

GUARDIAN UNLIMITED

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Link: <http://www.guardian.co.uk/money/2008/sep/28/renting.property>

Cheap international calls on new free Sims

A new pay-as-you-go Sim card is promising to help mobile phone users cut their bills by offering reduced rates on international calls. Lycamobile Sim cards can be slotted into an existing mobile handset when the user needs to make an international call, with costs starting at around 4p a minute.

The Sim card comes free when you purchase your phone credit. Users can top up by £5, £10 or £15 online at lycamobile.co.uk.

Last week telecoms regulators in Brussels, who first cut the cost of international calls last summer, also moved against 'rip-off' text charges. The cost of sending an SMS for consumers on holiday or travelling abroad for business will fall by 60 per cent, from a European average of 23p to 9p.

The EU's top telecoms official, Viviane Reding, said she was putting the new rules forward because mobile-telephone companies had not responded to her call for them to lower the roaming charges for sending or receiving text messages outside a user's home nation.

The screenshot shows the Guardian Unlimited website interface. At the top, there is a search bar and navigation links for News, Sport, Comment, Culture, Business, Money, Life & style, Travel, Environment, Blogs, Video, and Jobs. The main article is titled "Landlords now have to show tenants their green credentials" by Huma Qureshi and Lisa Bachelor, dated Sunday September 20, 2008. The article discusses the requirement for landlords to provide Energy Performance Certificates (EPCs) for rental properties. A sidebar on the right contains a "Specsavers" advertisement, "Latest news on guardian.co.uk" with links to various news items, and a "Our selection of best buys" section with a table of financial products.

Provider	Typical APR	More
Moneybox Bank Loan	7.8%	More
Halfax Personal Loan (Semi-exclusive)	8.6%	More
Bank of Scotland Personal Loan (Semi-exclusive)	8.6%	More