

BUSINESS COSTS · RATES OCTOBER 2026

Rates Are Up Again. Start With Your Phone Bill.

The cash rate is 4.60% after the fourth rise of 2026. The comms bill is the fastest fixed cost to fix, and half an hour is enough to audit it.

On 29 September the RBA raised the cash rate 25 basis points to **4.60%**, a full point since January. The Board will act "including increasing the cash rate target further if needed". **Do not budget for cuts.**

■ Why start with phone and internet

- It is a **fixed monthly cost**, so a saving repeats.
- It changes **nothing your customers see**.
- It has usually **grown by accident**: internet from one company, phones from another, a 1300 number from a third.

■ The 30 minute bill audit

- 1 **Gather every comms bill**, including 1300 numbers, handset rental and mobiles.
- 2 **Count people against seats**. The gap is pure saving.
- 3 **Find the extras** and mark each used, not used or not sure.
- 4 **Check the nbn**: right speed, and is the promo price still running?
- 5 **Total it by month** as one figure.

■ Worked example: eight staff, four bills (illustrative)

Found	Monthly saving
Two unused seats	\$70
Rental on four old desk handsets	\$48
1300 number on a separate bill	\$25
nbn on an expired promo	\$29
Paid call recording add-on	\$15
Total	\$187 a month, about \$2,240 a year

■ Ask your current provider

Question	Listen for
What have I not used in 90 days?	An honest answer from usage data
When does my contract end?	A date and an exit figure
Is my nbn price still my sign-up price?	Whether a promo has ended
Who owns my numbers?	"You do."

■ Half price nbn for three months (new bundles)

Plan	First 3 months	Then	Saving
Home 500/50	\$44.95	\$89.90	\$134.85
Business 250/100	\$49.95	\$99.90	\$149.85
Business+ 500/200	\$59.95	\$119.90	\$179.85
Gigabit 1000/400	\$74.95	\$149.90	\$224.85

Savings that cost you more

Diverting the main number to a mobile, the cheapest nbn with poor evening speeds, a long lock-in for a small discount, or letting a 1300 number lapse. **Never save money by becoming harder to reach.**

■ Three habits before Christmas

- Invoice on the day the job ends.
- Ring your lender early.
- Check your prices, not only costs.

Surcharge ban from 1 October

No surcharges on eftpos, Mastercard or Visa.
Check your merchant fees and price them in.

Offer terms

New nbn orders bundled with a VOCPhone Voice plan on a 12 month contract. nbn plan only; excludes voice charges, usage, add-ons, hardware and installation. Business+ needs FTTP. Subject to availability. Call 1300 663 222.