

DECISION SHEET · 2026

Will Switching Save You Money?

Three numbers, one payback sum, and a simple test for moving now, at renewal, or not at all.

A cheaper plan is not the same as a saving. **Saving = number 1 minus number 2. Payback = number 3 divided by the saving.** Find each number with last month's bills, your lease and IT invoices, your card statement and one written quote.

■ Number 1: what you really spend now, in four buckets

Bucket	What goes in it	Where to find it
Carrier charges	Line rental or SIP channels, per minute calls, 13/1300/1800 rental and inbound minutes.	Phone bill, separate 1300 bill.
Hardware and the box	Handset and system leases. For a self hosted or on premises PBX: hosting, licences, maintenance, callouts.	Finance company, IT invoices. Rarely the phone bill.
Seats for nobody	Users, extensions or licences for staff who have left.	Bill and licence count against today's staff list.
Side subscriptions	SMS or reminder tools, video meetings, recording apps, a separate internet bill.	Card or bank statement.

■ Number 2: what you would spend after

- One written monthly figure for the people you have today.
- Same numbers, real call pattern, the handsets people actually want.
- Ask what is included and what is extra: calls, SMS, recording, numbers.
- Only count a subscription as replaced if the new system genuinely does the job.

■ Number 3: what it costs to get out

- ☐ Exit fee on the phone contract. Common formula: monthly charge x months left, plus hardware rental owing.
- ☐ Lease payout, often owed to a finance company.
- ☐ Notice periods on PBX maintenance or the IT retainer.
- ☐ New hardware for anyone not using the apps.
- ☐ One month of overlap while the numbers port.
- ☐ Setup and porting fees, if charged.

Where to find the exit terms

The ACMA says every telco must publish a critical information summary for each plan, covering minimum monthly charges, contract length and whether there are early termination fees. Ask for yours.

■ Worked example: a seven person physio clinic (illustrative figures)

Monthly	Now	After
VOCPhone plan, 7 users	n/a	\$204.90
SIP trunk and calls	\$140.00	\$50.00
1300 number	\$60.00	\$35.00
PBX hosting and IT retainer	\$155.00	\$0.00
Lease on ten handsets	\$100.00	\$0.00
Reminder SMS tool	\$49.00	\$25.00
Video meeting licences	\$36.00	\$0.00
Total	\$540.00	\$314.90

■ The payback sum

- 1 Saving: \$540.00 minus \$314.90 = \$225.10 a month.
- 2 One off cost: \$1,400 lease payout + \$330 IT notice + \$279 handset + \$314.90 overlap = \$2,323.90.
- 3 Payback: \$2,323.90 / \$225.10 = about 10.3 months. Net over 36 months: \$5,779.70.

■ Move now, at renewal, or renegotiate

Outcome	When
Move now	Saving x months left beats the exit cost. Clinic: \$3,151.40 against \$1,400.
Move at renewal	The exit cost is bigger. Give notice in time so it does not roll over.
Renegotiate	The saving is small. Take the quote to your provider and remove unused seats.

Get number two from us

VOCPhone: \$84.90 a month including 3 users on a 36 month term, then \$30 per extra user, or \$104.90 month to month. \$0 setup, \$0 porting, price match. Upload your bill at vocphone.com/upload-bill or call 1300 663 222.