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## Which? investigates lost credit on PAYG mobiles

### Mobile networks deactivate pay as you go phones

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**Mobile phone users who don't use their PAYG (pay as you go) mobile phone regularly could be disconnected and any existing credit lost.**

The main mobile network providers will assume a PAYG phone is no longer in use after six months of no activity.

Virgin Mobile is the exception and usually waits a year before a phone is deactivated. Any unused credit customers may have on the phone at this time is usually lost.

See our video buyers guide to the [best mobile phones](#) to help you choose.



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### How long is too long without using a PAYG mobile?

Network providers T-Mobile, Orange, O2, Vodafone, 3, Tesco Mobile and Asda Mobile will deactivate a PAYG mobile phone after six months of no activity. Virgin usually gives a longer period of a year before deactivating a SIM card. Several networks told Which? they have a responsibility to recycle unused numbers according to Ofcom advice.

T-Mobile gives an extra 90 days, after the initial period, for customers to request reactivation before a number is recycled while O2 says customers can usually request reconnection up to one year later.

3 and Virgin Mobile say they give customers 30 days notice of planned deactivation by text message. With other networks customers may not be given any warning.

Find out which networks come out top in the [Which? mobile services review](#).

### The case of the disappearing credit

Any existing credit on a PAYG mobile following the final network deadline is usually lost as one Which? member found out, when he lost £40 after having his mobile phone disconnected. PAYG mobile customers with T-Mobile, O2, Vodafone, 3, Tesco Mobile or Asda Mobile will lose any existing credit if their phone is deactivated in this way.

Virgin and Orange do offer to move any credit a customer had on their phone when it was deactivated to a new number if the customer takes a new SIM.

### What counts as activity on your PAYG mobile phone?

To avoid facing deactivation and lost credit, PAYG mobile customers need to be aware of what mobile phone networks mean by a period of 'no activity'.

Usually making a chargeable call every six months counts as activity and will prevent this happening. Asda Mobile and Vodafone customers have a little less time on their hands as it classes activity as a call every three months.

Some networks, such as T-Mobile, also consider sending a text or topping up your account sufficient activity to prevent your phone from being cut off.

Check the [Which? mobile phone review](#) to see how the latest handsets from Apple, Nokia and LG rate in our lab tests.

### Which? advice

Which? technology services expert Catherine West says: 'With a PAYG mobile the network won't know whether you are just an infrequent user or have stopped using the phone altogether. If you don't use your PAYG mobile regularly, check the network provider's policy in advance.

Try and make sure you make at least one call every three to six months (depending on your network's policy) and bear in mind if you only use your mobile for emergencies it's worth keeping any credit to a minimum.'

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