapore) plus the UK.



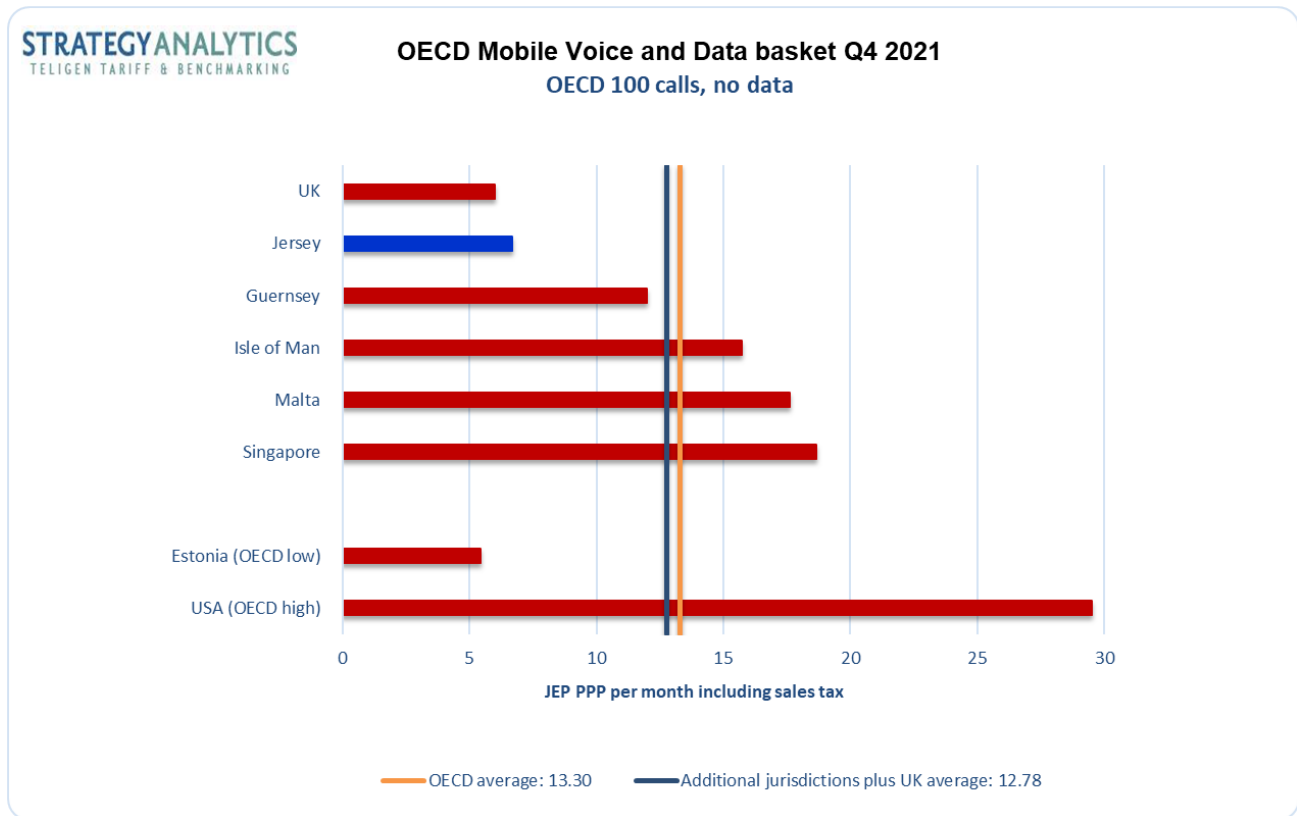
**OECD Mobile Voice & Data basket Q4 2021**  
OECD 100 calls, 2 GB



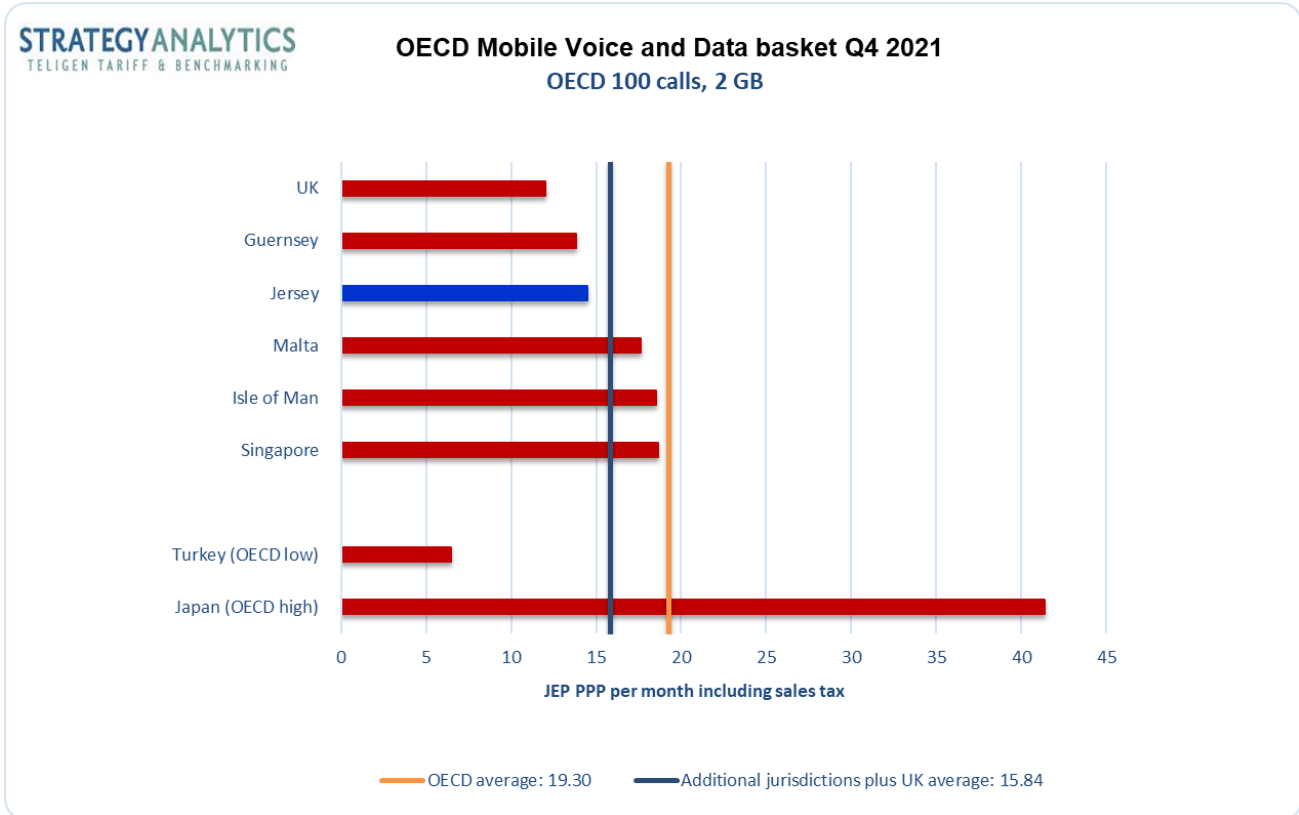
The result for Jersey for the 100 calls, 2GB basket is favourable, with Jersey ranking 17<sup>th</sup> across the 42 markets analysed, and falling well below the OECD average and just below the additional jurisdiction plus UK average, indicating a competitive positioning for Jersey on mobile voice and data services.



The three graphs below show the cost for Jersey compared to the comparator jurisdictions as well as the UK, for the three featured baskets. The graphs also show the OECD and the additional jurisdictions plus UK averages.

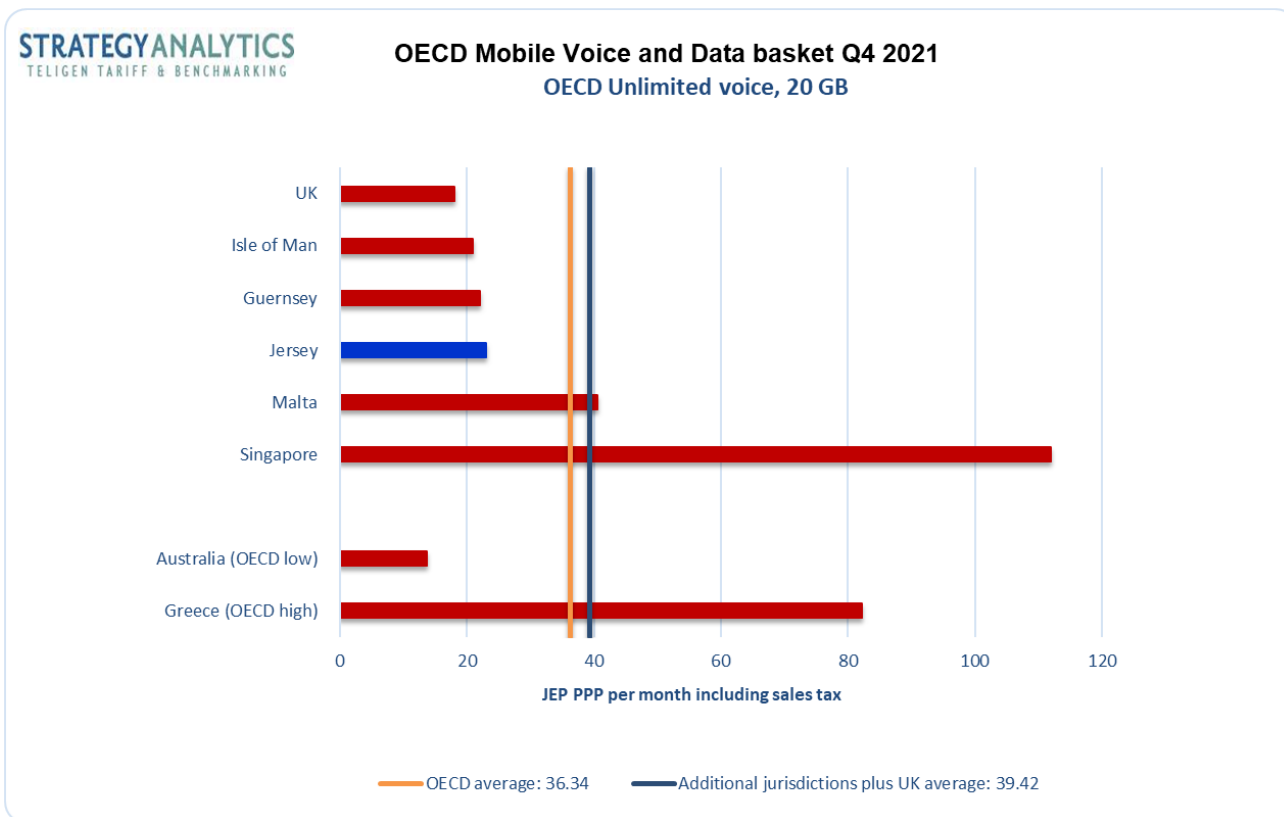


For the 100 calls, no data basket, Jersey is positioned very competitively, second only to the UK, and very close in absolute terms. It sits well below the averages for both the OECD and the additional jurisdictions plus UK. Jersey ranks 6<sup>th</sup> cheapest across all 42 markets and is only JEP PPP 1.26 more per month than the cheapest market, OECD market, Estonia. The Jersey cheapest offer is a prepaid plan, which is true for many of the results for this basket. Singapore, which has performed very favourably for both fixed voice and fixed broadband, performs less well for mobile services, is the most expensive of the additional jurisdictions plus the UK.



For the 100 calls, 2GB data basket, which represents the most typical usage scenario for Jersey across the 3 baskets considered, Jersey continues to be positioned very competitively, behind the UK and Guernsey, albeit with a slightly wider gap than for the 100 calls, no data basket. It also continues to sit well below the OECD average, and although still below the average of the additional jurisdictions plus the UK, it is close in absolute terms. For this basket, Jersey ranks 17<sup>th</sup> cheapest across all 42 markets. Singapore remains the most expensive of the additional jurisdictions.

Turkey has the lowest price for this basket, with a prepaid tariff that includes 80GB. High data allowances like this, while not commonplace at such a low cost, are seen in a few markets. The most expensive OECD market for this basket is Japan, at almost 7 times more expensive than the cheapest, Turkey, and over 3 times the cost for Jersey.



For the unlimited voice and 20 GB data, there is a relatively close clustering of the 4 cheapest (of the additional jurisdictions plus the UK). Jersey ranks 4<sup>th</sup> cheapest but is close in price to both Guernsey and Isle of Man, with UK being the cheapest market. Jersey sits well below the averages of both the OECD and the additional jurisdictions plus the UK.

Malta is on par with the two averages while Singapore, notably is significantly above the averages, and more expensive than the most expensive OECD market, Greece.

Across the three baskets considered, Jersey sits between 25% and 50% below the OECD average cost, while for the additional jurisdictions/UK average, Jersey is between 9% and 48% cheaper. The cost differential between Jersey and the UK is between 11% and 28% in the UK's favour (i.e. the UK is cheaper than Jersey).

The table overleaf shows the ranking for Jersey plus the comparator jurisdictions including the UK. The ranking is out of a total of 42 markets (37 OECD countries plus 5 comparator jurisdictions) for the 100 calls, no data basket and the 100 calls, 2GB basket. For the unlimited voice, 20GB basket, the ranking is out of 39 due to unlimited voice offerings not being available in all markets.

Jersey sits towards to the top end of the ranking for the low user basket, at 6 out of 42. For the mid-range 100 calls, 2GB, it is drops somewhat, to 17 out of 42, but note, there is a degree of clustering around pricing for this basket,



particularly at the cheaper end. For the unlimited voice, 20GB basket, Jersey ranks 9 out of the 39 markets where unlimited voice is offered.

The relative position of the additional jurisdictions and the UK varies according to basket. Guernsey and Isle of Man improve their ranking as usages requirements increase, suggesting price plans more geared towards higher usage. The UK ranks consistently high in mobile voice, although to a lesser degree for the mid-range basket where arguably more users are concentrated. Singapore is notable in its consistently low ranking, illustrating that users face comparatively high costs for mobile services here.

	OECD 100 calls, no data	OECD 100 calls, 2GB	OECD unlimited voice, 20 GB
<b>Jersey</b>	<b>6</b>	<b>17</b>	<b>9</b>
Guernsey	22	15	8
Isle of Man	28	25	7
Malta	31	23	24
Singapore	33	26	39
UK	2	11	3



## 7. Mobile broadband services

This section presents the result for mobile broadband services.

The baskets presented in this section are a subset of the OECD baskets, and are as follows:

- OECD 2 GB
- **OECD 10 GB**
- OECD 50 GB

The bold highlighted basket is used to present all-country results. A reduced comparison, considering the 5 additional jurisdictions along with the UK, OECD cheapest, average, and most expensive, is presented for all three listed baskets.

The mobile broadband comparison considers the top three operators by market share in each country. The three Jersey operators considered in the comparison are:

- Airtel-Vodafone.
- JT
- Sure

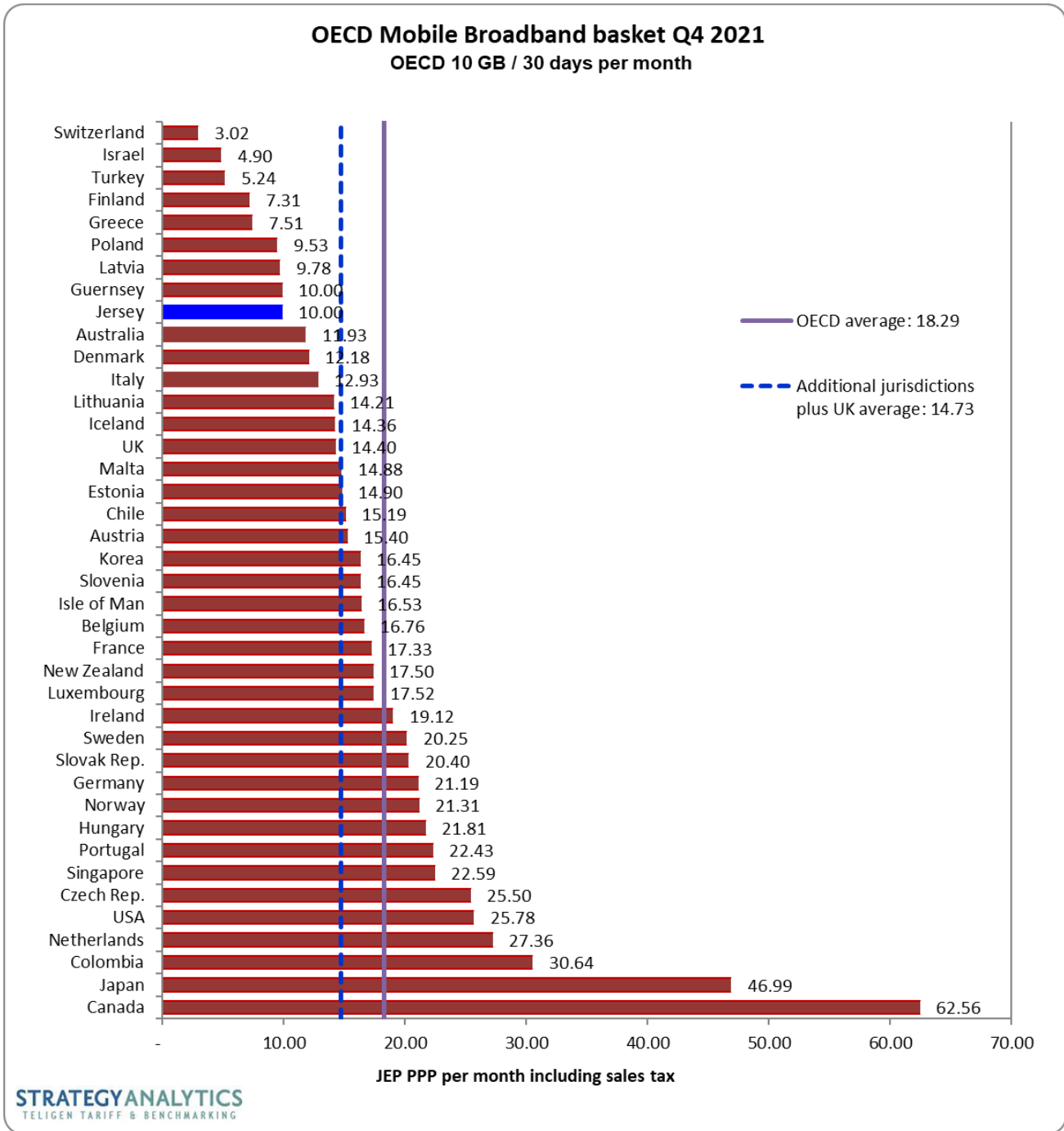
The baskets selected reflect broad usage patterns in Jersey. The 2 GB basket will be representative of a low user of mobile broadband, while the 10 GB reflects a more mid-range data usage in Jersey. The high usage basket with 50 GB data has been analysed to understand how users with high data demands compare to other markets.

The graph below shows the results from the OECD Mobile Broadband 10GB basket covering 35<sup>9</sup> OECD countries, along with Jersey and the 4 additional comparator jurisdictions. The graph also highlights the average across the OECD countries, as well as the average of the 5 additional jurisdictions (Jersey, Guernsey, Isle of Man, Malta and Singapore) plus the UK.

---

<sup>9</sup> Mobile broadband-only services are no longer offered in Mexico or Spain



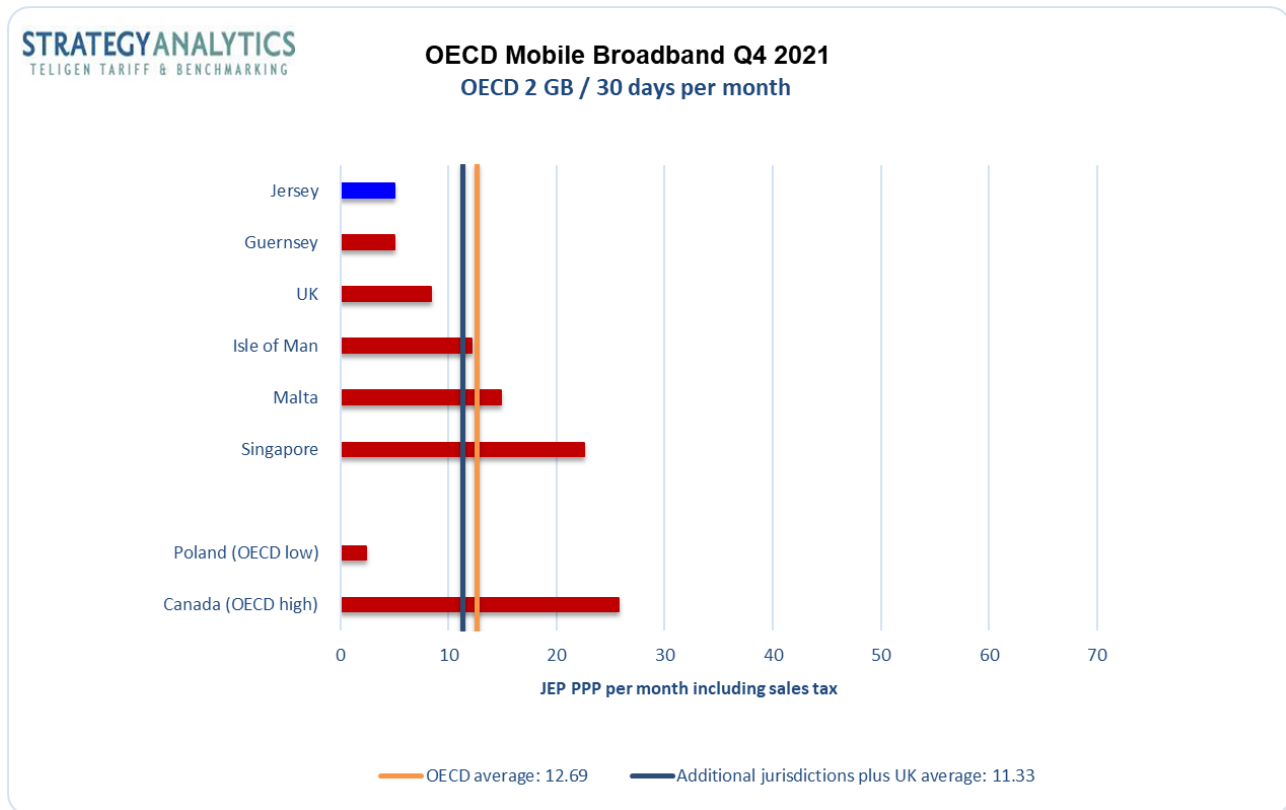


The result for Jersey for the 10GB basket is favourable, with Jersey ranking 8<sup>th</sup> across the 40 markets analysed, and falling comfortably below the averages for both the OECD and the additional jurisdiction plus UK average, indicating a competitive positioning for Jersey on mobile broadband services. This is not surprising, given the competitive position of Jersey already observed for mobile voice and data services.



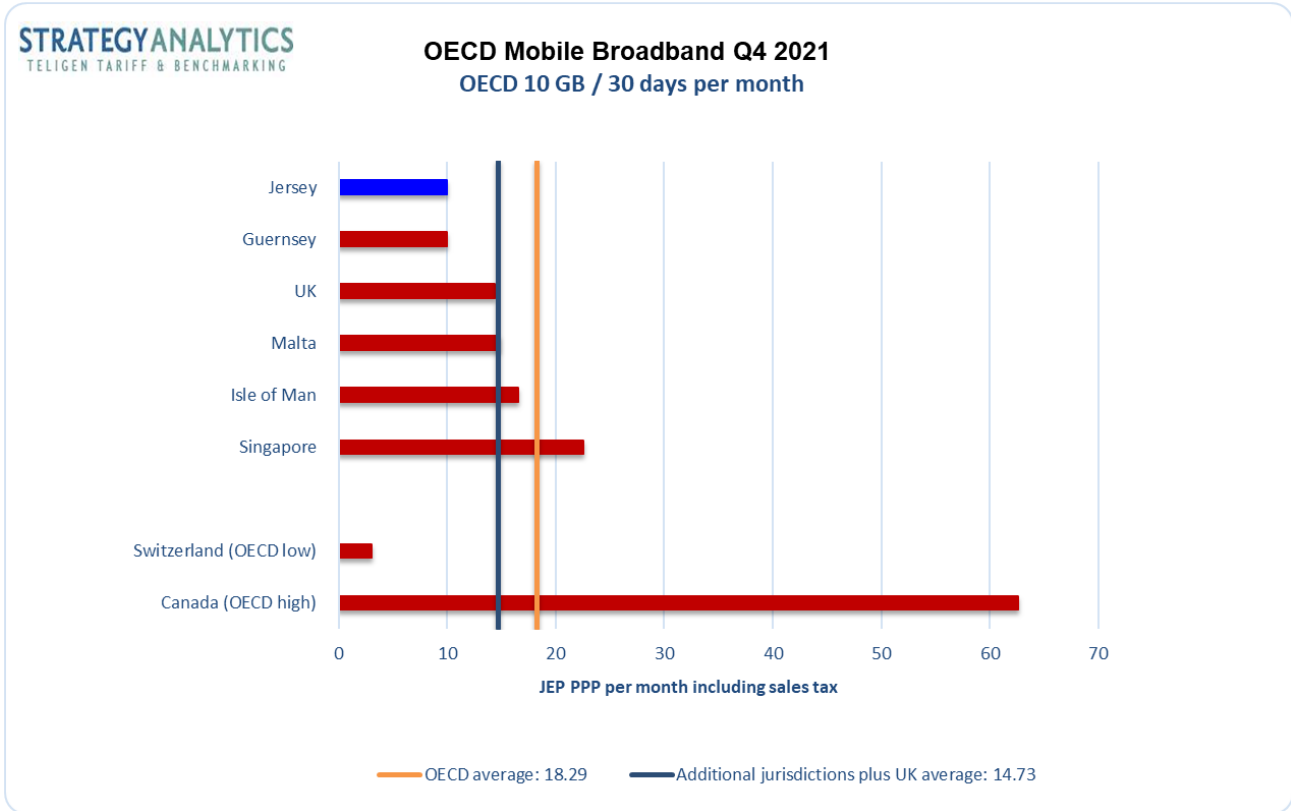
Switzerland ranks as overall OECD cheapest, at around a third of the cost of Jersey, and Canada is the most expensive, at over 6 times the Jersey cost.

The three graphs below show the cost for Jersey compared to the comparator jurisdictions as well as the UK, for the three featured baskets. The graphs also show the OECD and the additional jurisdictions plus UK averages.



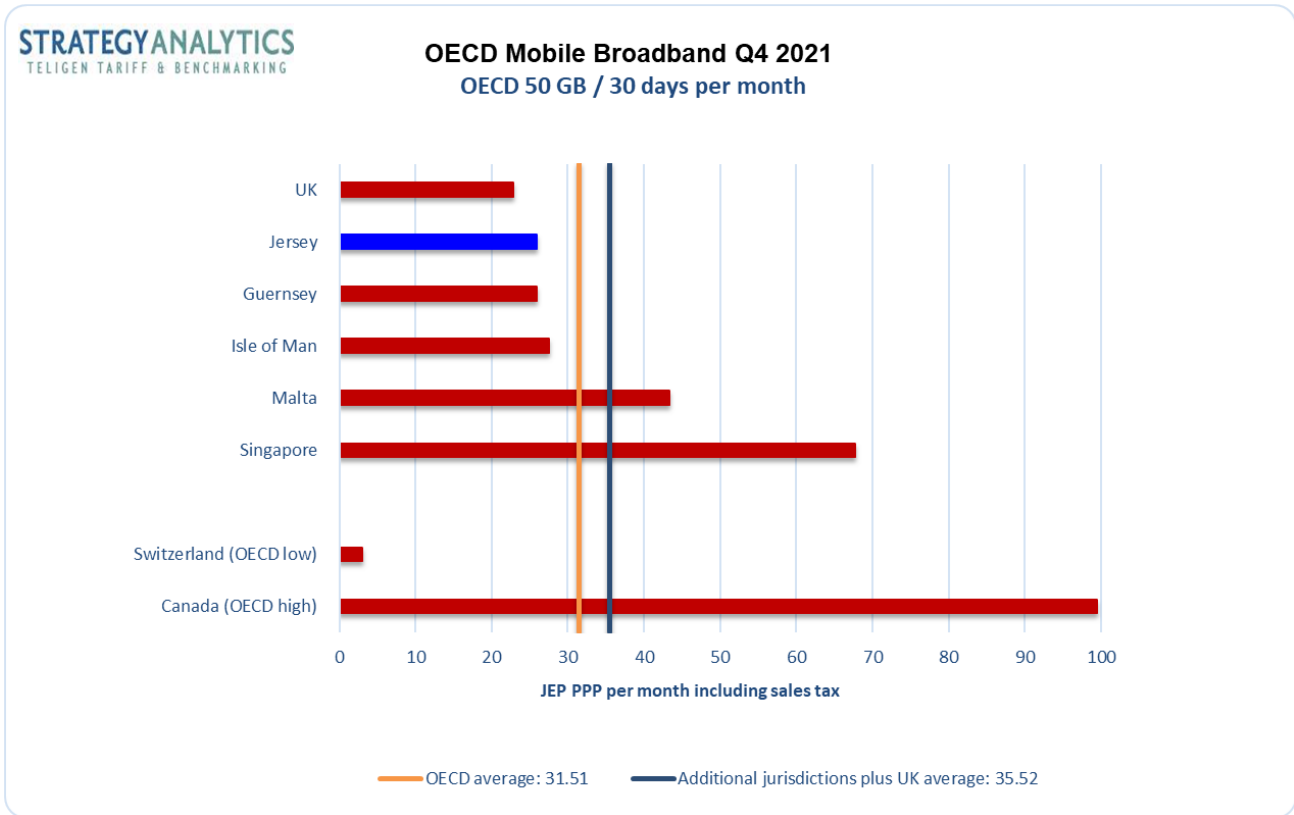
For the low usage 2GB basket, Jersey has the cheapest market across the additional jurisdictions plus the UK. It shares this position with Guernsey, which has a comparable offer, and thus is positioned competitively. Both the Jersey and Guernsey offers are prepaid 5GB plans for JEP PPP 5 per month and are more than 4 times cheaper than the most expensive comparator jurisdiction of Singapore. This low cost of service means that Jersey well below the averages for both the OECD and the additional jurisdictions plus UK, as well as below the UK.

The cheapest overall OECD market is Switzerland. The tariff behind the low-cost result is an unlimited tariff, but one which runs at a relatively low speed of 0.5 Mbps.



For the 10GB data basket, both Jersey and Guernsey maintain their cheapest ranking across the additional jurisdictions plus UK, and lower than both considered averages. Both tariffs offer a 5GB top up at JEP PPP £5, multiplied twice to fulfil the basket requirements.

These are more than 2 times cheaper than the most expensive comparator jurisdiction of Singapore. This low cost of service means that Jersey continues to sit well below the averages for both the OECD and the additional jurisdictions plus UK, and ahead of the UK.



For the 50GB data basket, the UK is the overall cheapest across the additional jurisdictions plus UK, and just under JEP PPP 23. Jersey is the second cheapest at just under JEP PPP 26 for a 50GB tariffs, while Guernsey is only slightly more expensive, again with a 50GB tariff. All 3 markets fall well below both the averages considered.

Singapore is again the most expensive at more than 2.6 times the cost of Jersey.

Switzerland maintains its position as overall cheapest across all markets, with the unlimited, but slow-speed tariff, while Canada is the highest, at almost JEP PPP 100.

Across the three baskets considered, Jersey sits between 18% and 61% below the OECD average cost, while for the additional jurisdictions/UK average, Jersey is between 27% and 56% cheaper. For the 2GB and 10GB baskets respectively, Jersey is 40% and 31% cheaper than the UK, while for the 50GB basket, Jersey is 14% more expensive than the UK.

The table overleaf shows the ranking for Jersey plus the comparator jurisdictions including the UK. The ranking is out of a total of 40 markets (35 OECD countries plus 5 comparator jurisdictions).



Jersey has a generally high ranking across all 3 baskets, the best being the 2GB basket. As usage increases, the ranking for Jersey decreases, but even at the highest basket level it sits within the top third of markets. Guernsey follows a similar trend, while the Isle of Man sits close to mid-range in ranking.

Singapore, which has generally high mobile cost, is among the most expensive across all markets.

	OECD 2GB	OECD 10GB	OECD 50GB
<b>Jersey</b>	<b>4</b>	<b>8</b>	<b>16</b>
Guernsey	4	8	17
Isle of Man	18	22	19
Malta	28	16	30
Singapore	39	34	39
UK	9	15	12



## 8. Bundled communications services

This section presents the result for bundled communications services.

Bundled services in Jersey focus on both fixed broadband and fixed voice offerings, and fixed broadband, fixed voice, and mobile voice offerings. Pay-TV services, a common inclusion in many OECD markets, does not feature in Jersey. Therefore, the baskets presented in this section are a subset of the OECD baskets, and are as follows:

Double-play baskets

- OECD FBB - FV (Low)
- **OECD FBB - FV (Medium High)**
- OECD FBB- FV (Very High)

Triple-play baskets

- OECD FBB- FV- MVD (Low)
- **OECD FBB- FV- MVD (Medium High)**
- OECD FBB- FV- MVD (Very High)

For each of the double-play and triple-play baskets, the bold highlighted basket is used to present all-country results. A reduced comparison, considering the 5 additional jurisdictions along with the UK, OECD cheapest, average, and most expensive, is presented for all three listed baskets.

Like the fixed broadband comparison, the bundled communications comparison considers up to the largest three providers in each country, by market share, with a combined total market share of 70%. For Jersey, the providers considered are:

- Airtel-Vodafone.
- Homenet
- JT
- Sure

Homenet only offers double-play services of fixed broadband and fixed voice and does not offer triple-play services including mobile voice and data.

Note that the fourth provider, Airtel-Vodafone has been included for comparison, at the request of the Authority, as it has recently launched bundled services.

The results for Jersey consider the results across the providers included, rather than the standard approach used across the comparator markets, where the cheapest per country is selected. This approach has been adopted to better reflect the choice faced by consumers in Jersey and to avoid potential bias as:

- the third largest provider in Jersey, Homenet, has a considerably lower market share than either JT or Sure, and much lower than is typically seen by a third provider in other markets.
- Homenet, offers lower pricing, but with more limited access to this pricing (as it is network dependent).



- Airtel-Vodafone, who entered the market in November 2021, would not be captured under the standard OECD approach.

Three of the six OECD baskets are presented in this section for each of the double-play and triple-play defined baskets.

The bundled services are based around fixed broadband, and as noted in the earlier section on fixed broadband services in Jersey, are generally fibre-based, high speed services with:

- The minimum offered speed being 100 Mb/s
- The average speed across all offers analysed being 614 Mb/s.

For double-play, results for a low-speed OECD basket at 25 Mb/s, with 20 fixed voice calls have been included, to capture a broad range of bundled offers from all countries. For the triple-play, basket, an additional 30 mobile voice calls and 1GB data are included.

The mid basket is a 250 Mbps broadband service with 60 fixed voice calls for double play, extended to triple play with 100 mobile voice calls and 10GB data. This reflect offers more representative of those available in Jersey.

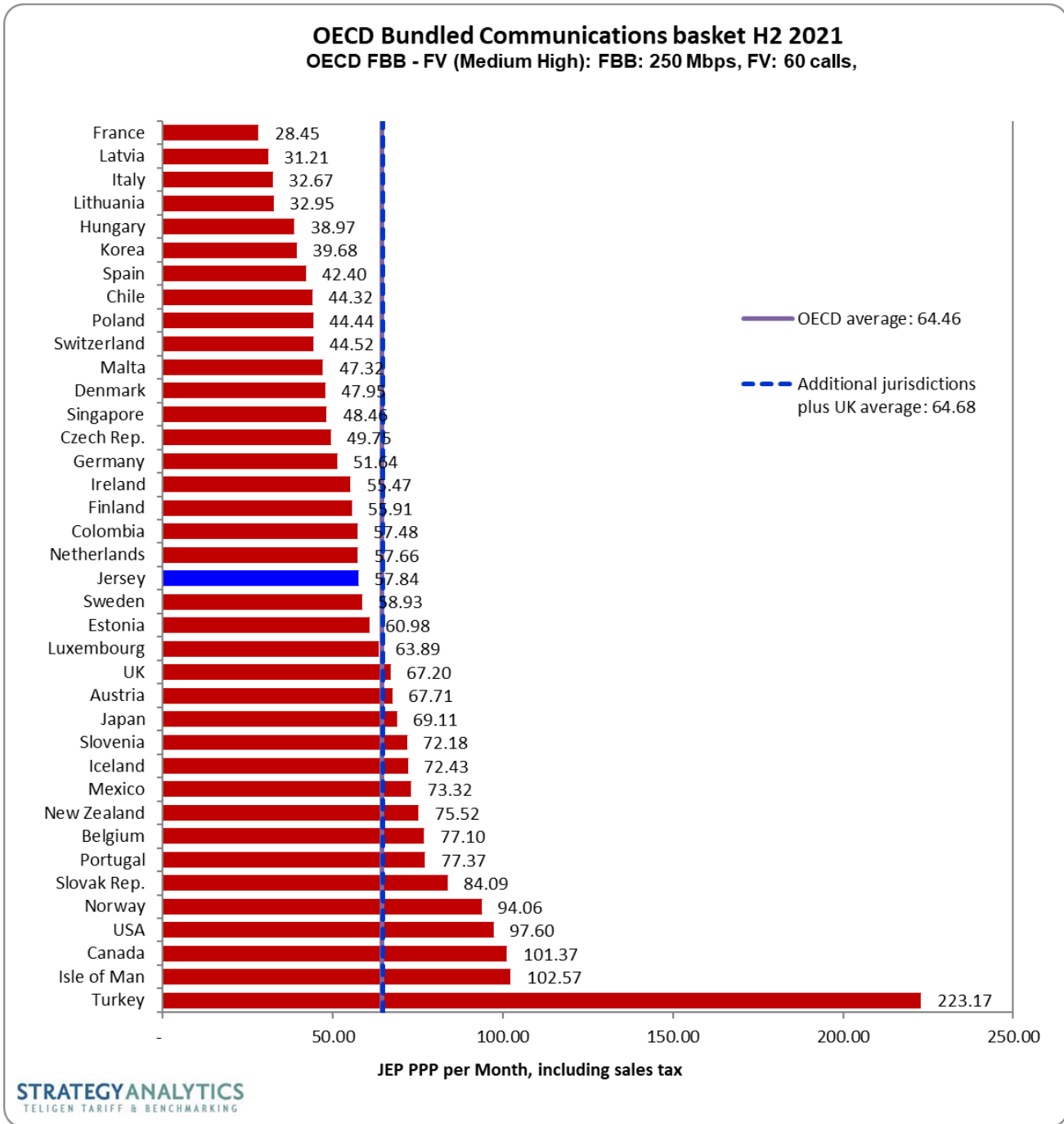
The high basket a 1000 Mbps broadband service with 140 fixed voice calls for double play, extended to triple play with 300 mobile voice calls and 30GB data, reflective of a higher end set of offerings that some consumers will want.

### **Double play baskets**

The graph below shows the results from the OECD Fixed Broadband and Fixed Voice Medium High basket, with 250 Mb/s minimum download speed and 60 fixed voice calls basket covering 36 OECD countries<sup>10</sup>, along with Jersey and the 4 additional comparator jurisdictions. The graph also highlights the average across the OECD countries, as well as the average of the 5 additional jurisdictions (Jersey, Guernsey, Isle of Man, Malta and Singapore) plus the UK.

---

<sup>10</sup> There is no bundled service pricing available for Israel



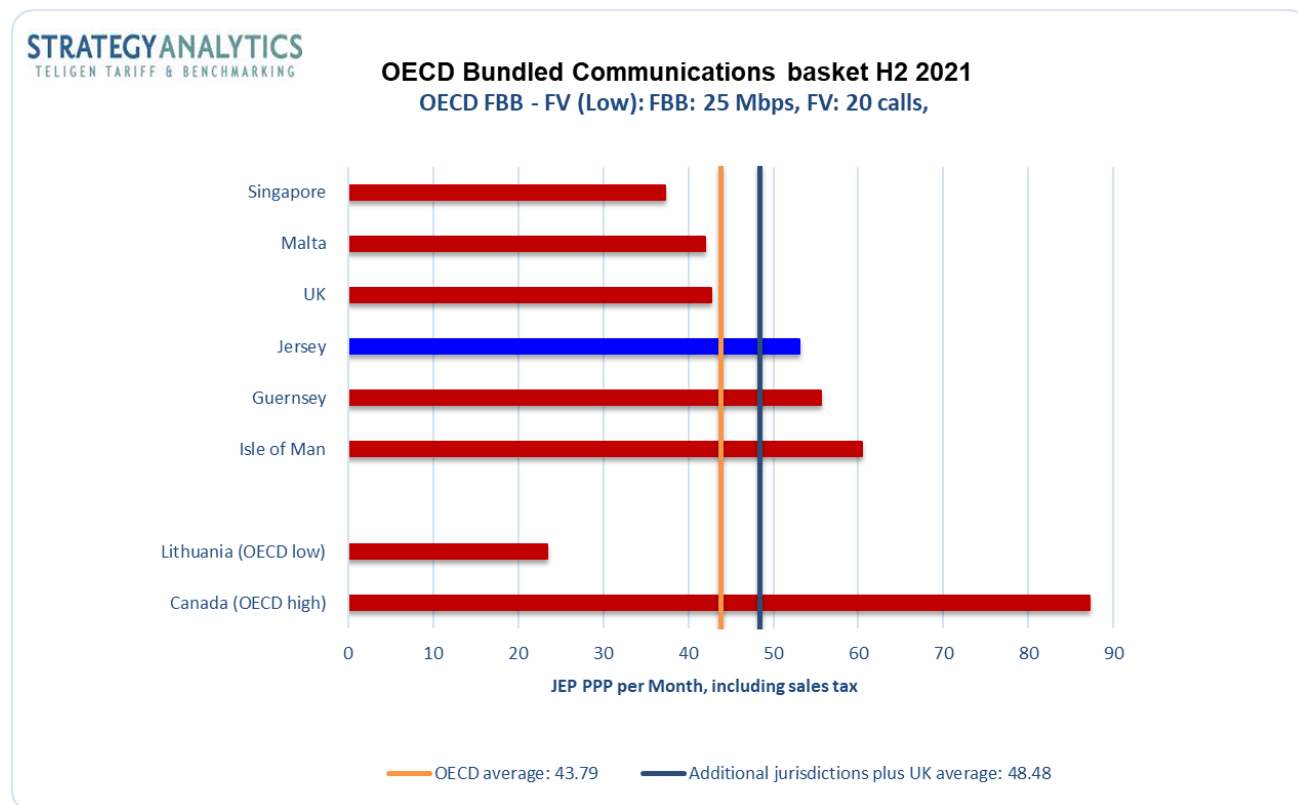
The result for Jersey for the double-play fixed broadband 250 Mbps and 60 calls fixed voice basket is favourable, with Jersey ranking 20<sup>th</sup> across the 38 markets analysed, and falling below the averages for both the OECD and the additional jurisdiction plus UK average, indicating a competitive positioning for Jersey on double-play fixed broadband and fixed voice services.





When looking at the absolute costs, there is clustering around the Jersey result, from Ireland, which ranks 16<sup>th</sup>, costing just under JEP PPP 55.50, through to Estonia, 22 out of 38, just under JEP PPP 60. Jersey sits below both the OECD average and the additional jurisdiction plus UK average, which are almost identical.

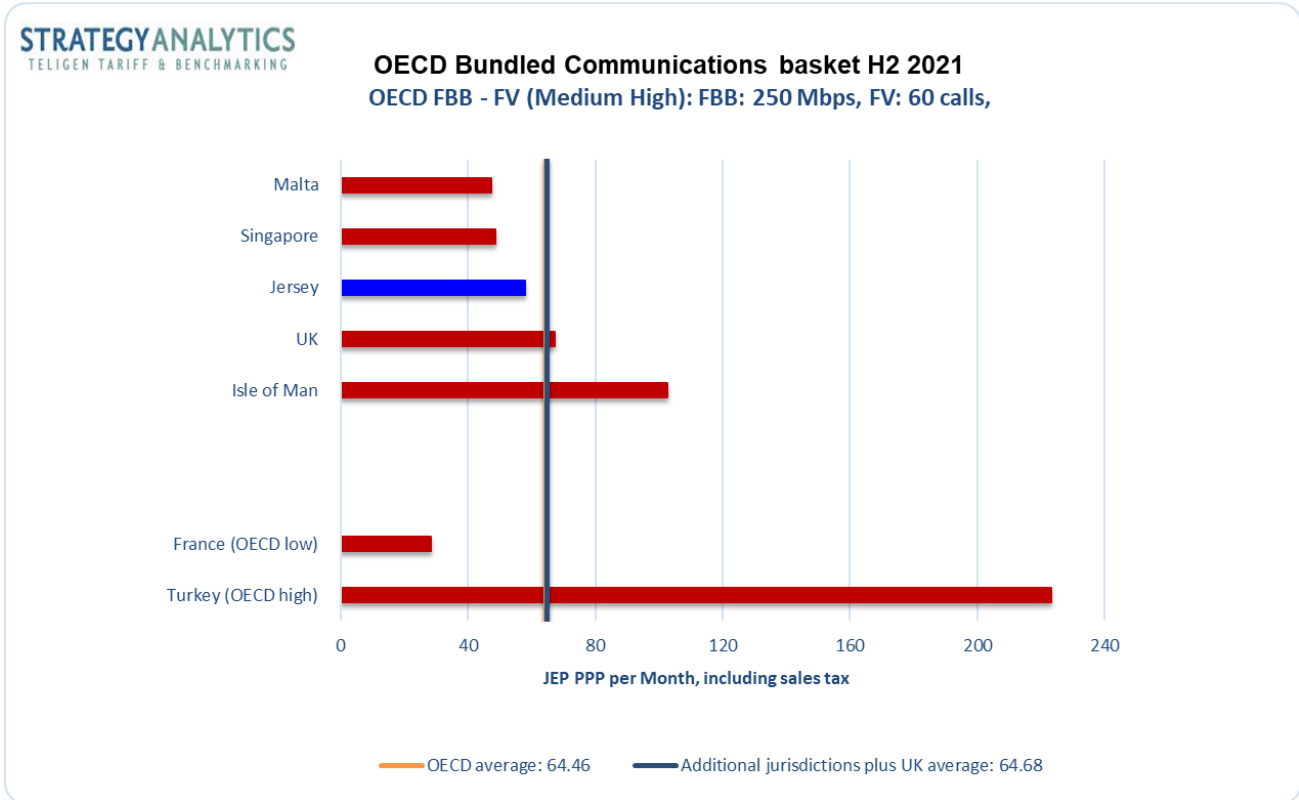
The three graphs below show the cost for Jersey compared to the comparator jurisdictions as well as the UK, for the three featured baskets. The graphs also show the OECD and the additional jurisdictions plus UK averages.



For the 25 Mbps fixed broadband plus 20 calls fixed voice, which considers all broadband offerings, Jersey ranks 4<sup>th</sup> across the six markets. Singapore, Malta and the UK are the three cheapest of the six markets and are relatively close in terms of their cost. Jersey is much closer in cost to Guernsey and Isle of Man, the two most expensive jurisdictions. For Singapore, the cheapest result is based on a 500 Mbps offering, while for Malta it is 100 Mbps. The average speed of the four providers for Jersey is 336 Mbps. In contrast, Guernsey, Isle of Man and the UK are based on offers with much more modest speeds, 34 Mbps, 40 Mbps and 73 Mbps respectively.

For this basket, Jersey is above both the OECD average and the additional jurisdiction plus UK average.

Lithuania has the cheapest offering across all 41 markets for this basket, while Canada has the most expensive.

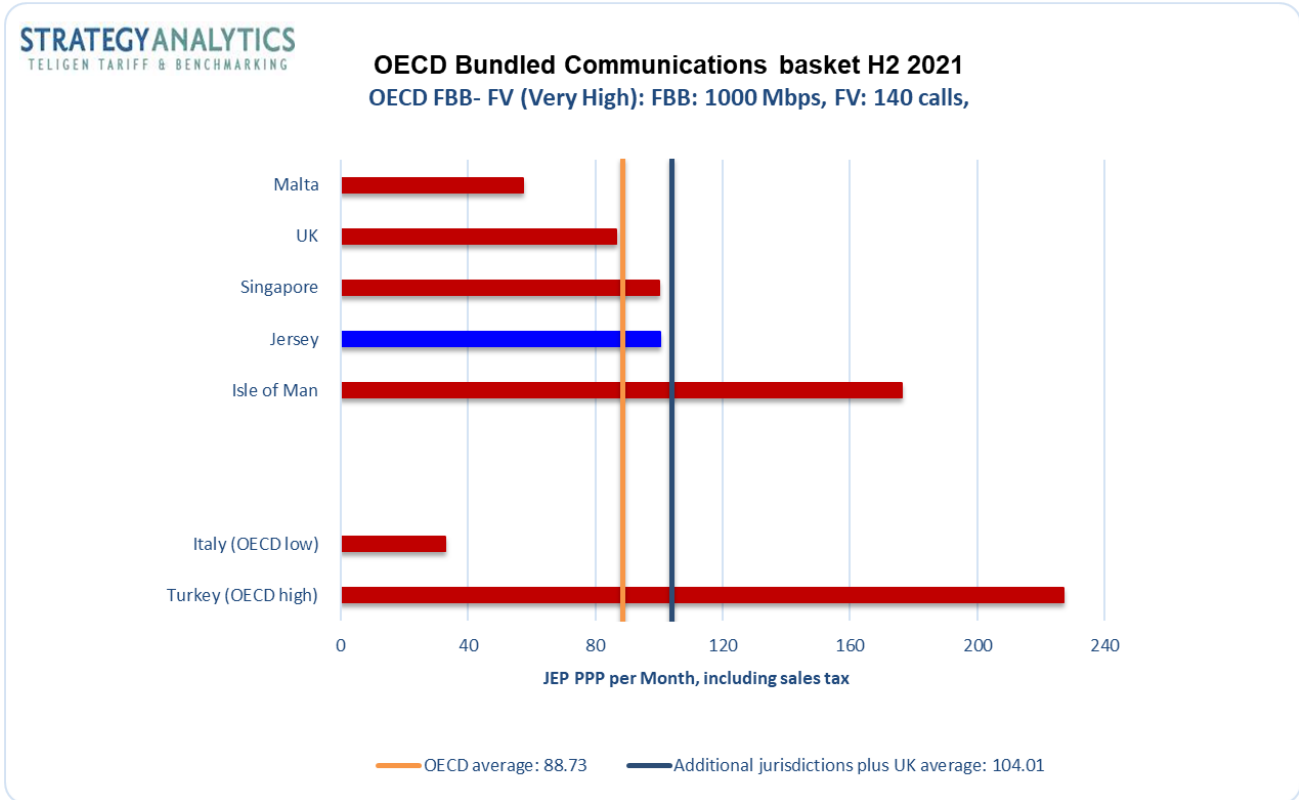


For the 250 Mbps fixed broadband plus 60 calls fixed voice, Jersey ranks 3<sup>rd</sup> after Malta and Singapore, and sits above the UK and Isle of Man. There is no double-play offering for Guernsey at this service speed. This bundle is available in a total of 38 markets.

Jersey is much closer in cost to the two cheapest jurisdictions, Malta and Singapore. The Jersey result is based on an average speed across the four providers of 430 Mbps, which is on par with the speed of service Singapore which is 460 Mbps, and above the speed for the UK cheapest offering, which is 362 Mbps. The Malta bundle price is based on a 2 Gbps fixed broadband service.

For this basket, Jersey sits below both the OECD average and the additional jurisdiction plus UK average, which are near identical in cost.

France has the cheapest offering across the 38 markets for this basket, while Turkey has the most expensive.



For the 1000 Mbps fixed broadband plus 60 calls fixed voice, Jersey ranks 4<sup>th</sup>, below Malta, UK and Singapore, and above Isle of Man. There is no double-play offering for Guernsey at this service speed. This bundle is available in 35 of the 41 markets

Jersey is only fractionally more expensive than Singapore (0.2% higher in cost). The results for UK, Singapore, Jersey and Isle of Man are based on 1 Gbps speed service, while Malta is based on a 2 Gbps services.

For this basket, Jersey is above the OECD average, and just below the additional jurisdiction plus UK average.

Italy has the cheapest offering across the 35 markets for this basket, while Turkey has the most expensive.

Across the three baskets considered, for the low and high baskets respectively, Jersey is 21% and 13% above the OECD average cost. For the mid-speed basket, Jersey is 10% below the OECD average. For the additional jurisdictions/UK average, for the low-speed bundle basket, Jersey is 9% more expensive than the average, but 11% and 4% cheaper for the mid-speed and high-speed bundles respectively. When compared to the UK, Jersey is 24% more expensive than the UK for the low-speed bundle, and 16% more expensive for the high-speed bundle, but 14% cheaper for the mid-speed bundle.



The table below shows the ranking for Jersey plus the comparator jurisdictions including the UK. The ranking is out of a total of 41 markets (36 OECD countries plus 5 comparator jurisdictions) for the 25 Mbps and 20 calls basket, out of 38 for the 250 Mbps and 60 calls basket, and out of 35 for the 1000 Mbps and 140 calls basket.

Jersey sits towards to the lower end of the ranking for the lowest speed basket, at 32 out of 41. Its position improves considerably for the mid-range basket, rising to 20/38, but then drops again somewhat for the high-speed basket, to 24/35.

The relative position of the additional jurisdictions and the UK varies according to basket. Isle of Man remains near the bottom in terms of ranking, and the UK around the middle. Malta's ranking improves with higher speed services, and Singapore's moves from the top third for the low and mid-range baskets, to the bottom third for the high speed one.

	OECD FBB - FV (Low)	OECD FBB - FV (Med High)	OECD FBB- FV (Very High)
<b>Jersey</b>	<b>32</b>	<b>20</b>	<b>24</b>
Guernsey	36	-	-
Isle of Man	37	37	33
Malta	19	11	11
Singapore	13	13	23
UK	21	24	19

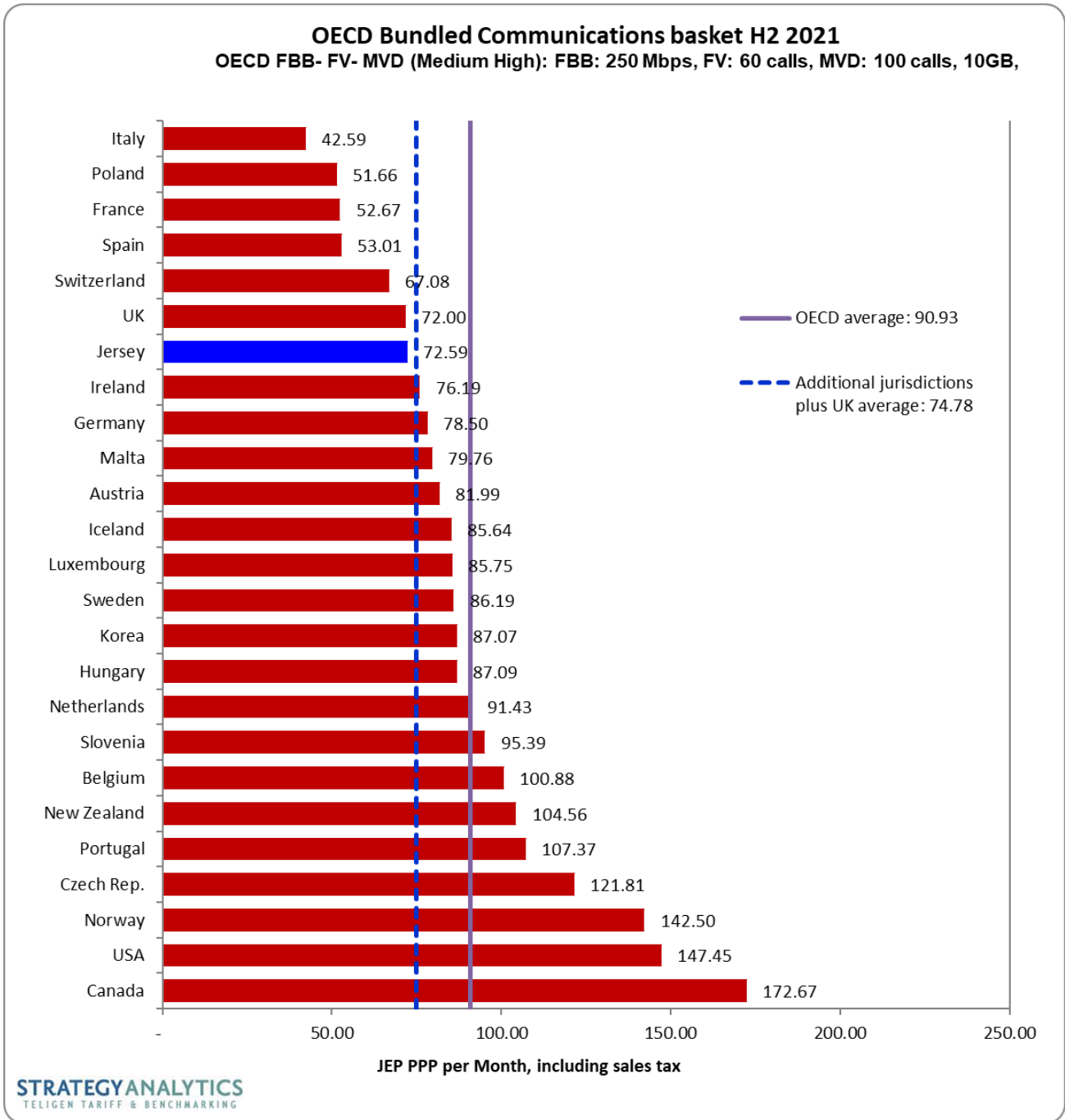


### **Triple play baskets**

The fixed broadband and fixed voice elements of the triple-play baskets are identical to the double-play baskets. Any variations on results from double-play to triple-play will relate to the addition of mobile voice and data.

The graph below shows the results from the OECD Fixed Broadband Fixed Voice and Mobile Voice and Data Medium High basket, with 250 Mb/s fixed broadband minimum download speed, 60 fixed voice calls, 100 mobile voice calls and 10GB mobile data. The results cover the OECD markets along with Jersey and the 4 additional comparator jurisdictions. The graph also highlights the average across the OECD countries, as well as the average of the 5 additional jurisdictions (Jersey, Guernsey, Isle of Man, Malta and Singapore) plus the UK.

Bundles including mobile voice and data along with fixed services are less prevalent than fixed services-only bundles – across the OECD, approximately a quarter of all markets do not have fixed-mobile bundles. This is gradually increasing, however, as providers look to provide more of a one-stop shop solution with offerings that cover as wide a range of needs as possible.

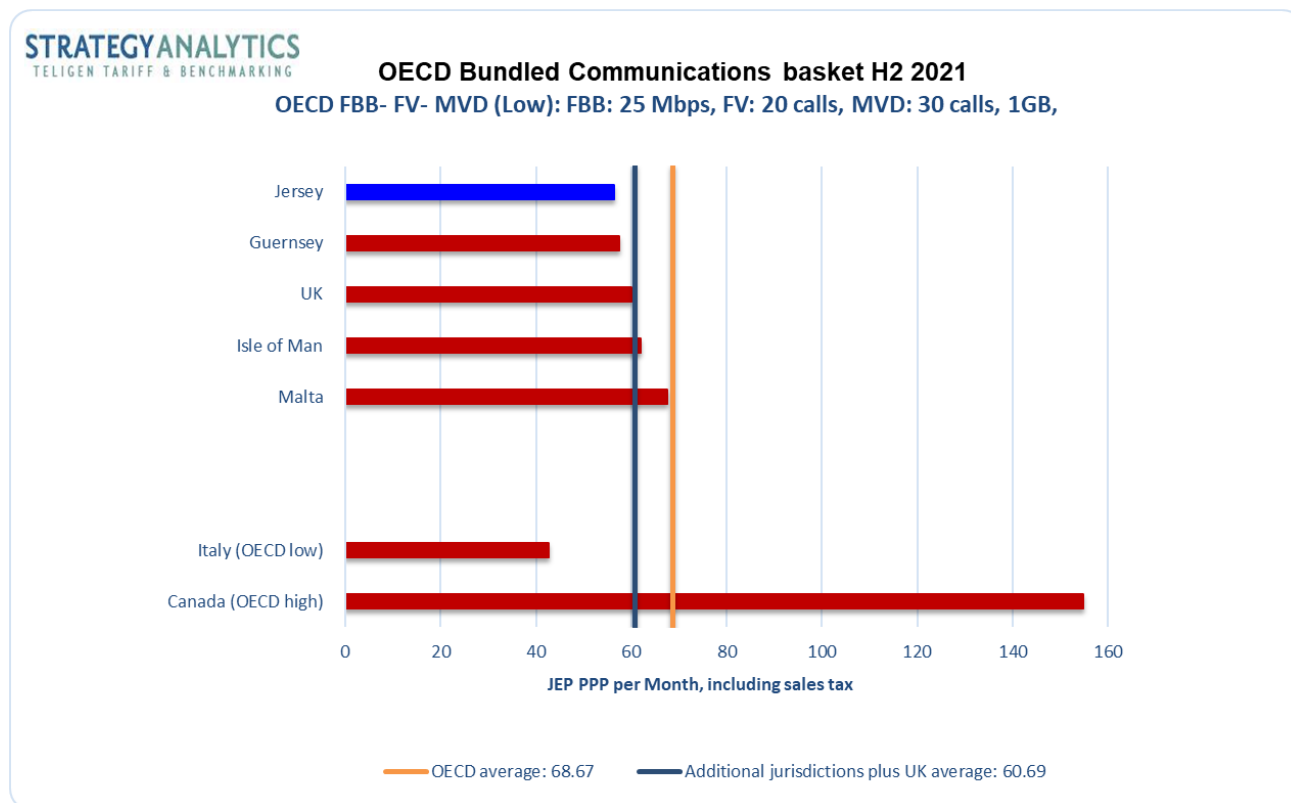


The position of Jersey relative to the comparator markets for the 250 Mbps fixed broadband with 60 fixed voice calls, 100 mobile voice calls and 10GB data sees Jersey ranking 7<sup>th</sup> out of 25, at a cost of just under JEP PPP 73 including sales tax. Jersey sits below the OECD average and just below the additional jurisdiction plus UK average.



The competitively priced mobile services observed in the mobile baskets analysis earlier in the report have helped improve the position of Jersey for the triple-play basket compared to the double-play basket.

The three graphs below show the cost for Jersey compared to the comparator jurisdictions as well as the UK, for the three featured baskets. The graphs also show the OECD and the additional jurisdictions plus UK averages.

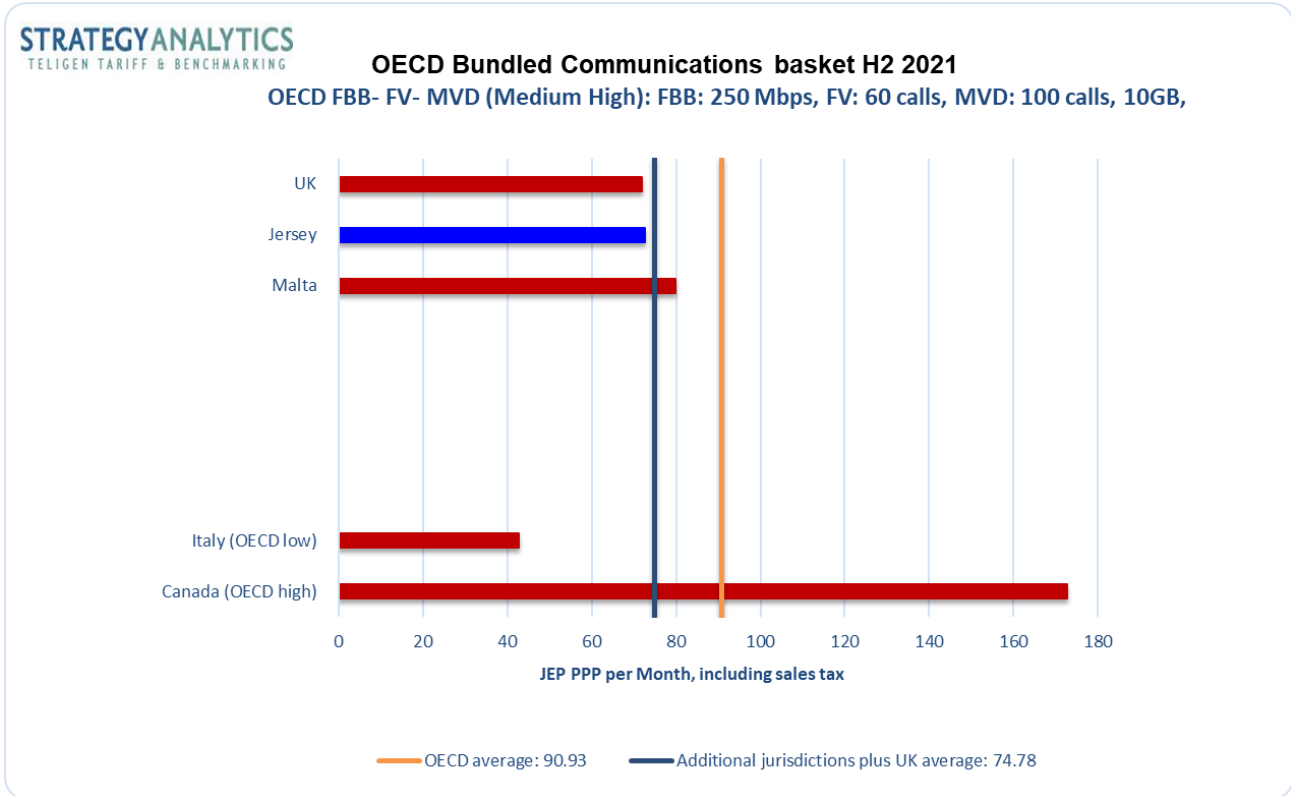


For the 25 Mbps fixed broadband plus 20 fixed voice calls, 30 mobile voice calls and 1GB data, which covers results for 29 markets in total, Jersey is the cheapest across the additional jurisdictions plus the UK. The cost for Guernsey, UK and Isle of Man are relatively close, however.

This improved ranking compared to the double-play low basket is driven by the lower cost of mobile services in Jersey compared to most other markets.

For this basket, Jersey is below both the OECD average and the additional jurisdiction plus UK average.

Italy has the cheapest offering across the 29 markets for this basket, while Canada has the most expensive.



The immediate observation from the results for the 250 Mbps fixed broadband plus 60 fixed voice calls, 100 mobile calls and 10GB mobile data is the reduced number of comparator markets. For this high speed fixed broadband service with both fixed and mobile voice, service is only available in Jersey, Malta and the UK, and no results are shown for Guernsey, Isle of Man or Singapore.

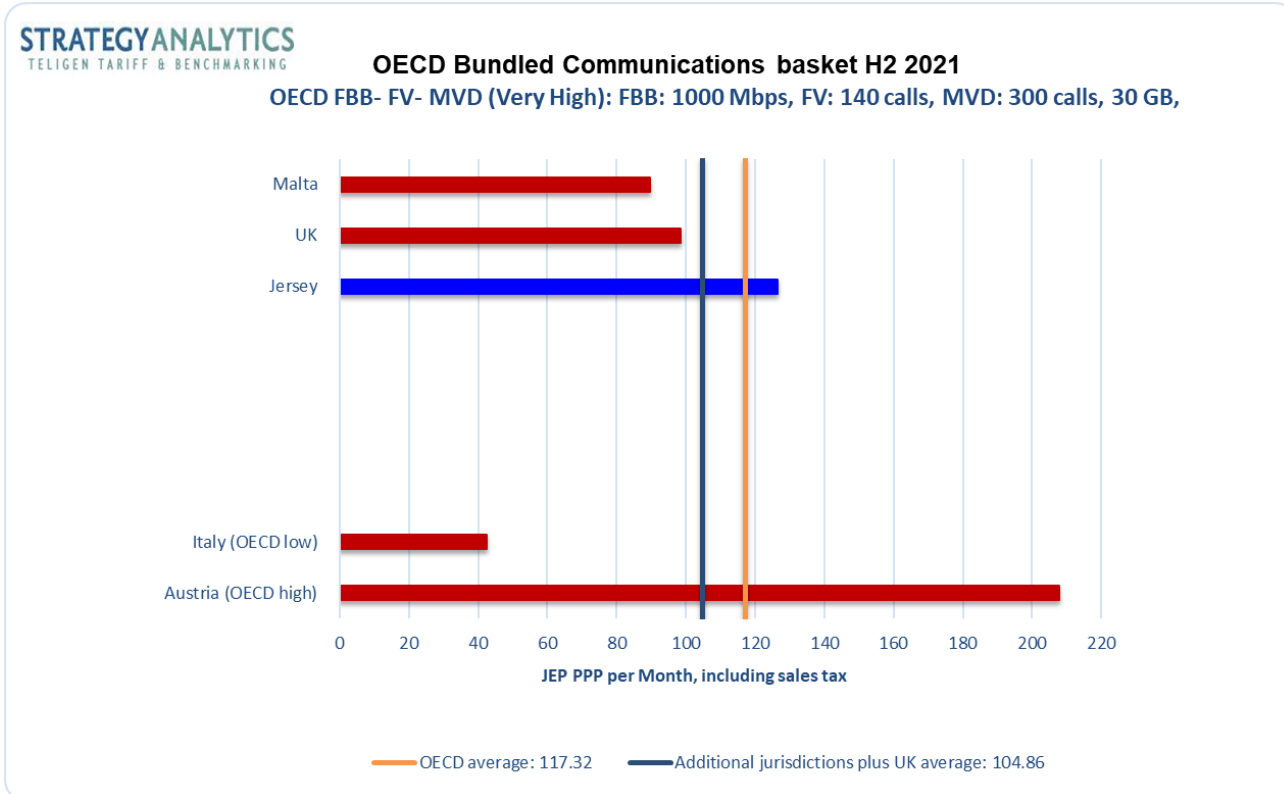
Bundles that fulfil this basket criteria total 25 out of a possible 41.

Jersey ranks second cheapest, after the UK, however it is only JEP PPP 0.59 more expensive than the UK.

For this basket, Jersey is below the OECD average and just below the additional jurisdiction plus UK average.

Once again, Italy has the cheapest offering across the 25 markets for this basket, while Canada has the most expensive.





Like the mid-range triple-play basket, the high triple-play basket shows results for a reduced number of comparator markets. For this very high speed fixed broadband service with both fixed and mobile voice, similar to the mid-speed triple-play basket, service is only available in Jersey, Malta and the UK, and no results are shown for Guernsey, Isle of Man or Singapore.

Bundles that fulfil this basket criteria total 24 out of a possible 41.

Jersey ranks the most expensive across the cheapest, with Malta having the cheapest overall offer, followed by the UK. This lower ranking for Jersey is similar to that observed for the equivalent double-play high basket, where both Malta and the UK returned lower basket costs than Jersey. Despite the competitively priced mobile voice and data services in Jersey, the addition of mobile voice is not sufficient to change this relative position. The UK benefits from a competitive and low-cost market for mobile. While this is less true for Malta, it has a much lower cost for fixed broadband and for double-play services.

For this basket, Jersey is above both the OECD average and the additional jurisdiction plus UK average.

Italy has the cheapest offering across the 24 markets for this basket, while Austria has the most expensive.



Across the three baskets considered, for the low and mid-speed bundle baskets respectively, Jersey is 18% and 20% below the OECD average cost. For the high-speed basket, Jersey is 8% above the OECD average. For the additional jurisdictions/UK average, for the low-speed and mid-speed bundle basket respectively, Jersey is 7% and 3% cheaper than the average, but 21% more expensive for the high-speed bundle. When compared to the UK, Jersey is 6% cheaper than the UK for the low-speed bundle, 1% more expensive than the mid-speed bundle and 29% more expensive than the high-speed bundle.

The table below shows the ranking for Jersey plus the comparator jurisdictions including the UK. The ranking is out of a total of 29 markets for the 25 Mbps fixed broadband, 20 fixed voice calls, 30 mobile voice calls and 1GB mobile data basket, out of 25 for the 250 Mbps fixed broadband, 60 fixed voice calls, 100 mobile voice calls and 10GB mobile data basket, and out of 24 for the 1000 Mbps, 140 fixed voice calls, 300 mobile voice calls and 30GB mobile data basket.

Jersey sits well within the top third of markets for the low and mid-speed basket, at 9 out of 29, and 7 out of 25 respectively. For the high speed it ranks 17 out of 24.

The relative position of the additional jurisdictions and the UK varies according to basket. Guernsey and Isle of Man only feature in the low basket, ranking 11 and 16 out of 29 respectively, and Singapore does not feature at all. Malta's position improves as basket requirement increase, moving from 17 out of 29 for the low basket to 6 out of 24 for the high basket. The results for UK vary according to basket, although it features in the top half of all markets across all three baskets.

	OECD FBB- FV- MVD (Low)	OECD FBB- FV- MVD (Med High)	OECD FBB- FV- MVD (Very High)
<b>Jersey</b>	<b>9</b>	<b>7</b>	<b>17</b>
Guernsey	11	-	-
Isle of Man	16	-	-
Malta	17	10	6
Singapore	-	-	-
UK	12	6	10

**END OF REPORT**