

CONSUMER GUIDES 2008

A Guide to Consumers of Electronic Communications Services

Choosing your
INTERNET SERVICE PROVIDER

CONSUMER GUIDES

FORWARD

The **Malta Communications Authority (MCA)** is the national authority responsible for the regulation of electronic communications (telephony, Internet and broadcasting transmission), eCommerce and postal services.

One of its main objectives in regulating these sectors is to **promote the interests of consumers**.

Amongst others, it performs this role by:

1. Working together with service providers to address issues concerning consumers and ensure that any relevant obligations are complied with;
2. Collaborating with the Consumer and Competition Division; which is responsible for ensuring that service providers abide by general consumer protection rules; and
3. Raising awareness regarding matters of direct interest to consumers.

OBJECTIVE

This guide aims to inform you about:

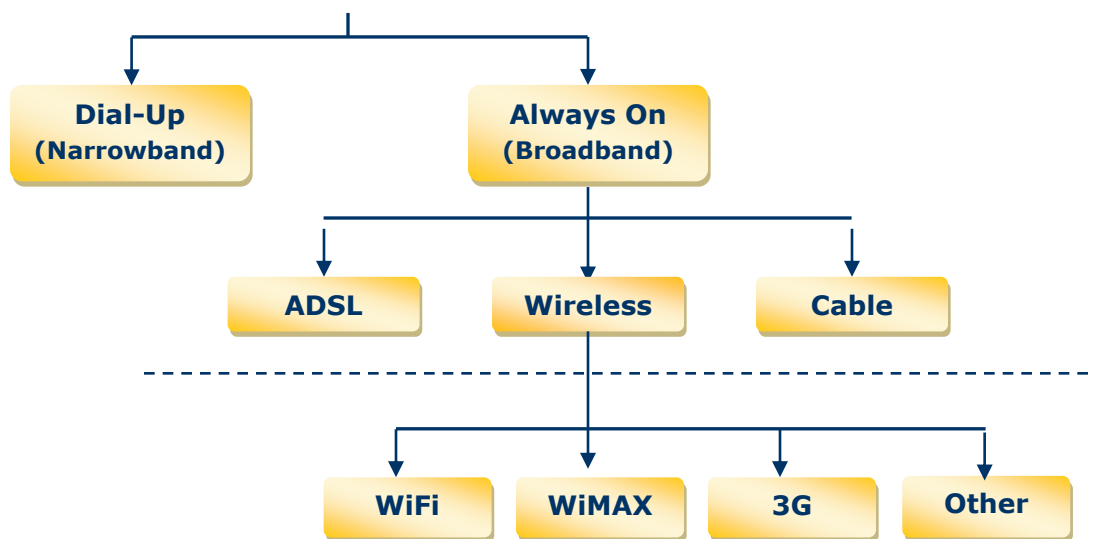
1. The **general principles to follow** when taking up offers made by service providers in the electronic communications sector;
2. The **factors you should consider** before selecting your

INTERNET SERVICE PROVIDER

3. The steps to take when **lodging a complaint with your service provider**; and
4. **How the MCA can help** you when you have unresolved difficulties regarding a particular service.

CHOOSING YOUR INTERNET SERVICE PROVIDER

MAIN TYPES of Internet Services you may choose from:



DIAL-UP INTERNET CONNECTION utilizes your telephone line and a dial-up *modem*¹ to connect you to the Internet. When switching on your personal computer, you are not automatically connected to the Internet. To do so, you will need to follow some simple steps to connect to your service provider via the modem using your telephone line. With this type of Internet connection, your telephone line at your home/business will remain occupied whilst you are connected to the Internet. Therefore, you will not be able to make a call and be connected to the Internet at the same time.

Dial-up Internet connection speeds do not exceed 56 *kilobits per second (kbps)*². Such a speed is sufficient to send and receive emails and to browse the Internet. Accessing certain sites and downloading large files such as music, videos and games may take some time. However, dial-up Internet is not adequate for watching videos or hearing music directly over the Internet (also known as *streaming*³ media), as this requires connection speeds higher than 56 kbps.

¹ A **modem** is a device used to connect computers through the telephone line. It converts the digital signals produced by computers into the analogue signals that the telephone lines can carry.

² A **kilobit per second (kbps)** is a measure of the bandwidth, that is, the amount of data that can be transmitted in a given time, in this case: per second. 1 Kilobit per second is equal to 1000 bits per second.

³ **Streaming** is a technique used for transferring multimedia files, for example, music or video files to your computer from the Internet. This technique allows you to view the video or hear the music as this is being downloaded before the entire file has been downloaded on your computer.

BROADBAND INTERNET CONNECTION allows you to use the Internet and still be able to make and receive telephone calls. Moreover, it allows you to access the Internet and Internet-related services at higher connection speeds than those available through a dial-up Internet connection. Most broadband offers provide *download speeds*⁴ equal to, or faster than 512kbps.

Broadband connections are 'always on'. This means that unlike dial-up, you do not need to make a dial-up connection every time you go online or when accessing your email account.

There are different types of broadband services available, the most commonly available being:

- ▶ **ADSL BROADBAND:** ADSL stands for Asymmetric Digital Subscriber Line. This service transmits data at high speed over the telephone lines installed at your home/business using an ADSL modem connected to your computer. ADSL typically provides faster download speed when compared to the *upload speed*⁵ that is, service is asymmetric, for example: 2Mega bits per second (Mbps), that is, 2000kbps download and 512kbps upload speed. Moreover, ADSL broadband packages have different *download limits*⁶ to choose from.

- ▶ **CABLE BROADBAND:** is a high-speed Internet service provided over the cable network, using the same cable (known as coaxial cable) that delivers pictures and sound to your television set. This service requires a cable modem connected to your computer. Transmission speeds of data are similar to those provided by the ADSL broadband service.

- ▶ **WIRELESS BROADBAND:** this is a high-speed Internet service transmitted using wireless technology, that is, you can be connected to the Internet without the use of a hard-wired connection. Speeds reached by wireless broadband are similar to ADSL and cable broadband.

There are a number of technologies that may be used to provide wireless broadband:

1. **WiFi** stands for **Wireless Fidelity:** a wireless broadband connection within your home/business. WiFi can be availed of in conjunction with any broadband service, including: ADSL, WiMAX and Cable. With this service

⁴ **Download speed** is the speed available to transfer data from a different computer to your own personal computer.

⁵ **Upload speed** is the speed taken to transfer data from your personal computer to another computer.

⁶ **Download limit/usage** is the amount of data you can copy from another computer (or from a Web page on another computer) to your computer during a specific period. This is measured in Gigabytes (GB) and is equal to 1 billion bytes; were 1 byte is equal to 8 bits. A bit, which is the smallest unit of data in a computer, is a binary digit and can have one of two values: 0 or 1.

you will not need to connect your computer to a network cable to access the Internet from different places in your house/office. To enjoy WiFi, you or your service provider will need to install a wireless broadband modem, similar to a normal modem but having an incorporated antenna, to any broadband service.

Most wireless modems provide coverage (where the signal can reach) for about 100 feet (30.5 meters) in all directions. This area is usually referred to as a 'hotspot'. It is important to note that walls and doors can weaken or block the signal.

To obtain a signal and access the Internet in the hotspot, you would need either a computer/laptop with in-built wireless transmitters or a wireless adapter to attach to your computer/laptop. This can either be a PC wireless card; a device that plugs into your computers' card slot or a Universal Serial Bus (USB) wireless adapter that plugs into the USB port of your computer/laptop.

If you install a WiFi hotspot in your home, it is very important that you ask your service provider about security measures to ensure that nobody else in the vicinity will be able to access the internet using your connection.

You can also find WiFi hotspots in offices, coffee shops, Internet cafes, libraries and so on. Usually at a charge, you will be able to access the Internet with your laptop or Personal Digital Assistant (PDA) in that particular area.

- 2. WiMAX** stands for **Worldwide Interoperability for Microwave Access**: this service delivers wireless Internet access from your ISP to your home/business. It operates similar to WiFi, but at higher speeds, over greater distances and for a greater number of users. Whereas the speed offered is similar to that of ADSL and Cable broadband service, with a WiMAX service you do not need a telephone or cable connection.

In order to provide WiMAX services, an ISP must set up a WiMAX antenna/tower, similar to a mobile phone antenna, a few kilometres from your home/business. You would then need to install a WiMAX antenna; much like a small TV aerial, close to a window or outside your home, for example on the roof.

WiMAX allows you to take your WiMAX modem with you, from one location to another, within the WiMAX coverage area, without having to have a new subscription or new installation. This is usually referred to as being a nomadic service.

It is important to note that the provision of WiMAX service in a particular area depends on the availability of wireless network of your service provider.

You can also combine WiFi with WiMAX in your home by having the WiMAX antenna connected to a WiFi (wireless) modem.

- 3. 3G** stands for **Third Generation** technology transmits data at higher speeds on your mobile phone and computer, thereby enabling you to access broadband Internet from any location.

The **HSDPA**, which stands for **High-Speed Downlink Packet Access**, is one of the most recent 3G technologies. Also referred to as the 3.5G, HSDPA can support speeds starting from 1.8 Megabits per second (Mbps), that is, 1800kbps.

The only requirement for logging on to the HSDPA network is to have a mobile phone (handset) that supports Internet browsing, or a special PC card with a built in antenna, or a portable USB modem that you plug into your computer, laptop or PDA. You can also find laptops and PDAs with in-built access to the HSDPA network.

It is important to note that the provision of the service in a particular area depends on the availability of the 3.5G network coverage of your service provider.

- 4. Other:** Apart from the above-mentioned technologies, broadband wireless access services can be offered also by means of other standards. The general set-up is similar as for the other systems. In order to access the service you would need a modem with an incorporated antenna, which then connects to the nearest base station.

FACTORS to consider when selecting your Internet Service Provider

1. Consider which **TYPE OF INTERNET CONNECTION** is the most appropriate for you depending on how often and at what times you intend to use the Internet and what you generally use it for, for example:

- ▶ **how many hours** you plan to spend online every month;
- ▶ the **time** you are likely to be connected, that is, whether you would require the Internet during *peak*⁷ or *off-peak hours*⁸;
- ▶ whether you wish to **access the Internet** just from your home or also from other locations in Malta; and
- ▶ what **amount of information/data** you are likely to download.

Note that whenever you connect to the Internet you are always downloading information from other sources also connected to the Internet, for example the content you see on a web page, downloading of music and films, and so on. Although the speed you subscribe to offers the possibility to download more information in a shorter period of time when on the Internet, ISPs may restrict the amount you are allowed to download each month, that is, the **download limit**. Identifying what amount of information you are likely to download each month will give you an indication of what type of speeds and limits you require. For example, if you use your Internet just to browse web pages and read e-mails you will not need more than 2Mbps (2000 kbps) download speed and 6GB download limit.

2. Request information on **DOWNLOAD LIMITS** and whether the service provider offers any time bands during which you have unlimited download facilities (unmetered download period) – usually at night. It is important to identify:

- ▶ what action the service provider will take if you exceed your download limit. Actions may include suspension of service for the remaining billing period or additional charges for the downloading of extra data over and above the stipulated limit; and
- ▶ how you can monitor and control your usage every month.

3. Note that in subscribing to broadband services, the published download and upload speeds are normally the theoretical maximum speeds achievable. The **ACTUAL SPEED** you obtain may vary depending on the distance between your home/business and the nearest Internet exchange or tower, and on the number of users accessing the Internet at that point in time.

⁷ **Peak hours** are the period of most frequent or heaviest use of the Internet. Some local ISP's (as the time of publication of these guides) consider the hours between 06.00/07.00hrs and 00.00hrs as being the peak hours.

⁸ **Off-Peak Hours** are the period of less frequent use of the Internet. Some local ISP's (as the time of publication of these guides) consider the hours between 00.01 hrs and 05.59/06.59hrs as being the off-peak hours. Note, however, that these time bands may vary from one service provider to another and may change over time.

4. Ensure that your selected ISP will provide you with a 24-hour **ACCESS** to the Internet. The service provider may also offer:
 - ▶ a unique email address;
 - ▶ storage space to host your own website;
 - ▶ other services such as parental controls, security software and so on.

5. Make sure you are aware of the **FULL COST OF THE SERVICE**. Identify any additional charges relating to extra products/services and/or installation and equipment (if any) that are not included in the standard package you are considering.

6. We suggest you visit the 'Statistics' page of our **INTERNET HE@LTH MONITORING SYSTEM (IHMS)** at: <http://www.nethealth.net.mt/index.php>. This gives you an indication of ISPs performance in terms of network service availability. ISPs participate in the IHMS on a voluntary basis. Therefore you will not be able to view the trends of all ISPs. The IHMS website can also be used to test both the download and upload speed of your Internet connection, even if your ISP is not registered with the system.

7. Consider the **CUSTOMER SUPPORT SERVICES** that the ISP offers, such as online customer care and calling centre services as well as the ISPs customer complaints handling procedure and after sales services.

8. Be aware that should you have an ISP specific **EMAIL ADDRESS** you will not be able to retain this same address should you eventually decide to move to an alternative ISP. Your ISP might agree to forward your emails from your old email account to your new email account for some time, against a set fee. This however will be at the ISPs discretion.

In instances where you cannot afford to have your email address changed, you should consider having an email account which is provided separately from your Internet access service. In such cases you may opt for a free web-based email service, for example, Yahoo, Hotmail or Gmail. It is important to note that you should not use free email services to send sensitive information, because these services do not have a high level of security. Therefore, should you require an increased level of service and security, you may opt for an email service, against a fee. Such services are provided by a number of companies both locally and internationally.

If you have a business, you could take into consideration the option of registering your own domain, for example, mydomain.com. This will allow you to host your email accounts at any ISP you like whilst retaining your email account even if you change ISP.

GENERAL GUIDES

BEFORE selecting a service provider and/or taking up an offer:

1. Make sure that you are well informed of the:

- ▶ FULL COST of the service;
- ▶ PAYMENT OPTIONS available;
- ▶ CHARACTERISTICS, including any limitations of the service;
- ▶ CUSTOMER AND TECHNICAL SUPPORT services provided.

2. **Do not base your choice only on information provided in promotional material**, for example, adverts, leaflets, discussion programmes and so on. This information might not be fully comprehensive and important terms and conditions may be missing.

3. Consider what is most important to you, whether it is **Cost, Quality of service, Reliability, Customer care standards** or any other factor. Consider also your particular usage patterns, for example, how often and at what time of the day you intend to use the service. This will help you identify the most appropriate service provider and/or offer to suit your needs.

4. **Shop around and compare offers** of the various service providers before you take up a particular service. If the level of customer care service is important to you, call the service provider to enquire about the service you need. Such communications with customer care personnel will provide you with an insight into the level of customer service provided by the individual service providers.

5. **Read and understand all the Terms and Conditions** before signing up to a contract. Pay particular attention to the following:

- ▶ MINIMUM DURATION of the contract, if any;
- ▶ BILLING ARRANGEMENTS: whether pre-paid, post-paid or both;
- ▶ PAYMENT CONDITIONS: such as penalties imposed and/or termination of contract if you do not pay your bill on time;
- ▶ COMPENSATION OR OTHER FORMS OF REDRESS that apply if the service provider does not achieve the quality of service levels stipulated in the contract;
- ▶ PENALTIES, if any, you may incur should you wish to terminate the contract before any contractual period is over; and
- ▶ MAXIMUM TIME TO DISCONNECT THE SERVICE by the service provider after you request termination. Note that, more often than not, you will still be billed for the service during this notice period.

6. If there is anything that you feel is **not clear in the terms and conditions**, do not hesitate to ask the customer care personnel or sales persons to explain it further. You can also take a copy of the contract and take up the offer at a later date, to give yourself time to read and understand the terms and conditions thoroughly. If you decide to do so, be careful to take note of any dates limiting the validity of temporary offers.

AFTER selecting a service provider and/or taking up an offer:

1. Always **keep a copy of your contract, receipts, invoices** and any formal communications exchanged with your service provider. If you conclude your contract online, print or save a copy.
2. Ensure that the goods and/or services that are delivered/provided **conform to the description and meet the specifications** set out in the contract of sale/terms and conditions.
3. When communicating with the service provider, take **note of who you speak to, record the date** and the main outcome of your communication.
4. Be aware that in the event that your service provider decides to **suspend or alter the service or the terms and conditions of your contract**, for example, change the price, you should be notified of any changes 30 days before these come into effect. Should you not accept such modifications, you have the right to withdraw from the service without any penalty.

LODGING A COMPLAINT

Lodging a Complaint with your SERVICE PROVIDER

If you are not satisfied with the service you have subscribed to, you should primarily approach your service provider in order to resolve the matter.

Remember these points when making a complaint with your service provider:

1. Clearly **identify what the problem is** and the desired outcomes from lodging your complaint.
2. **Support your case** with copies of any relevant documentation. Remember you should always retain the original copies of any correspondence or official documentation such as contracts, bills and so on.
3. **Keep notes of what you do**, with whom you speak, any relevant dates, what they said or promised to do and copies of all correspondence.
4. **Record the date and time** when you made your complaint and the reference number, if assigned.
5. Give the service provider **a reasonable time** in which to resolve your complaint.

Lodging a Complaint with the MCA

If, after exhausting your service provider's complaint-handling procedures you still feel that your complaint was not adequately addressed, we may be able to help you. We may not always have the faculty to determine whether your complaint is justified and impose a solution, but we can mediate between you and your service provider to assist you in reaching a satisfactory resolution.

We can provide you with all the relevant information on the matter, so that you will have a better understanding of what the service provider's obligations are, what your rights are and the possible courses of action available to you.

We invite you to visit our website for more information on our complaints handling procedure: www.mca.org.mt.