

Annex 4 – Three pilots

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Preliminary note

The pilot studies for Car Rental and Current Accounts are an extension of the shortlist studies carried out for these two services. For this reason, fragments and explanations from the shortlist studies have been included in the pilots.

The pilot for Roaming, although partially based in the shortlist study for Mobile Telephony, refers to one specific (sub) service within the broader concept of mobile telephone services. This pilot constitutes an independent research different from the one carried out for the more general service.

Consumentenbond and PricewaterhouseCoopers decline any kind of liability for the accuracy of these tables. With a view on the purpose of this report, we have focused on the development of a proper methodology for data collection. Our aim is not to provide actual price comparisons but to enable the European Commission to do so in the future.

1. Introduction

Our pilot studies follow the strategy as outlined in the common elements paragraph. Our research strategy is reflected in the structure of the paragraphs. If this strategy were described as a set of instructions it would come to:

- Explore the content and nature of the service in many of the EU countries.
- Analyse and list the content components of the service.
- Establish an operational definition of the service that is feasible and relevant for international price comparisons.
- Collect information about the EU market of the service.
- Analyse and list all relevant endogenous variables of the price of the service.
- Collect information on the price composition of the service.
- Standardise complex services.
- If necessary, standardize consumers in one or more 'reference customers'.
- Design several dummy target tables.
- Describe in detail what, when and how data are to be collected to fill in these tables.

For this pilot study this set of instructions can be divided into two stages, the first stage comprising the first nine points above, and the second stage being the tenth point which is in fact the design and consequently the execution of the data collection operation.

In the first stage there is no need for full market coverage. The aim of this part of the research and the tables that are developed is to find out whether sufficiently comparable services are on the market in all or in part of the EU countries.

Close consultation between client and researchers will be needed at the end of this stage, to reach agreement on the next stage. What will be the aims of the data collection, how will they be presented, how often is an update needed, what sample size is needed, etc.

The second stage consists of data collection and construction of the target tables.

2. Pilot study: Car rental

2.1. The content and nature of the service in EU countries

The car rental market is an international market. There are several global players on the car rental market (such as Hertz, Avis, Europcar, Budget or EasyCar). These companies operate on a pan-European scale and have outlets in many locations. They generally compete with smaller, local car rental companies. It is important to include these car rental companies because they may employ different pricing strategies in order to compete with the well-established global players in the market.

Car rental companies offer cars - ranging from small cars to luxury vehicles - for rent to consumers. The rental services covered in this chapter are addressed to consumers –often foreign travellers (tourists and business travellers). Differentiated rental services exist for businesses. Specialised car rental companies (such as moving vans, limousine services, etc.) also fall outside the scope of this analysis.

Car offering varies across countries and locations where car segments offered contain different brands and different number of car models. For instance, the variety of models available at Dijon airport in France is rather limited compared to one of the large airports such as Charles de Gaulle in Paris. When comparing the cars from standard segments at Amsterdam Schiphol airport and at the airport in Budapest we find that not only models but also makes differ widely. At Schiphol, only Volvo, Ford, Mercedes and Skoda are offered; at Budapest Volkswagen, Skoda, Seat and Audi.

The large car rental companies usually have outlets at and around airports and train stations as well as at other locations in large cities. Different rates may apply to different locations; for example car rental at airports is usually more expensive than elsewhere. Airport locations seem to be crucial to the study given the international and traveller nature of the targeted customers.

2.2. Analysis and listing of the content components of the service

A total of 11 service components and 17 price components can be identified.

Identified service components are¹:

- car model,
- car state (condition),
- car equipment (air conditioning, airbags, etc.),
- extras (navigator or child seat),
- reception or delivery outside office hours,

¹ Extracted from the "Eleven Shortlist Studies" report.

- reception location (i.e. different country, region, city, etc),
- type of location for reception and delivery (airport, city centre, etc),
- delivery location different from reception location,
- collision damage waver,
- cash deposit required,
- type of insurance (basic and additional).

Not all of these service components are applicable to each and every client. For example, not all customers will make use of the extra child seat service. Therefore, creation of consumer profiles is necessary to get an impression of average costs paid by the different consumers.

Price components are:

- car model,
- car equipment (air conditioning, airbags, etc.),
- extras (navigator or child seat),
- daily fee,
- per kilometre fee,
- contract duration discount,
- week / weekend rental,
- reception or delivery outside office hours,
- reception location (i.e. different country, region, city, etc),
- type of location for reception and delivery (airport, city centre, etc),
- delivery location different from reception location,
- driver's age,
- cost additional driver,
- collision damage waver,
- additional insurance costs,
- full tank,
- package offering.

See section 2.5 on the use of price components for this pilot.

2.3. Operational definition of the service

A general market research in the car rental sector showed car rental in Europe is dominated by a small number of companies operating on a global field. However, each country also has a large number of domestic car rental companies that account for an important part of the market. We have gathered prices from the largest four firms in the market and, as an illustration, price data for two smaller local players in each country. When collecting the actual price data for the long-term monitoring, it is important to include a representative sample of local service providers.

For this pilot a number of European countries that would be illustrative of car rental pricing across Member States was chosen. Dummy tables have been filled in for the United Kingdom, Germany, the Netherlands, Poland and Spain.

In order to give a first picture, we started off with a number of consumer profiles given that there are numerous amounts of possible combinations of car makes, distances, days, etc. In the actual monitoring activity, additional consumer profiles are to be created based on different combinations of price variables. Tariffs need to be gathered in order to calculate the daily price to be paid by each user profile. Further into the research it became apparent that not all consumer profiles made sense, for example it made no sense to calculate the cost of renting medium and high segment cars with an age supplement, because in most countries customers below the age of 25 are not allowed to rent a car under any condition.

In addition, it became apparent that the largest part of European consumers rent the lowest segment cars anyway. Therefore, the consumer profile with the lowest segment market was extended to include the profile of individuals that pick up a car at the airport, individuals that rent during the weekend etc. In the end, seven different profiles per country were used.

The profiles used are the following:

- Lowest segment, 100kms, weekday, 9.00-17.00, city centre pick-up and delivery
- Lowest segment, 100kms, weekday, 9.00-17.00, airport pick-up and delivery
- Lowest segment, 100kms, weekend, 9.00-17.00, city centre pick-up and delivery
- Lowest segment, 500kms, weekday, 9.00-17.00, city centre pick-up and delivery
- Lowest segment, 100kms, weekday, 9.00-17.00, city centre pick-up and delivery to a different location
- Medium segment, 100kms, weekday, 9.00-17.00, city centre pick-up and delivery
- Highest segment, 100kms, weekday, 9.00-17.00, city centre pick-up and delivery

The data collection process carried out in this pilot merely serves to test the functionality of the methodology proposed, which is equally applicable to additional or alternative profiles.

2.4. Information on the European market

The list of service providers to be surveyed can be divided into groups: A few global players on the car rental market (Hertz, Avis, Europcar, Budget or Easycar) that operate in almost all EU countries, and local car rentals. Local car rental companies should be an important part of the sample of providers in the actual price monitoring. The big players are well known in every country. The Yellow Pages or similar telephone directories are a good starting point to identify local car rentals. For this pilot, the Yellow Pages have been used and small providers have been randomly chosen. However, for the long-term price monitoring some degree of local knowledge is advised when choosing of the smaller rental companies in order to make the sample as representative as possible or in order to comply with ex ante definition criteria (e.g.: two largest local rental companies in the five largest cities in each country).

2.5. List of relevant endogenous variables of the price of the service

Although the daily rates or duration of the contract are key variables, secondary factors such as taxes or extra insurance need be considered when collecting price-data.

For the purpose of the pilot study, the following price components were identified:

1. Costs per day
2. Taxes (column appears empty if tax is already included in the price)
3. Cost per 100/500 km not included in price
4. Personal accident insurance cost
5. Age supplement (if applicable to the profile)
6. Peculiarities (any company/country specific costs that may be important to the final price paid by the consumer that are not included in the price per day).

Note that when a cost is entered in the "Peculiarities" column, these costs are to be explained in the footnote.

2.6. Collection of information on the price composition of the service

The internet is suggested as a primary research tool for the four large companies. It is advisable to search for the local website of the car rental company. Otherwise, the general website (.com) of the company will give a good general price overview as well. For example, www.avis.nl (the Dutch site of the Avis car rental company) had a more detailed break-down of price components than www.avis.com (the general site of

Avis where you can indicate that you want to rent in the Netherlands). Further, there were disparities between prices as quoted on the general and country-specific websites of the company.

To get a price quote for each consumer profile, the researcher has to enter all details (e.g. date of pick-up, date of return, location and car segment) when searching for the prices. In the dummy table, we have searched for a price quote for 196 consumers (4 countries x 6 firms x 7 profiles and 1 country x 4 firms x 7 profiles). In an EU-wide price survey, the researcher would have had to enter the details for 1,050 consumers (25 countries x 6 firms x 7 profiles). Additionally, the number of national car rental companies should be increased. The prices of 4 international players and only 2 domestic companies have been collected for the pilot.

Although the internet provides a good research tool for the large companies, the researcher could not solely rely on the Internet to obtain price quotes for renting from small local companies – although most of them have a website. The first problem was that there is no complete overview of all price components. For example, you have to ask about the insurance cost on the location. The second problem was that the researcher had the impression that from certain rental companies, the Polish ones in particular, “tourist prices” were being provided. These prices may not be indicative of the price paid by local customers.

In order to find small market players, the researchers relied on the Yellow Pages. From the Yellow Pages, the researcher was transferred to the websites of small car rental companies. However, without any prior knowledge of the local car market, the researcher will be unaware of whether he/she is dealing with a small car rental company or a large national player. For the sake of completeness, large and small competitors in different regions should be included.

With respect to the telephone service, it is important to mention that the telephone service of the large international companies can be used to get rental rates in all the countries of interest. For example, by calling the Dutch phone service line, information for the rates in Germany or Spain is also available.

The results of research methods are summarised in the following table:

Overview of research methods results

| | Website | Phone number | Comments |
|--------------------------------|---|----------------------|---|
| Hertz | www.hertz.com | | Prices for all European countries can be found on the website. |
| AVIS | www.avis.com | | Prices for all European countries can be found on the website. |
| Europcar | www.europcar.com | | Prices for all European countries can be found on the website. |
| Budget car | www.budget.com | | Prices for all European countries can be found on the website. |
| National Car Rental (UK)* | www.nationalcar.co.uk | | Website contained all the prices. |
| Adeva Car Rental (UK)* | www.adevavehicles.co.uk | 019 42 874 122 | Telephonist explained that the quotes on the website are incorrect and gave the correct quotes. |
| KAV Autoverhuur (Netherlands)* | www.kav.nl | (020) 311 98 11 | Dutch website. The researcher did not manage to find all prices on the website. |
| Bert Jong BV (Netherlands)* | www.berjonk.nl | 0229 244 340 | Dutch website. Rates available online. |
| All Round (Germany)* | www.allround.de | (030) 348 06 00 | German website. Rates available online in German. Mystery shopping to get the quotes. |
| Marathon Berlin (Germany)* | http://www.marathon-berlin.de/ | (0 30) 498 98 70 | German website. Rates available online in German. Mystery shopping to get the quotes. |
| Exel (Poland)* | http://www.exel.gda.pl | (+48) (58) 679 22 00 | Very basic website. Available in English. |
| E-Lupus (Poland)* | http://www.e-lupus.wroclaw.pl/ | 071/351 20 00 | Very basic website. Available in English. |

* National car rentals

2.7. Fieldwork design

The set up of the research was rather simple. The internet was used as the primary tool for data collection. Only when it became clear that the information was not available on the website of the car rental company in question we resorted to 'mystery shopping'.

Note that while conducting the survey, the researchers did not question the validity of the information provided on the internet. It is assumed that website is regularly updated. It may be advisable to verify this when making a 'mystery shopping' phone call.

Besides, the information available in the different websites of a company can vary. If for instance an Italian consumer wants to rent a car in the Netherlands, and books it via the Italian webpage of AVIS, he will have to pay a higher price than a German consumer booking the same car via a German webpage. An Italian person may book via a Dutch webpage to avoid paying a higher price.

In a first stage, it is advised that the Commission gathers a pre-research working group with presence of a few field experts from different national consumer organisations in order to establish two main research aspects:

- how many local rentals are to be included per country, and
- which user profiles are to be used.

Information on market shares is not readily available. It is however possible to agree on a certain number of companies per country and on the basis of pre-determined characteristics such as key location within each country (e.g. four local rentals in each of the major four cities in every country). The user profiles from this pilot are illustrative. An expert consensus should be reached on the number and definition of adequate profiles. From this point forward, the contracting of external bureaus to carry on the actual research is perfectly feasible.

2.8. The target table

Given that we were conducting the survey for six different car rental companies in every country for seven different consumer profiles. A separate table was created per country.

The car rental companies are listed horizontally. The set of six countries are repeated per consumer profile, and filled in according to the characteristics of the consumer profile. For the Netherlands, the six companies researched were Hertz, Avis, Europcar, BudgetCar, National Car and Adeva Vehicle Rental. Note that the first four companies are the same per country and the last two companies are the small domestic market players. As explained before, this data set is only a tool to test the applicability of the methodology. The Commission should increase the number of service providers scanned for the long-term monitoring activity.

The first 6 columns represent the price components of the service. The last column is the price per day, with a horizontal summary of the price components.

For each country, the “country average” is calculated. The country average helps to identify outliers per country, and facilitates making cross-country comparisons. These are not however actual prices as paid European consumers.

2.9. Common Problems (practical notes)

There were a number of general difficulties when collecting data. It may be useful to have an overview of these:

- In order to collect the actual prices paid by the consumers, it is important to make sure that the prices quoted are not part of a special offer. Often enough, if there is a special offer, this will be included in the price. Therefore, it is important to look at the price composition as well as the final price paid by the consumer.
- It is very probable that entering the same profile in two different weeks will result in slightly different prices. This is because of price variations within car segments. For example, within the lowest segment there are a number of car models. The prices differ slightly according to the model of the car and perhaps also according to the year of production. Usually this variance is quite negligible.
- The number of different car segments offered by the firm varies considerably. Whereas Hertz has 8 different car segments, Avis had 16. For example, for the Medium segment, is segment 4 of Hertz of the same value as segment 8 of Avis? It is recommended that the researcher studies the different car segments before choosing the segment of interest.
- It seems the largest part of European consumers rent the lowest segment cars.
- The models available in different countries are not identical. Car rental companies do not offer the same makes in the different countries. They often only provide an example of car models for a certain category and explicitly mention that the actual car and model may be different. The example is only used as a frame of reference for the class of the rental.
- The experience with Poland was that there was no car available for the profile stated, and therefore making a price quotation was impossible. The researcher had to check at a number of locations before finding a car in the highest segment.
- The recommended approach is comparing car segments rather than individual models. This is even more essential for local rental companies as car model differences are expected to increase.
- Not all consumer profiles prepared *ex ante* made sense, for example it made no sense to calculate the cost of renting medium and high segment cars with an age supplement, because in most countries customers below the age of 25 are not allowed to rent a high segment car under any condition.
- Some car rental companies do not use different rates within one single country, whereas others do. Some providers even use different rates within one and the same city. Factors that are likely to be of

influence in this context are the location of the company in the city as well as the opening hours. Premium locations in the city may use higher fees (renting a car from the city centre is more convenient than renting one from a distance from the city centre).

- By mystery shopping price collection, certain rental companies in some countries may provide “tourist prices” different to the price actual paid by local customers.
- Further, there were disparities between prices as quoted on the general and country-specific websites of the company.
- With respect to the telephone service, it is important to mention that the telephone service of the large international companies can be used to get rental rates in all the countries of interest. For example, by calling the Dutch phone service line, information for the rates in Germany or Spain is also available.
- The existing service variables are rather homogenous across countries. We have found few divergences between national markets in this respect.
- Rates are often higher in populated areas, such as city centres. However, this is not the case for AVIS car rentals in the Netherlands, where we find a standardized rate throughout the country.
- Researchers may encounter certain country or city specific peculiarities, such as the “London congestion charge”, which are passed to the end customer. Route restrictions may apply in Europe (e.g. Orbitz.com restricts its customers to enter certain countries). These restrictions are motivated by the high number of car thefts in those countries.

2.10. The results

Table 1.1: UK

| United Kingdom | | | | | | | | Ranking (1=lowest price provider) |
|---|---------------------------|--------------|--|-------------------------------------|----------------|----------------------|-----------------|--|
| | Cost per day ⁶ | Taxes % | Cost per 100/500 km not included in price | Personal Accident Insurance Cost | Age supplement | Peculiarities | Price per day | |
| Profile 1: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 35,90 | 17,5% | € 0,00 | € 8,02 | | € 32,08 ¹ | € 82,27 | 6 |
| International car rental 2 | € 60,90 | ⁶ | € 0,00 | € 6,93 | | | € 67,83 | 5 |
| International car rental 3 | € 45,39 | ⁶ | € 0,00 | € 9,42 | | | € 54,81 | 4 |
| International car rental 4 | € 49,57 | ⁶ | € 0,00 | € 5,10 | | | € 54,68 | 3 |
| National Car Rental 1 | € 45,02 | ⁶ | € 0,00 | € 0,00 | | | € 45,02 | 2 |
| National Car Rental 2 | € 37,91 | ⁶ | € 0,00 | € 0,00 | | | € 37,91 | 1 |
| COUNTRY AVERAGE | | | | | | | € 57,09 | |
| Profile 2: No driver age supplement, lowest segment , weekday, 100 km., airport pick-up and delivery | | | | | | | | |
| International car rental 1 | € 35,90 | 17,5% | € 0,00 | € 8,02 | | € 32,08 | € 82,27 | 5 |
| International car rental 2 | € 66,73 | ⁶ | € 0,00 | € 6,93 | | | € 73,66 | 4 |
| International car rental 3 | € 46,60 | ⁶ | € 0,00 | € 9,42 | | | € 56,02 | 3 |
| International car rental 4 | € 49,57 | ⁶ | € 0,00 | € 5,10 | | | € 54,68 | 2 |
| National Car Rental 1 | € 50,42 | ⁶ | € 0,00 | € 0,00 | | | € 50,42 | 1 |
| National Car Rental 2 | n/a | ⁶ | € 0,00 | € 0,00 | | | | |
| COUNTRY AVERAGE | | | | | | | € 63,41 | |
| Profile 3: No driver age supplement, lowest segment , weekend, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 35,90 | 17,5% | € 0,00 | € 8,02 | | € 32,08 | € 82,27 | 5 |
| International car rental 2 | € 199,79 | ⁶ | € 0,00 | € 6,93 | | | € 206,72 | 6 |
| International car rental 3 | € 45,39 | ⁶ | € 0,00 | € 9,42 | | | € 54,81 | 4 |
| International car rental 4 | € 49,57 ¹⁰ | ⁶ | € 0,00 | € 5,10 | | | € 54,68 | 3 |
| National Car Rental 1 | € 45,02 | ⁶ | € 0,00 | € 0,00 | | | € 45,02 | 2 |
| National Car Rental 2 | € 37,91 | ⁶ | € 0,00 | € 0,00 | | | € 37,91 | 1 |
| COUNTRY AVERAGE | | | | | | | € 80,23 | |
| Profile 4: No driver age supplement, lowest segment , weekday, 500 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 35,90 | 17,5% | € 0,00 | € 8,02 | | € 32,08 | € 82,27 | 6 |
| International car rental 2 | € 60,90 | ⁶ | € 0,00 | € 6,93 | | | € 67,83 | 5 |
| International car rental 3 | € 45,39 | ⁶ | € 0,00 | € 9,42 | | | € 54,81 | 3 |
| International car rental 4 | € 49,57 | ⁶ | € 0,00 | € 5,10 | | | € 54,68 | 2 |
| National Car Rental 1 | € 45,02 | ⁶ | € 0,00 | € 0,00 | | | € 45,02 | 1 |
| National Car Rental 2 | € 37,91 | ⁶ | € 25,97 ¹⁶ | € 0,00 | | | € 63,87 | 4 |
| COUNTRY AVERAGE | | | | | | | € 61,41 | |
| Profile 5: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery to a different location | | | | | | | | |
| International car rental 1 | € 35,90 | 17,5% | € 0,00 | € 8,02 | | € 32,08 | € 82,27 | 4 |
| International car rental 2 | € 60,90 | ⁶ | € 0,00 | € 6,93 | | | € 67,83 | 3 |
| International car rental 3 | € 89,29 | ⁶ | € 0,00 | € 9,42 | | | € 98,71 | 5 |
| International car rental 4 | € 49,57 | ⁶ | € 0,00 | € 5,10 | | | € 54,68 | 2 |
| National Car Rental 1 | € 45,02 | ⁶ | € 0,00 | € 0,00 | | | € 45,02 | 1 |
| National Car Rental 2 | n/a | ⁶ | € 0,00 | € 0,00 | | | | |
| COUNTRY AVERAGE | | | | | | | € 69,70 | |
| Profile 6: Driver age supplement, medium segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 63,39 | 17,5% | € 0,00 | € 8,02 | € 17,50 | € 32,08 | € 132,08 | 6 |
| International car rental 2 | € 104,98 | ⁶ | € 0,00 | € 6,93 | € 16,04 | | € 127,94 | 5 |
| International car rental 3 | € 87,65 | ⁶ | € 0,00 | € 9,42 | € 10,54 | | € 107,61 | 4 |
| International car rental 4 | € 84,56 | ⁶ | € 0,00 | € 5,10 | € 14,58 | | € 104,25 | 3 |
| National Car Rental 1 | € 57,80 | ⁶ | € 0,00 | € 0,00 | € 23,98 | | € 81,78 | 2 |
| National Car Rental 2 | € 62,69 | ⁶ | € 0,00 | € 0,00 | | | € 62,69 | 1 |
| COUNTRY AVERAGE | | | | | | | € 102,73 | |
| Profile 7: No driver age supplement, highest segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 93,85 | 17,5% | € 8,02 | € 0,00 | | € 32,08 | € 150,37 | 4 |
| International car rental 2 | € 307,62 | ⁶ | € 0,00 | € 6,93 | | | € 314,55 | 6 |
| International car rental 3 | € 160,38 | ⁶ | € 0,00 | € 9,42 | | | € 169,80 | 5 |
| International car rental 4 | € 142,88 | ⁶ | € 0,00 | € 5,10 | | | € 147,99 | 3 |
| National Car Rental 1 | € 94,77 | ⁶ | € 0,00 | € 0,00 | | | € 94,77 | 1 |
| National Car Rental 2 | € 123,93 | ⁶ | € 0,00 | € 0,00 | | | € 123,93 | 2 |
| COUNTRY AVERAGE | | | | | | | € 166,90 | |

(*) Exchange rate as 16 January 2006. GBP/EUR=1.4580. Source: Bloomberg. (**) Price collection reference date: dd/mm/yyyy

Table 1.2: The Netherlands

| Netherlands | | | | | | | | Ranking (1=lowest price provider) |
|---|---------------------------|--------------|--|-------------------------------------|-----------------------|----------------------|-----------------|--|
| | Cost per day ⁶ | Taxes % | Cost per 100/500 km not included in price | Personal Accident Insurance Cost | Age supplement | Peculiarities | Price per day | |
| Profile 1: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 18,59 | 19,0% | € 0,00 | € 5,00 | | € 15,88 ² | € 43,00 | 3 |
| International car rental 2 | € 37,00 | ⁶ | € 0,00 | € 15,00 | | | € 52,00 | 5 |
| International car rental 3 | € 36,00 | ⁶ | € 0,00 | € 4,49 | | | € 40,49 | 2 |
| International car rental 4 | € 52,66 | ⁶ | € 0,00 | € 0,00 | | | € 52,66 | 6 |
| National Car Rental 1 | € 43,00 | ⁶ | € 0,00 | € 6,00 | | | € 49,00 | 4 |
| National Car Rental 2 | € 32,00 | ⁶ | € 0,00 | € 6,50 | | | € 38,50 | 1 |
| COUNTRY AVERAGE | | | | | | | € 45,94 | |
| Profile 2: No driver age supplement, lowest segment , weekday, 100 km., airport pick-up and delivery | | | | | | | | |
| International car rental 1 | € 42,86 | 19,0% | € 0,00 | € 5,00 | | € 70,50 ³ | € 126,50 | 2 |
| International car rental 2 | € 128,58 | ⁶ | € 0,00 | € 15,00 | | | € 143,58 | 4 |
| International car rental 3 | € 134,47 | ⁶ | € 0,00 | € 4,49 | | | € 138,96 | 3 |
| International car rental 4 | € 95,03 | ⁶ | € 0,00 | € 0,00 | | | € 95,03 | 1 |
| National Car Rental 1 | n/a | ⁶ | | | | | | |
| National Car Rental 2 | n/a | ⁶ | | | | | | |
| COUNTRY AVERAGE | | | | | | | € 126,02 | |
| Profile 3: No driver age supplement, lowest segment , weekend, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 18,59 | 19,0% | € 0,00 | € 5,00 | | € 15,88 ² | € 43,00 | 2 |
| International car rental 2 | € 43,74 | ⁶ | € 0,00 | € 15,00 | | | € 58,74 | 4 |
| International car rental 3 | € 36,00 | ⁶ | € 0,00 | € 4,49 | | | € 40,49 | 1 |
| International car rental 4 | € 52,66 | ⁶ | € 0,00 | € 0,00 | | | € 52,66 | 3 |
| National Car Rental 1 | € 86,00 ¹¹ | | € 0,00 | € 12,00 | | | € 98,00 | 6 |
| National Car Rental 2 | € 63,10 ¹¹ | | € 0,00 | € 3,00 | | | € 69,60 | 5 |
| COUNTRY AVERAGE | | | | | | | € 60,42 | |
| Profile 4: No driver age supplement, lowest segment , weekday, 500 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 18,59 | 19,0% | € 0,00 | € 5,00 | | € 15,88 ⁴ | € 43,00 | 1 |
| International car rental 2 | € 37,00 | ⁶ | € 51,00 ⁴ | € 15,00 | | | € 103,00 | 6 |
| International car rental 3 | € 36,00 | ⁶ | € 45,50 ⁷ | € 4,49 | | | € 85,99 | 4 |
| International car rental 4 | € 52,66 | ⁶ | € 0,00 | € 0,00 | | | € 52,66 | 2 |
| National Car Rental 1 | € 43,00 | ⁶ | € 45,00 | € 6,00 | | | € 94,00 | 5 |
| National Car Rental 2 | € 32,00 | ⁶ | € 26,00 | € 6,50 | | | € 64,50 | 3 |
| COUNTRY AVERAGE | | | | | | | € 73,86 | |
| Profile 5: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery to a different location | | | | | | | | |
| International car rental 1 | € 18,59 | 19,0% | € 0,00 | € 5,00 | | € 15,88 ² | € 43,00 | 3 |
| International car rental 2 | € 128,52 | ⁶ | | € 15,00 | | | € 143,52 | 6 |
| International car rental 3 | € 36,00 | ⁶ | € 0,00 | € 4,49 | | | € 40,49 | 2 |
| International car rental 4 | € 52,66 | ⁶ | € 0,00 | € 0,00 | | | € 52,66 | 5 |
| National Car Rental 1 | € 43,00 | ⁶ | € 0,00 | € 6,00 | | | € 49,00 | 4 |
| National Car Rental 2 | € 32,00 | ⁶ | € 0,00 | € 6,50 | | | € 38,50 | 1 |
| COUNTRY AVERAGE | | | | | | | € 61,20 | |
| Profile 6: Driver age supplement, medium segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 32,16 | 19,0% | € 0,00 | € 5,00 | € 10,00 | € 15,88 | € 69,15 | 1 |
| International car rental 2 | € 71,00 | ⁶ | € 0,00 | € 15,00 | € 15,00 | | € 101,00 | 6 |
| International car rental 3 | € 79,00 | ⁶ | € 0,00 | € 4,49 | € 0,00 | | € 83,49 | 4 |
| International car rental 4 | € 74,46 | ⁶ | € 0,00 | € 0,00 | | | € 74,46 | 2 |
| National Car Rental 1 | € 54,75 | ⁶ | € 0,00 | € 6,00 | € 27,37 ¹² | | € 88,12 | 5 |
| National Car Rental 2 | € 69,02 | ⁶ | € 0,00 | € 6,50 | € 0,00 | | € 75,52 | 3 |
| COUNTRY AVERAGE | | | | | | | € 81,96 | |
| Profile 7: No driver age supplement, highest segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 55,32 | 19,0% | € 0,00 | € 5,00 | | € 15,88 | € 86,71 | 1 |
| International car rental 2 | € 89,00 | ⁶ | € 0,00 | € 15,00 | | | € 104,00 | 4 |
| International car rental 3 | € 123,00 | ⁶ | € 0,00 | € 4,49 | | | € 127,49 | 6 |
| International car rental 4 | € 93,53 | ⁶ | € 0,00 | € 0,00 | | | € 93,53 | 3 |
| National Car Rental 1 | € 107,50 | ⁶ | € 0,00 | € 6,00 | | | € 113,50 | 5 |
| National Car Rental 2 | € 84,50 | ⁶ | € 0,00 | € 6,50 | | | € 91,00 | 2 |
| COUNTRY AVERAGE | | | | | | | € 102,71 | |

(**) Price collection reference date: dd/mm/yyyy

Table 1.3: Germany

| Germany | | | | | | | | Ranking (1=lowest price provider) |
|---|---------------------------|--------------|--|-------------------------------------|----------------|-----------------------|-----------------|--|
| | Cost per day ⁶ | Taxes % | Cost per 100/500 km not included in price | Personal Accident Insurance Cost | Age supplement | Peculiarities | Price per day | |
| Profile 1: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 50,92 | 16,0% | € 0,00 | € 6,99 | | | € 66,06 | 6 |
| International car rental 2 | € 60,00 | ⁶ | € 0,00 | € 6,00 | | | € 66,00 | 5 |
| International car rental 3 | € 55,99 | ⁶ | € 0,00 | € 6,00 | | | € 61,99 | 4 |
| International car rental 4 | € 51,01 | ⁶ | € 0,00 | € 5,52 | | | € 56,53 | 3 |
| National Car Rental 1 | € 26,00 | ⁶ | € 0,00 | € 2,50 | | € 9,00 ¹³ | € 37,50 | 1 |
| National Car Rental 2 | € 39,00 | ⁶ | € 0,00 | € 0,00 | | € 15,00 ¹⁴ | € 54,00 | 2 |
| COUNTRY AVERAGE | | | | | | | € 57,01 | |
| Profile 2: No driver age supplement, lowest segment , weekday, 100 km., airport pick-up and delivery | | | | | | | | |
| International car rental 1 | € 50,92 | 16,0% | € 0,00 | € 6,99 | | | € 66,06 | 2 |
| International car rental 2 | € 71,40 | ⁶ | € 0,00 | € 6,00 | | | € 77,40 | 4 |
| International car rental 3 | € 66,63 | ⁶ | € 0,00 | € 6,00 | | | € 72,63 | 3 |
| International car rental 4 | € 51,01 | ⁶ | € 0,00 | € 5,52 | | | € 56,53 | 1 |
| National Car Rental 1 | n/a | ⁶ | | | | | | |
| National Car Rental 2 | n/a | ⁶ | | | | | | |
| COUNTRY AVERAGE | | | | | | | € 68,15 | |
| Profile 3: No driver age supplement, lowest segment , weekend, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 50,92 | 16,0% | € 0,00 | € 6,99 | | | € 66,06 | 3 |
| International car rental 2 | € 60,00 | ⁶ | € 0,00 | € 6,00 | | | € 66,00 | 2 |
| International car rental 3 | € 69,02 | ⁶ | € 0,00 | € 6,00 | | | € 75,02 | 4 |
| International car rental 4 | € 70,76 | ⁶ | € 0,00 | € 5,52 | | | € 76,28 | 5 |
| National Car Rental 1 | € 26,00 | ⁶ | € 0,00 | € 2,50 | | € 9,00 ¹³ | € 37,50 | 1 |
| National Car Rental 2 | € 79,00 ¹¹ | ⁶ | € 0,00 | € 0,00 | | € 15,00 ¹⁴ | € 94,00 | 6 |
| COUNTRY AVERAGE | | | | | | | € 69,14 | |
| Profile 4: No driver age supplement, lowest segment , weekday, 500 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 50,92 | 16,0% | € 0,00 | € 6,99 | | | € 66,06 | 5 |
| International car rental 2 | € 60,00 | ⁶ | € 0,00 | € 6,00 | | | € 66,00 | 4 |
| International car rental 3 | € 55,99 | ⁶ | € 0,00 | € 6,00 | | | € 61,99 | 2 |
| International car rental 4 | € 51,01 | ⁶ | € 0,00 | € 5,52 | | | € 56,53 | 1 |
| National Car Rental 1 | € 26,00 | ⁶ | € 48,00 | € 2,50 | | € 9,00 ¹³ | € 85,50 | 6 |
| National Car Rental 2 | € 49,00 ¹² | ⁶ | € 0,00 | € 0,00 | | € 15,00 ¹⁴ | € 64,00 | 3 |
| COUNTRY AVERAGE | | | | | | | € 66,68 | |
| Profile 5: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery to a different location | | | | | | | | |
| International car rental 1 | € 50,92 | 16,0% | € 0,00 | € 6,99 | | | € 66,06 | 5 |
| International car rental 2 | € 60,00 | ⁶ | € 0,00 | € 6,00 | | | € 66,00 | 4 |
| International car rental 3 | € 55,99 | ⁶ | € 0,00 | € 6,00 | | | € 61,99 | 3 |
| International car rental 4 | € 51,01 | ⁶ | € 0,00 | € 5,52 | | | € 56,53 | 2 |
| National Car Rental 1 | € 26,00 | ⁶ | € 0,00 | € 2,50 | | € 9,00 ¹³ | € 37,50 | 1 |
| National Car Rental 2 | n/a | ⁶ | | | | | | |
| COUNTRY AVERAGE | | | | | | | € 57,62 | |
| Profile 6: Driver age supplement, medium segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 62,20 | 16,0% | € 0,00 | € 6,99 | € 11,60 | | € 90,74 | 2 |
| International car rental 2 | € 82,00 | ⁶ | € 0,00 | € 6,00 | € 11,60 | | € 99,60 | 4 |
| International car rental 3 | € 102,00 | ⁶ | € 0,00 | € 6,00 | € 0,00 | | € 108,00 | 5 |
| International car rental 4 | € 90,48 | ⁶ | € 0,00 | € 5,52 | | | € 96,00 | 3 |
| National Car Rental 1 | € 59,00 | ⁶ | € 0,00 | € 2,50 | € 0,00 | € 18,00 | € 79,50 | 1 |
| National Car Rental 2 | € 89,00 | ⁶ | € 0,00 | € 0,00 | € 0,00 | € 25,00 ¹⁴ | € 114,00 | |
| COUNTRY AVERAGE | | | | | | | € 97,97 | |
| Profile 7: No driver age supplement, highest segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 85,17 | 16,0% | € 0,00 | € 6,99 | | | € 105,79 | 1 |
| International car rental 2 | € 106,00 | ⁶ | € 0,00 | € 6,00 | | | € 112,00 | 2 |
| International car rental 3 | € 135,00 | ⁶ | € 0,00 | € 6,00 | | | € 141,00 | 3 |
| International car rental 4 | € 179,80 | ⁶ | € 0,00 | € 5,52 | | | € 185,32 | 6 |
| National Car Rental 1 | € 119,00 | ⁶ | € 0,00 | € 2,50 | | € 25,00 | € 146,50 | 5 |
| National Car Rental 2 | € 119,00 | ⁶ | € 0,00 | € 0,00 | | € 25,00 ¹⁴ | € 144,00 | 4 |
| COUNTRY AVERAGE | | | | | | | € 139,10 | |

(**) Price collection reference date: dd/mm/yyyy

Table 1.4: Poland

| Poland | | | | | | | | Ranking (1=lowest price provider) |
|---|---------------------------|--------------|--|-------------------------------------|----------------|----------------------|-----------------|--|
| | Cost per day ⁶ | Taxes % | Cost per 100/500 km not included in price | Personal Accident Insurance Cost | Age supplement | Peculiarities | Price per day | |
| Profile 1: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 71,50 | 22,0% | € 0,00 | € 7,93 | | | € 95,16 | 4 |
| International car rental 2 | € 119,05 | ⁶ | € 0,00 | € 9,66 | | | € 128,71 | 6 |
| International car rental 3 | € 92,00 | ⁶ | € 0,00 | € 10,37 | | | € 102,37 | 5 |
| International car rental 4 | € 56,00 | ⁶ | € 0,00 | | | | € 56,00 | 3 |
| National Car Rental 1 | € 40,00 ¹⁷ | ⁶ | € 0,00 | | | € 5,00 ¹³ | € 45,00 | 2 |
| National Car Rental 2 | € 33,90 | ⁶ | € 0,00 | € 0,00 | | € 0,00 | € 33,90 | 1 |
| COUNTRY AVERAGE | | | | | | | € 76,86 | |
| Profile 2: No driver age supplement, lowest segment , weekday, 100 km., airport pick-up and delivery | | | | | | | | |
| International car rental 1 | € 71,50 | 22,0% | € 0,00 | € 7,93 | | | € 95,16 | 4 |
| International car rental 2 | € 133,24 | ⁶ | € 0,00 | € 9,66 | | | € 142,90 | 6 |
| International car rental 3 | € 103,04 | ⁶ | € 0,00 | € 10,37 | | | € 113,41 | 5 |
| International car rental 4 | € 56,00 | ⁶ | € 0,00 | | | | € 56,00 | 3 |
| National Car Rental 1 | € 48,00 | ⁶ | € 0,00 | | | € 7,00 ¹³ | € 55,00 | 2 |
| National Car Rental 2 | € 33,90 | ⁶ | € 0,00 | € 0,00 | | € 0,00 | € 33,90 | 1 |
| COUNTRY AVERAGE | | | | | | | € 82,73 | |
| Profile 3: No driver age supplement, lowest segment , weekend, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 71,50 | 22,0% | € 0,00 | € 7,93 | | | € 95,16 | 4 |
| International car rental 2 | € 114,58 | ⁶ | € 0,00 | € 9,66 | | | € 124,24 | 6 |
| International car rental 3 | € 102,32 | ⁶ | € 0,00 | € 10,37 | | | € 112,69 | 5 |
| International car rental 4 | € 56,00 | ⁶ | € 0,00 | | | | € 56,00 | 3 |
| National Car Rental 1 | € 40,00 | ⁶ | € 0,00 | | | € 5,00 ¹³ | € 45,00 | 2 |
| National Car Rental 2 | € 33,90 | ⁶ | € 0,00 | € 0,00 | | € 0,00 | € 33,90 | 1 |
| COUNTRY AVERAGE | | | | | | | € 77,83 | |
| Profile 4: No driver age supplement, lowest segment , weekday, 500 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 71,50 | 22,0% | € 0,00 | € 7,93 | | | € 95,16 | 4 |
| International car rental 2 | € 119,05 | ⁶ | € 0,00 | € 9,66 | | | € 128,71 | 6 |
| International car rental 3 | € 92,00 | ⁶ | € 0,00 | € 10,37 | | | € 102,37 | 5 |
| International car rental 4 | € 56,00 | ⁶ | € 0,00 | | | | € 56,00 | 3 |
| National Car Rental 1 | € 48,00 | ⁶ | € 0,00 | € 0,00 | | € 7,00 ¹³ | € 55,00 | 2 |
| National Car Rental 2 | € 33,90 | ⁶ | € 0,00 | € 0,00 | | € 0,00 | € 33,90 | 1 |
| COUNTRY AVERAGE | | | | | | | € 78,52 | |
| Profile 5: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery to a different location | | | | | | | | |
| International car rental 1 | € 71,50 | 22,0% | € 0,00 | € 7,93 | | | € 95,16 | 4 |
| International car rental 2 | € 119,05 | ⁶ | € 0,00 | € 9,66 | | | € 128,71 | 6 |
| International car rental 3 | € 92,00 | ⁶ | € 0,00 | € 10,37 | | | € 102,37 | 5 |
| International car rental 4 | € 56,00 | ⁶ | € 0,00 | | | | € 56,00 | 2 |
| National Car Rental 1 | € 27,00 | ⁶ | € 0,00 | € 0,00 | | € 5,00 ¹³ | € 32,00 | 1 |
| National Car Rental 2 | € 33,90 | ⁶ | € 0,00 | € 0,00 | | € 26,28 | € 60,18 | 3 |
| COUNTRY AVERAGE | | | | | | | € 79,07 | |
| Profile 6: Driver age supplement, medium segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 100,81 | 22,0% | € 0,00 | € 7,93 | € 5,10 | | € 136,02 | 4 |
| International car rental 2 | € 178,70 | ⁶ | € 0,00 | € 9,66 | | | € 188,36 | 6 |
| International car rental 3 | € 160,59 | ⁶ | € 0,00 | € 10,37 | | | € 170,96 | 5 |
| International car rental 4 | € 99,00 | ⁶ | € 0,00 | | € 0,00 | | € 99,00 | 3 |
| National Car Rental 1 | € 46,00 ¹⁸ | ⁶ | € 0,00 | | € 0,00 | € 5,00 | € 51,00 | 1 |
| National Car Rental 2 | € 60,18 | ⁶ | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 60,18 | 2 |
| COUNTRY AVERAGE | | | | | | | € 117,59 | |
| Profile 7: No driver age supplement, highest segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | € 155,83 | 22,0% | € 0,00 | € 7,93 | | | € 198,04 | 5 |
| International car rental 2 | € 210,77 | ⁶ | € 0,00 | € 9,66 | | | € 220,42 | 6 |
| International car rental 3 | € 175,72 | ⁶ | € 0,00 | € 10,37 | | | € 186,09 | 4 |
| International car rental 4 | € 146,00 | ⁶ | € 0,00 | | | | € 146,00 | 3 |
| National Car Rental 1 | € 60,00 ¹⁸ | ⁶ | € 0,00 | | € 0,00 | € 5,00 | € 65,00 | 1 |
| National Car Rental 2 | € 69,64 | ⁶ | € 0,00 | € 0,00 | | € 0,00 | € 69,64 | 2 |
| COUNTRY AVERAGE | | | | | | | € 147,53 | |

(*) Exchange rate as 16 January 2006. PLN/EUR=0.26280. Source: Bloomberg.

(**) Price collection reference date: dd/mm/yyyy

Table 1.5: Spain

| Spain | | | | | | | | Ranking (1=lowest price provider) |
|---|---------------------------|--------------|--|-------------------------------------|----------------|---------------|----------------|--|
| | Cost per day ⁶ | Taxes % | Cost per 100/500 km not included in price | Personal Accident Insurance Cost | Age supplement | Peculiarities | Price per day | |
| Profile 1: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | €54,87 | 16,0% | €0,00 | €8,12 | | | €71,77 | 2 |
| International car rental 2 | €69,02 | ⁶ | €0,00 | €6,53 | | | €75,55 | 3 |
| International car rental 3 | €86,18 | ⁶ | €0,00 | €7,46 | | | €93,64 | 4 |
| International car rental 4 | €52,00 | ⁶ | €0,00 | €6,13 | | | €58,13 | 1 |
| National Car Rental 1 | | | | | | | | |
| National Car Rental 2 | | | | | | | | |
| COUNTRY AVERAGE | | | | | | | €74,77 | |
| Profile 2: No driver age supplement, lowest segment , weekday, 100 km., airport pick-up and delivery | | | | | | | | |
| International car rental 1 | €54,87 | 16,0% | €0,00 | €8,12 | | €29,50 | €101,27 | 3 |
| International car rental 2 | €102,07 | ⁶ | €0,00 | €6,53 | | | €108,60 | 4 |
| International car rental 3 | €93,35 ⁸ | ⁶ | €0,00 | €6,13 | | | €99,48 | 2 |
| International car rental 4 | €52,00 | ⁶ | €0,00 | €6,13 | | | €58,13 | 1 |
| National Car Rental 1 | | | | | | | | |
| National Car Rental 2 | | | | | | | | |
| COUNTRY AVERAGE | | | | | | | €91,87 | |
| Profile 3: No driver age supplement, lowest segment , weekend, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | €54,87 | 16,0% | €0,00 | €8,12 | | | €71,77 | 3 |
| International car rental 2 | €69,02 | ⁶ | €0,00 | €6,53 | | | €75,55 | 4 |
| International car rental 3 | €52,00 | ⁶ | €0,00 | €6,13 | | | €58,13 | 1 |
| International car rental 4 | €52,00 | ⁶ | €0,00 | €6,13 | | | €58,13 | 1 |
| National Car Rental 1 | | | | | | | | |
| National Car Rental 2 | | | | | | | | |
| COUNTRY AVERAGE | | | | | | | €65,89 | |
| Profile 4: No driver age supplement, lowest segment , weekday, 500 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | €54,87 | 16,0% | €0,00 | €8,12 | | | €71,77 | 2 |
| International car rental 2 | €69,02 | ⁶ | €13,50 ⁵ | €6,53 | | | €89,05 | 4 |
| International car rental 3 | €58,55 ⁸ | ⁶ | €12,00 ⁹ | €6,13 | | | €76,68 | 3 |
| International car rental 4 | €52,00 | ⁶ | €0,00 | €6,13 | | | €58,13 | 1 |
| National Car Rental 1 | | | | | | | | |
| National Car Rental 2 | | | | | | | | |
| COUNTRY AVERAGE | | | | | | | €73,91 | |
| Profile 5: No driver age supplement, lowest segment , weekday, 100 km., city centre pick-up and delivery to a different location | | | | | | | | |
| International car rental 1 | €54,87 | 16,0% | €0,00 | €8,12 | | | €71,77 | 3 |
| International car rental 2 | €69,02 | ⁶ | €0,00 | €6,53 | | | €75,55 | 4 |
| International car rental 3 | €52,00 | ⁶ | €0,00 | €6,13 | | | €58,13 | 1 |
| International car rental 4 | €52,00 | ⁶ | €0,00 | €6,13 | | | €58,13 | 1 |
| National Car Rental 1 | | | | | | | | |
| National Car Rental 2 | | | | | | | | |
| COUNTRY AVERAGE | | | | | | | €65,89 | |
| Profile 6: Driver age supplement, medium segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | €90,53 | 16,0% | €0,00 | €8,12 | €7,00 | | €120,13 | 2 |
| International car rental 2 | €81,55 | ⁶ | | €6,53 | | | €88,08 | 1 |
| International car rental 3 | €116,52 | ⁶ | €0,00 | €7,46 | €0,00 | | €123,98 | 3 |
| International car rental 4 | €89,44 | ⁶ | €0,00 | n/a | ? | | | |
| National Car Rental 1 | | | | | | | | |
| National Car Rental 2 | | | | | | | | |
| COUNTRY AVERAGE | | | | | | | €110,73 | |
| Profile 7: No driver age supplement, highest segment, weekday, 100 km., city centre pick-up and delivery | | | | | | | | |
| International car rental 1 | €124,48 | 16,0% | €0,00 | €8,12 | | | €152,52 | 2 |
| International car rental 2 | €263,15 | ⁶ | €0,00 | | | | €263,15 | 3 |
| International car rental 3 | €396,37 | ⁶ | €0,00 | €7,46 | | | €403,83 | 4 |
| International car rental 4 | | ⁶ | | | | | €0,00 | |
| National Car Rental 1 | | | | | | | | |
| National Car Rental 2 | | | | | | | | |
| COUNTRY AVERAGE | | | | | | | €204,87 | |

(**) Price collection reference date: dd/mm/yyyy

Footnotes to tables 1.1 to 1.5

1. All UK rentals of HERTZ contain "Location Service Charge" of GBP 22,00.
2. Hertz does not include Collision Damage Waiver and Theft Protection in the basic cost although it is mandatory to purchase these insurances.
3. Collision Damage Waiver and Theft protection not included in basic price (see footnote 2). Location Service Charge of EUR 42.50 is mandatory.
4. The first 200 km are free, EUR 0,17 per km for the additional 300 km.
5. The first 350 km are free, EUR 0,09 for the additional 150 km.
6. Unless the tax rate is stated explicitly in the following column, the cost per day is including taxes.
7. First 150 km free, EUR 0,13 per km for the additional 350 km.
8. The lowest segment (Mini) is not available.
9. First 350 km are free, EUR 0,08 per km for additional 150 km.
10. The airport charge is the same as normal charge at Manchester Airport. Also checked from London Gatwick, where the rates are much higher (GBP 45,50).
11. However, you immediately get the car for two days.
12. Age supplement is 50% of the rent price.
13. CDW and TP insurance.
14. The client purchases one insurance that includes CDW, TP and personal insurance.
15. The client can rent a car with unlimited mileage EUR 49,00 or rent a car for EUR 39,00 and pay EUR per additional km. The cheaper of the two alternatives was chosen.
16. The first 200 miles (322 km) are free, GBP 0,10 p per additional km. It is possible to get unlimited mileage for additional GBP 20,00. The cheaper alternative was chosen.
17. There is great deal of variation across Polish cities.
18. This is a low cost car rental company, the medium segment and high end cars are not very comparable to those of other car companies.

2.11. Conclusion

Research was greatly facilitated because most prices were available on the internet. Unfortunately, this did not apply to the smaller car rental providers. Where the prices or the complete set of prices could not be obtained from the internet, telephone service was used. In the end, all prices were gathered either from the internet or over the telephone.

As mentioned before, data collection from the internet is a time-consuming process, moreover because each profile has to be entered separately in order to obtain a price quote.

3. Pilot study: (Internet) current account

3.1. The content and nature of the service in EU countries

All retail banks offer current accounts as this is the most basic service. All banks researched offer internet banking as part of the current account service. Current accounts are used to receive and make money transfers, direct order debits and cash deposits and withdrawals.

The market for retail financial services is a national market – sometimes local. However, some banks have developed cross-country operations in the retail business; examples are ING and Citibank. Pricing strategies of the cross-country banks reflect local competitive pressure and not necessarily the pricing strategy adopted in the home market.

All of the banks considered in the pilot offer several types of current accounts. For instance, the Royal Bank of Scotland, which has seven different current accounts differentiated on the basis of income that will be paid into the account on a monthly basis, on the basis of age, and occupation of the client (e.g. students).

3.2. Analysis and listing of the content components of the service

A total of 28 different service components of the current account were identified.

- Cash withdrawal at counter,
- Own bank ATM cash withdrawal,
- Inter-bank ATM cash withdrawal,
- Cash deposit at counter (own branch, to own account),
- Cash deposit at counter (different branch, to own account),
- Cash deposit at counter (intra-bank),
- Cash deposit at counter (inter-bank),
- ATM cash deposit (only intra-bank),
- Direct debit,
- Direct debit guarantee,
- Intra-bank transfer,
- Inter-bank transfer,
- POS transactions,
- Giro chequebook,
- Postal service,

- Postage- envelopes,
- Statements of account (frequency),
- Debit card annual fee,
- Extra debit card,
- Statement of debit card transaction,
- Photograph in debit card,
- Additional Card Services (insurance, telephone information),
- Replacement of lost/stolen PIN,
- Replacement of lost/stolen card,
- Internet banking (e-identifier and/or access code),
- Internet banking (usage),
- (Giro)cheque/Direct Debit returned (lack of funds),
- Standing order unpaid (lack of funds).

The main purpose of any current account is to channel the functioning of means of payment. In principle, current accounts are used to receive and make money transfers, order direct debits and cash deposits and withdrawals. As a rule of thumb, it should allow the customers to handle their monthly income and expenses. We include debit cards and internet banking within the concept of 'basic current account' for the purpose of this study. Debit cards are widely used for cash withdrawals and POS payments. They have become a part of our everyday transactions and are, therefore, closely linked to the current account's functionality. Credit cards are not a basic service but a plus. Credit cards may be directly expedited by the credit card company to the final customer without the intervention of the retail bank and their use is linked to the idea of money borrowing. In contrast, debit cards are always attached to current accounts. Online access to the current accounts is relevant for the recent and future development of the nature of the current account concept itself.

Internet accounts that need to be opened online (account opening by telephone or by mail is also possible) and that may not be directly used for payments are marketed with a focus on the yield offered and are closer to the concept of saving accounts and will be ignored for the analysis.

We will exclude cross-border money transfers – according to EU law, these should be priced equally to domestic transactions for transactions of less than EUR 12,500. Urgent transactions, credit cards and cheques fall outside the scope of our concept of 'basic transactions' as well and shall be ignored. Cheques are not a basic component of the service content. Although their use is still relatively high in some countries, such as France or the United Kingdom, it has been greatly replaced by the use of cards which are the main non-cash means of payment in all countries. Besides, in other EU countries, such as Spain or the Netherlands, consumers have moved straight from cash to cards. Other excluded non-basic service components could be telephone service, mobile banking, SMS or e-mail transactions.²

² Extracted from the "Eleven Shortlist Studies" report.

Not all of these service components are available in each country. In addition, not all services are regularly (if ever) utilised by all customers. Therefore, the creation of consumer profiles is necessary to obtain an insight into the average price paid by a certain consumer on a yearly basis.

Regarding the price components, we had an initial list of 37 variables. For the use of these variables in this pilot, please refer to section 3.5.

Initial list of price components:

- Cash withdrawal at counter,
- Own bank ATM cash withdrawal,
- Inter-bank ATM cash withdrawal,
- Cash deposit at counter (own branch, to own account),
- Cash deposit at counter (different branch, to own account),
- Cash deposit at counter (intra-bank),
- Cash deposit at counter (inter-bank),
- ATM cash deposit (only intra-bank),
- Direct debit,
- Direct debit guarantee,
- Intra-bank transfer,
- Inter-bank transfer,
- POS transactions,
- Giro chequebook,
- Postal service,
- Postage- envelopes,
- Statements of account (frequency),
- Debit card annual fee,
- Extra debit card,
- Statement of debit card transaction,
- Photograph in debit card,
- Additional card services (insurance, telephone information, etc),
- Replacement of lost/stolen PIN,
- Replacement of lost/stolen Card,
- Internet banking (e-identifier and/or access code),
- Internet banking (usage),
- (Giro) cheque/ Direct debit return (lack of funds),

- Standing order unpaid (lack of funds),
- Opening charge,
- Maintenance charge (annual),
- Administration fees (per account transaction),
- Cancellation Commission,
- Customer age,
- Promotional offers/ gifts/ prizes,
- Outstanding (average) balance,
- Regular income into the account,
- Packages.

3.3. Operational definition of the service

A general market research in the retail banking sector revealed that retail banking in many European countries is highly concentrated. A good example is the Dutch retail banking sector, where five major banks account for over 82% of total domestic banking services. A sample size with the four or five major banks in each country would cover a considerable share of the market in most countries and was considered certain enough for the purpose of this pilot.

The first step was choosing a number of European countries that would be illustrative of current account pricing across Member States. The countries chosen were the United Kingdom, Germany, the Netherlands, Poland and Spain in an attempt to represent different geographical and cultural areas in the EU. It was considered important to include one of the new Member States.

The three factors that build up the price are:

- the service components that are priced;
- the different price components and the interrelation between them;
- the use (type and frequency) the consumer makes of the current account.

Please, refer to the short-list study chapter on (internet) current accounts for a recommendation on the creation on consumer profiles.

For the purpose of the pilot, the frequency of the use of service components by a current account user within a year has been estimated. We have multiplied the unit costs of the service component by the frequency of use within a year to arrive at the average cost per year of having a current account. We have done so for five countries within the EU. Note that the opening of an account for the first time may be charged (opening charge) that will not be incurred in the following years. For this reason, it is advisable to calculate the "1st year price" and consequently the "Annual price", which is the "1st year price" minus the opening charge.

As mentioned above, the unit price of the service component is shown in the table. Average costs of using and maintaining a current account for different consumers can be calculated using a simple formula, i.e. multiplying the price component by the frequency of use.

3.4. Information on the European market

EU Central Banks have an official register of all the financial institutions authorised to provide their services in the respective countries. In order to select a few (between 4 and 10) providers representing the majority of the market, it is necessary to have information on market shares. The site of the European Banking Federation (FBE) contains links to the different national banking associations (<http://www.fbe.be/content/default.asp?PageID=3>). National associations are in general an excellent source for existing retail banking institutions and respective market shares.

Besides, in the European Financial Management & Marketing Association (EFMA) site (http://www.efma.com/retail_market.php4) major retail banking service providers and the joint market share is available for Austria, Belgium, Czech Republic, France, Germany, Italy, the Netherlands, Norway, Poland, Portugal, Slovakia, Spain, Sweden and United Kingdom. It is thus fairly easy to choose the providers to be included in the sample on the basis of market share for these countries. EFMA has been the source used for this pilot report.

3.5. List of relevant endogenous variables of the price of the service

For the purpose of the pilot study, and based on a certain consumer profile chosen at random, the following price components of the current account were identified:

- Opening charge
- Maintenance charge (annual)
- Maintenance debit card (annual)
- 6 Cash withdrawals at counter
- 18 Intra-bank ATM cash-withdrawals
- 6 Inter-bank ATM cash withdrawals
- 6 Cash deposit at counter (at own branch, to own account)
- 6 Cash deposit at counter (to account other than own account)
- 12 ATM cash deposit (only intra-bank)
- 24 Direct debits
- 30 POS transactions
- 12 Statements of account
- 6 Intra-bank transfer

- 12 Inter-bank transfer
- (Giro) cheque/direct debit returned
- Internet access code & e-identifier
- 6 Inter-bank transfers by Internet banking

With the exception of the opening charge, which is a one-time-only charge, and the maintenance charges for the account and debit card, which are calculated on an annual basis, all charges in the table are per unit charges. Therefore, as mentioned earlier, by changing the frequency of these charges, the annual costs for different consumer profiles can be calculated.

3.6. Collection of information on the price composition of the service

The internet is a good starting point for researching prices of various banking services, current accounts being no exception. Banks differ in the way that they present their current account rates; sometimes all different charges are listed on the same site, other times the rates have to be looked up using the search engine of the website.

When the internet was exhausted as a research tool, 'mystery shopping' calls were made. A per country analysis is provided about the degree of research available over the internet, and recommendations for gathering information about current rates over the telephone.

Before proceeding to report the researchers' experience in data collection in these five countries, it is important to note that the data collected is by no means an assessment of the way in which these banks provide their information and services. It is merely a reflection of the researchers' experiences. For instance, the researcher may be unable to find certain information on the website, even if it exists. This would probably be an indication of the fact that the information is not clearly presented to the consumer. We are presenting an illustration about potential situations in order to enable the Commission to optimise the organisation of future research.

The researchers' experiences were as follows:

In the United Kingdom, all of the banks researched provided some online information regarding costs of using and maintaining a current account. However, this information was not complete, and phone calls were necessary to complete the table for each of the four banks. If the service is not frequently used by the customers, for example if the cheque/direct debit bounced, the charge of the service is not provided on the website. Alternatively, when the service is free of charge, then this is not explicitly stated on the website (this was a major issue found in many countries as the researcher is never sure whether the service is free or the information is missing). The researcher had to call the banks in question to verify that the service was indeed free of charge.

The websites of the Dutch banks have a comprehensive – and quite clear - overview of the rates charged for the different components of current accounts. The researcher had similar experiences when researching current accounts of German and Polish banks. Although the information was not available in English, all of the banks in these countries had an excellent customer telephone service. The only exception regarding the

availability of an English website was Bank Pekao of Poland Researchers experienced many problems when gathering data from Spanish banks. In Spain, all banks are obliged to publish a list of tariffs, made available at the request of customers. These lists are also available – in the same format and presentation style – on the website of the Spanish Central Bank. This facilitates the initial research activity. However, turning to the providers themselves for clarification and completeness is unavoidable and – contrary to experience in other countries such as Germany and the Netherlands – this is not easy to do via telephone. For La Caixa it was especially difficult – with innumerable attempts made by the research team - to obtain any information on charges via telephone. It seems that their policy is not to provide information over the phone and that they request any interested party to pay a visit in person to one of their bank branches. Another issue with the official lists of tariffs published on the Spanish Central Bank website is the fact that these tariffs are maximum tariffs. It is not an uncommon practice by banks to waive or reduce some of the fees either to all or to the “good” customers.

These results are summarised in the following tables:

| Germany | Source | Phone number | Remarks |
|----------------|---|---------------------|---|
| Deutsche Bank | Mystery phone call (no English website) | 0 1818 1000 | All the information required seems to be provided online but only in German. Data are presented in comprehensive pdf files with all the tariffs. |
| Dresdner | Mystery phone call (no English website) | 00 49 3355 5455 | 'Difficult' English at the help desk, but the telephonist did manage to answer all of the questions. All rates seem to be available online in German. |
| Commerzbank | Mystery phone call (no English website) | 0180 3 / 17 1716 | Excellent phone service. Rates may be available online in German. |
| Postbank | Mystery phone call (no English website) | 0180 30 40 700 | Excellent phone service. Rates may be available online in German. |

| The Netherlands | Source | Phone number | Remarks |
|------------------------|---|---------------------|---|
| ABN AMRO | http://www.abnamro.nl/particulier/tarieven/betalen/trf_p_basistarieven.html | Not necessary | Excellent website. Only in Dutch. All Dutch banks have the information in English as well, please check. |
| Rabobank | http://www.rabobank.nl/info/execute/node?node_id=261902 | (0900) 92 70 | The use of internet banking is advised. Some of the over-the-counter services have been discontinued because of the availability of internet banking and ATMs. For Rabobank, not all information on cash withdrawal and cash deposit at the counter of the bank was available online. These services are not provided at the counter. |
| Postbank | www.postbank.nl | | Prices not listed on one page. This was very inconvenient and time-consuming. However, the researcher managed to find all the information online. |
| ING Bank | http://www.ingbank.nl/inet/cmnn/common/cmnn_index.jsp?unit=COR&paginakey=24383 | | Excellent website. Only in Dutch. And a link to a pdf file at the bottom of the page with the costs. |

| Poland | Source | Phone number | Remarks |
|-------------------|---|---------------------|--|
| PKO | Mystery phone call (no English website) | +(48 81) 535-6565 | The telephonist was not allowed to answer phone inquiries in a language other than Polish, although she was able to speak fluent English. The researcher was referred to someone who is allowed to answer in English. All questions were answered in the end. |
| Banka Pekao1 | http://www.pekao.com.pl/indywidualni1s4.xml?/sid=31/lang=US/207377-294578-49044 | Not necessary | Good website in English. |
| BPH | Mystery phone call (no English website) | +48 12 6828323 | The telephonist was able to answer all questions. |
| Citibank Handlowy | Mystery phone call (no English website) | +48 22 692 2484 | The menu only connects you once you enter a bank account number. Need to hold the line to talk to a customer service consultant. |

| Spain | Source | Phone number | Remarks |
|--------------|---|---------------------|--|
| BBVA | Mystery phone call (no English website) | 00 34 91 3747000 | No one was available to answer questions in English. |
| SCH | Mystery phone call (no English website) | 902 24 24 24 | Excellent telephone customer service. I was immediately referred to a competent English speaking consultant. |
| La Caixa | Mystery phone call (no English website) | 981 12 28 17 | This is a branch number. Only branch workers can answer questions regarding costs of bank accounts. A branch in Madrid was randomly chosen, no one was available to answer questions in English. |
| Caja Madrid | Mystery phone call (no English website) | | After repeated connections from extension to extension, the researcher did not manage to talk to any English speaking assistant. |

| UK | Source | Phone number | Remarks |
|-----------|---|---|---|
| RBoS | Rbs.co.uk – Current Accounts – Interest Paying Current Account – Rates and charges | 0800 121 129 | The most basic current account is the key account. However, this account has neither a debit card nor an Internet banking option. The next most simple scheme is the "Interest Paying Current Account". Very good phone service. |
| Barclays | http://www.personal.barclays.co.uk/BRC1/jsp/brccontrol?task=channelgroup&value=6291&target=_blank&site=pfs | 08 45 7555555 NB. Number on website does not seem correct. | All info was gathered from phone-call. Website rather unclear. Sometimes different terminology was used. For example: What is a banker's draft? It turns out that this is a form of a large cheque. |
| HBOS1 | http://www.bankofscotlandhalifax.co.uk/bankaccounts/interestrates.shtml | 08457 21 31 41 | HBOS was created following the merger of Bank of Scotland (BoS) and Halifax. Current account of BoS was used for data collection as this is the larger of the two players. The terminology on the website was unclear to the researcher. All info was gathered from phone-call. |
| Lloyds | http://www.lloydstsb.com/rates_and_charges.asp | 0845 300 0032 | Most information was gathered from phone calls. Not all rates were quoted on the website. |

3.7. Fieldwork design

The set up of the research was rather straight-forward. The internet was used as the primary tool for data collection. Only once it became clear that the information was not available on the website of the bank in question, or if the information was not available on the website in a language that was understood by the researcher, we resorted to 'mystery shopping'. In the actual price collection gathering to be carried out by

the Commission, we definitely recommend the combination of both research methods as necessary complements.

Please note that, while conducting the survey, the researchers did not question the validity of the information provided on the internet. It is assumed that websites are regularly updated. It may be advisable to verify this when making a 'mystery shopping' phone call.

Previous to begin with the price monitoring activity, the Commission should discuss with an expert group on the actual consumer profiles to be used. Data collection can then be outsourced to external (national) research bureaus.

3.8. The target table

The five countries are listed horizontally, under each country heading the names of the four banks are listed. In the tables, the first country is Germany and the four major banks of Germany as listed in the tables are: Deutsche Bank, Dresdner Bank, Commerz Bank and Postbank.

The columns refer to the price components, and are presented in the order of appearance in Section 1.4. The last two columns show the "1st year price of holding a current account" and "The annual price of holding a current account" respectively.

For each country, the "country average" is calculated. The country average helps to make cross-country comparisons. Again, this is not a reflection of the actual prices as paid by consumers.

3.9. Common problems (practical notes)

There were a number of general difficulties when collecting data:

- It is unclear for the researcher whether he/she is gathering data across countries for the same product. There are many different types of current accounts. In this research the simplest kind of current account was considered. For example, at Bank Pekao (Poland) it appears that internet banking is not available to clients who merely have a current account. In terms of services, the Eurokonto account is more comparable to Dutch and British current accounts, in the sense that internet banking is for free for these customers. However, Bank Pekao defines its Eurokonto account as a mixture of a current and savings account.
- Although we can identify the same service components across the sample, these are priced differently. This presents a caveat for our analysis in the sense that in some cases, what we define as basic service components may be priced lower because this lower price is compensated through the higher price of non-basic components or vice versa. *Cross-subsidisation in bank tariffs (i.e. tariffs are not based-cost but based on business and marketing strategies) is very common*³. The relative price for

³ Extracted from the "Eleven Shortlist Studies" report

the actual current account services (including the complementary features not covered by this report) purchased by EU consumers can be different to that of our inter-country comparisons and findings. This difficulty was already pointed out in our Second Interim Report when we – with the agreement of the Commission – referred to the trade-off between comparability and representativity.

- *Differences in terminology (not only between but also within countries), which although it is a source of lack of transparency, can be solved with technical and local expertise⁴.*
- The offer and usage of product packages is more than frequent and their fixed fees are based on the total product package (commissions are directly related to the bank's ability to increase revenues by the sale of cross-products). Most of basic retail services such as direct debits or ATM withdrawals are free of charge in many – but not all - of the EU countries. It seems that banks in Eastern Europe usually charge for these basic services.
- The Internet seems a good source to find information for the main price variables. It is advisable to check with local experts as it might be risky to automatically jump to the conclusion that the information that we have found on the internet is exhaustive. Of course, finding proof of what does not exist is also not feasible but there may be commissions that are not published – at least not online – or that we have not found. Probably, the safest solution is to compile the General Conditions for current accounts and related basic operations of all the banks under scrutiny. These General Conditions are sometimes, but not always, available on the internet.
- Since data collection largely depends on the accuracy of the internet websites, it is advisable to verify whether the website contains the most up-to-date information.
- On the telephone, the telephonists try to 'sell' the more expensive current account types. Make sure that the information gathered indeed refers to the simplest current account offered by the bank.
- It happened a few times that the phone number listed on the website was incorrect. It may be advisable to keep a list of the correct phone numbers for future reference.
- Published tariffs may be different to the rates actually applied by the banks. For example, Spanish banks specify in their General Conditions that the published commissions are a maximum but that they can be lowered according to the client's 'quality' record.

⁴ Idem

3.10. The results (Table 2)

PILOT TABLE : Commission applicable to basic transactions for basic current accounts

| | Opening charge | Maintenance charge (annual) | Maintenance debit card (annual) | 6 Cash withdrawals at counter | 18 Intra-bank ATM cash withdrawals | 6 Inter-bank ATM cash withdrawals | 6 Cash deposit at counter (at own branch, to own account) | 6 Cash deposit at counter (not to own account) | 12 ATM cash deposit (only intra-bank) | 24 Direct debits | 30 POS transactions | 12 Statements of account | 6 Intra-bank transfer | 12 Inter-bank transfer | (Giro)/Cheque/direct debit returned | Internet access code & e-identifier | 6 inter-bank transfers by Internet banking | 1st YEAR PRICE | ANNUAL PRICE |
|--------------------------|---------------------|-----------------------------|---------------------------------|-------------------------------|------------------------------------|-----------------------------------|--|--|---------------------------------------|------------------|---------------------|--------------------------|-----------------------|------------------------|-------------------------------------|-------------------------------------|--|----------------|--------------|
| Germany | | | | | | | | | | | | | | | | | | | |
| Provider 1 | € 0,00 | € 53,88 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 1,50 | € 10,00 | € 0,00 | € 1,50 | € 0,00 | € 0,55 | € 1,50 | € 1,50 | € 0,00 | € 0,00 | | € 192,48 | € 192,48 |
| Provider 2 | € 0,00 | € 66,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 8,00 | € 0,00 | € 0,00 | € 0,00 | € 0,55 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | | € 120,60 | € 120,60 |
| Provider 3 | € 0,00 | € 58,50 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 7,00 | € 0,00 | € 0,00 | € 0,00 | € 1,55 | € 0,89 | € 0,89 | € 0,00 | € 0,00 | | € 135,12 | € 135,12 |
| Provider 4 | € 0,00 | € 70,80 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 7,00 | N.A. | € 0,00 | € 0,00 | € 0,00 | € 0,04 | € 0,04 | € 0,00 | € 0,00 | | € 113,49 | € 113,49 |
| <i>Country average</i> | | | | | | | | | | | | | | | | | | € 140,42 | € 140,42 |
| Netherlands | | | | | | | | | | | | | | | | | | | |
| Provider 1 | € 15,00 | € 12,00 | € 6,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 12,50 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | | € 108,00 | € 108,00 |
| Provider 2 | € 0,00 | € 24,40 | € 0,00 | N/A ² | € 0,00 | € 0,00 | N/A | N/A | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | | € 24,40 | € 24,40 |
| Provider 3 ³ | € 20,00 | € 0,00 | € 9,95 | € 0,00 | € 0,00 | € 0,00 ⁴ | € 0,00 | ? | N.A. | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | | € 29,95 | € 29,95 |
| Provider 4 | € 0,00 | € 24,00 ⁵ | € 12,00 | € 0,00 | € 0,00 | € 0,00 ⁴ | € 0,00 | € 12,00 | N.A. | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | | € 108,00 | € 108,00 |
| <i>Country average</i> | | | | | | | | | | | | | | | | | | € 67,59 | € 67,59 |
| Poland (PLN) | | | | | | | | | | | | | | | | | | | |
| Provider 1 | € 0,00 ⁶ | € 26,81 | € 0,00 | € 0,00 | € 0,00 | € 1,05 ⁷ | € 0,00 | ? | € 0,00 | € 0,39 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | | € 42,57 | € 42,57 |
| Provider 2 | € 0,00 | € 12,61 | € 1,58 | € 0,00 | € 0,00 | € 1,31 | € 0,00 | € 1,31 | € 0,00 | € 0,26 | € 1,31 | € 0,00 | € 0,00 | € 1,31 | € 0,00 | € 0,53 | | € 91,98 | € 91,98 |
| Provider 3 | € 0,00 ⁸ | € 31,38 | € 14,19 | € 1,31 | € 0,00 | € 1,58 | € 0,00 | N.A. | € 0,26 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 1,05 | € 0,00 | € 0,00 | | € 81,84 | € 81,84 |
| Provider 4 | € 0,00 | € 31,54 | € 0,00 | € 0,00 | € 0,00 | € 1,31 | € 0,00 | € 1,05 | € 0,00 | € 0,06 | € 0,00 | € 0,00 | € 0,00 | € 1,31 | € 0,00 | € 0,00 | | € 67,80 | € 67,80 |
| <i>Country average</i> | | | | | | | | | | | | | | | | | | € 71,05 | € 71,05 |
| Spain | | | | | | | | | | | | | | | | | | | |
| Provider 1 | € 0,00 | € 30,05 | € 12,00 | € 0,00 | € 0,00 | € 3,00 ⁹ | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 2,70 ⁸ | € 2,70 ⁸ | € 0,00 | € 0,00 | | € 108,65 | € 108,65 |
| Provider 2 | € 0,00 | € 46,88 | € 12,02 | € 0,00 ¹⁰ | € 0,00 | € 3,00 ⁹ | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 3,01 ¹¹ | € 3,01 ¹¹ | € 0,00 | € 0,00 | | € 131,08 | € 131,08 |
| Provider 3 ¹² | € 0,00 | € 18,00 | € 6,01 | € 0,00 | € 0,00 | € 2,40 ¹³ | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 3,00 ¹⁴ | € 3,00 ¹⁴ | € 0,00 | € 0,00 | | € 92,41 | € 92,41 |
| Provider 4 | € 0,00 | € 36,06 | € 18,00 | € 0,00 | € 0,00 | € 2,40 ¹³ | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 2,75 ¹⁵ | € 0,00 | € 0,00 | | € 101,46 | € 101,46 |
| <i>Country average</i> | | | | | | | | | | | | | | | | | | € 108,40 | € 108,40 |
| UK (GBP) | | | | | | | | | | | | | | | | | | | |
| Provider 1 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 ¹⁶ | € 0,00 | ? | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 55,40 | € 0,00 | | € 55,40 | € 55,40 |
| Provider 2 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 13,12 ¹⁷ | € 0,00 | ? | N.A. | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 43,74 | € 0,00 | | € 122,47 | € 122,47 |
| Provider 3 | € 0,00 | € 0,00 ¹⁸ | € 0,00 | € 0,00 | € 0,00 | € 0,00 ¹⁶ | € 0,00 | ? | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 10,94 | € 0,00 | | € 10,94 | € 10,94 |
| Provider 4 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 17,50 ¹⁹ | € 0,00 | ? | N.A. | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 0,00 | € 36,45 | € 0,00 | | € 141,43 | € 141,43 |
| <i>Country average</i> | | | | | | | | | | | | | | | | | | € 82,56 | € 82,56 |

(*) Exchange rate as 16 January 2006. PLN/EUR=0.26280. Source: Bloomberg.

(**) Price collection reference date: dd/mm/yyyy

Footnotes to *Table 2*

- 1 It generally refers to devolution of a girocheque or the bouncing of a direct debit because of insufficient outstanding balance. Only for UK, cheques are a very common means of payment and this reflects in higher charges in the event of insufficient balance.
- 2 Cash withdrawal at the counter not possible, if one does not know how the ATM works, one of the service people will walk over with the client to the ATM and explain.
- 3 As of January 1 2006 current account only possible in combination with a "Basic Packet" which includes a number of services besides the current account.
- 4 Only allowed once every 24hrs
- 5 If balance is on average more than EUR 900, maintenance charge is zero.
- 6 Opening account is free of charge as long as monthly income exceeds 500 pzl
- 7 Minimum charge is 4,00 zl, normally 4% of the amount being withdrawn
- 8 If the transfer is within the city of Spain where the bank shop is located, then the cost 0,60% with a minimum of EUR 2,40. (irrespective of whether it is an intra or inter bank transfer). Otherwise 3,40% of transferred amount is charged, with a minimum of EUR 2,70
- 9 The actual charge is EUR 0,60 if the ATM belongs to Servired and 3,00% with a minimum of EUR 3,00 if the ATM belong to other national or EU payments network.
- 10 Free of charge at the own bank shop. EUR 1,50 otherwise.
- 11 If the transfer is within the city of Spain where the bank shop is located, then the cost is zero (irrespective of whether it is an intra or inter bank transfer). Otherwise 0,40% of transferred amount is charged, with a minimum of EUR 3,01
- 12 This bank does not provide any information on the telephone regarding charges. The employees insist that the researcher should go to a bank shop to be able to receive any extra information or clarification to the information that appears in the list they publish for the Spanish Central Bank.
- 13 The actual charge is EUR 0,60 if the ATM belongs to Servired and 4,00% with a minimum of EUR 2,40 if the ATM belong to other national or EU payments network.
- 14 0,31% of transferred amount is charged, with a minimum of EUR 3,00
- 15 The commission as set in the official list published by the Spanish Central bank is 0,30% with a minimum of EUR 3,00. However, the assistant that provided the information on the telephone insisted that it was a minimum of EUR 2,75 and that the tariffs published by the Spanish Central bank are maximum tariffs the bank may apply.
- 16 Some private cash dispenser machines have charge rates, but this is out of control of RBoS
- 17 This charge is between £ 1,50 and £ 1,75
- 18 Unless overdraft, then maintenance charge of £ 2.50
- 19 Withdrawing Cash from non-Link ATMs incur a cost of 1.5 % of the amount with a minimum transaction charge of £2 and a maximum of £4.50. Cashpoint Cards – 1.5% of the amount (Minimum £1.50) per transaction.

3.11. Conclusion

The only country where the researcher could rely on the website only was the Netherlands. The United Kingdom only has a limited amount of information on the websites, but does have an excellent phone service. The information in the German websites is quite complete and the telephone service excellent. Consequently, gathering information from these three countries was not a problem. Poland had mixed results. Banka Pekao was the only bank with an accurate (English) website. However, it was very easy to find a customer service consultant in the other banks. In Spain, the telephone service is very limited. The researcher was put through several times without being able to speak to the appropriate person. There is evidently no central call service; customers are used to call their own bank branch if they have questions about the accounts.

4. Pilot Study: Roaming

4.1. The content and nature of the service in EU countries

For this study, we only look at roaming as provided in subscription schemes. Roaming connected to pre-paid schemes was not covered.

At an earlier stage (2nd interim report) it was decided that for this pilot only roaming would be subject of study. Price data collection for national mobile telephony will not much differ from data collection for roaming.

This first stage of the research concluded with advice on how to collect prices paid by consumers by answering the following questions:

- Which is the manner of price calculation in the EU countries: volume * unit tariff (whether or not with volume discounts)?
- Can a tariff be a proxy for price paid by consumers?
- Can a modal bundle/package of service components be found for all or some of the EU countries?
- Is there a relation between characteristics of consumers and service composition and price calculation?
- If so, can a reference consumer be defined in a way that sufficiently represents consumers in the countries for which prices are collected?
- Which sample size is appropriate?
- What data collection method(s) are to be used?
- Which will be the price/costs for data collection?

The second stage consists of data collection stage and construction of a target table.

For this pilot research “roaming”, stage 1 was conducted by the Consumentenbond/PWC research team. On the basis of the knowledge obtained from this part of the research, it was decided that a 100% sample size was realistic and that two or three types of connection would give a good overview of all possible consumer prices, which would also be realistic to compare.

For customers, roaming is the ability to use their phones wherever they travel, where a GSM network service is available or an international roaming agreement is in place with the customers' home network operator. Demand for roaming was initially limited but the development of advanced services, new user profiles and types of mobile usage is leading towards the development of more sophisticated products and an increased demand. At present, roaming prices depend on the home network, the different networks used (customers can switch between local providers while abroad) and the destination of the call. As a result, there are many thousands of possible variations of international retail roaming charges

in Europe alone. However, charges or tariffs are one part of the variables that make up the ultimate price of a phone call. So in this study we have to determine the way in which the price of a phone call is calculated on the basis of these variables.

For frequent travellers there are possibilities to use the services of specialized providers that offer roaming cards. Travellers may also consider buying the service of a local mobile operator when abroad. For this report, we consider those as different services and thus we exclude these from the scope of this service.

There are 60 mobile operators in the 15 EU countries, 66 when we add the Channel Islands, the Isle of Man, Gibraltar and Monaco. Apart from that we know of some 200 Mobile Virtual Network Operators (MVNO) existing at this moment. MVNOs are service providers that buy capacity from the network operators and operate as resellers of mobile services, often at reduced prices. Examples are Debitel, Tele2, but also Virgin and Ryan Air, and supermarkets as Albert Heijn and Tesco. Roaming tariffs are generally different from the tariffs of the hosting operator.

Some operators like Vodafone or T-Mobile are active in most or a large part of the EU countries, others operate in one or two countries only. For the consumer, however, the market is restricted by national boundaries.

In all countries the market seems highly competitive, characterized by a very high level of promotional offers. This blurs a clear view of prices.

In the new Member States there are 26 mobile operators. We did not look for any MVNOs.

In most of the European countries the satellite operator Thuraya is active, and roaming through the Thuraya satellite is possible. In our opinion, making a connection through Thuraya is a different service and prices are very high compared to normal roaming. We do not look at this roaming possibility in this study. We also ignore special services (at special prices) that operators offer on ferry connections.

4.2. Analysis and listing of the content components of the service

The service content components are rather simple in the sense that we only look at the possibility to make or receive phone calls while abroad. A complicating factor is the way in which the costs of this straightforward service are calculated on the basis of the tariffs. We will deal with this in paragraphs 4.5 and 4.6.

4.3. Operational definition of the service

The number of possible connections is enormous given the fact that there are 15 EU countries with each hosting 4 or 5 mobile operators. In fact there are four typical connections: 1. Being abroad and calling the home country: all costs are paid by the caller. 2. Being abroad and calling someone in his own country not being the caller's home country. Again, all costs are for the caller. 3. Being abroad and

calling someone who is also roaming. Costs of the connection are divided between both parties. 4. Being abroad and being called. Again, the costs are divided between both parties.

We have chosen connections 1 and 2, where all costs are for the caller. In most instances other connections within the EU would lead to more or less similar costs. We have chosen Switzerland as this is not an EU member and we can define a connection home for all EU countries. It is representative, because many operators base the costs of calls on tariff zones. In most cases, Switzerland is part of the W-Europe tariff zone.

1. From Switzerland (outside the EU, so not a country in our study) through every possible operator in Switzerland to all EU home countries, at a certain moment (19:45), for a certain length of time (3.5 mins).
 - With a normal subscription
 - With a roaming subscription

As we do not expect - on the basis of our knowledge at this point in time - differences in tariffs between connections to own operator or another mobile operator in the home country and no differences between a connection with a land line or a mobile number (this has to be verified however), all these types of connections will render the same price. The number of possible connections (and prices) in situation A. is (198 plus 66) 264.

The length of time is important for filtering out differences in peak and low hours. It is also necessary to account for start-up fees.

In Switzerland there are 3 operators. This means for the 66 operators in the 15 old member states $66 * 3 = 198$ possible connections in the normal subscription situation. As not all operators provide roaming contracts (our estimation is only one third) there are another 66 possible connections, which brings the total to approx. 260.

2. From Germany (not being the home country) to another European (EU) country not being the home country (e.g. Spain), through every possible operator in Germany for all providers in home countries, to a fixed number, to own mobile operator, to different operator, at a certain moment (19:45), for a certain length of time (3.5 mins).

In this situation the number of potential connections is the same as in the first example, minus the Spanish and German customers, which makes approx. 243 connections. Note that in this case both caller and receiver are charged, and that the cost of the connection differs from the price paid by both consumers.

In the same way, looking at the cost of the return call is not the same as looking at the price paid by the consumer. In the first situation (Switzerland), the costs of a call that is received abroad are normally divided between the caller in the home country, who is charged for his call to a local mobile number and the receiver of the call, who is charged for the roaming part with a given tariff and formula for cost calculation.

For price comparison reasons this vice versa call is interesting in the 2nd situation, where both caller and receiver are outside their home networks and are most likely charged differently for the same call. What may be demonstrated in this case is that the total costs for a connection from a consumer in country A to a consumer in country B differs from the B to A connection.

4.4. Information on the European market

GSM Europe consists of more than 134 second and third generation GSM network operators, key manufacturers & suppliers to the GSM industry, regulators and administrative bodies. Membership of GSM Europe spans 50 countries/areas of Europe. GSM Europe's operators provide digital GSM wireless services to more than 290 million customers in Europe (June 2001), equivalent to 65% of the global market. From the website of this organization the addresses of all EU operators could be easily collected. The complete list of operators is annexed in chapter 8. on mobile telephony of annex 3. of the report.

4.5. List of relevant endogenous variables of the price of the service

Most operators charge the costs of roaming separately from local calls. For international calls, we consider the roaming service in this study. Roaming: using your phone on the network of a foreign operator while abroad. At first sight this service may seem much simpler because it can easily be defined as a phone call from country A to B for a certain length of time, where A is not the home country of the callers' operator. On the basis of the collected data, the price of this service can be (easily) calculated: minutes times price per minute plus a start-up fee make up the price of this service, when location of the caller, destination and time of the day are known. We ignore international calls from the home country, because this is not considered roaming. (Roaming is by definition the use of a foreign network while abroad).

From the list of operators it can be calculated however that there is an enormous number of possibilities. But still it seems a realistic proposition to define a number of connections that make it possible to compare roaming costs of the various operators for given phone calls that may be assumed more or less comparable.

The GSM Europe body developed a code of conduct with regard to inform consumers on roaming tariffs. Operators adopting the Code of Conduct will implement the measures listed below. The quoted tariffs should be updated at least once a month if changes occur. Where published tariffs are indicative, this should be clearly indicated to the consumer. These are in fact the variables that make up the price of the call.

- The customer service branch of the operator will provide the following information:
- Tariff per minute of a call to a fixed number within the visited country (1.1);

- Tariff per minute of a call to a mobile number within the visited country [if different from call to fixed number] (1.2);
- Tariff per minute of a call to a fixed number in the home country (1.3);
- Tariff per minute of a call to a mobile number in the home country [if different from a call to a fixed number in the home country] (1.4);
- Tariff of receiving a call on the visited network when applicable (1.5);
- Tariff of sending (1.7) and receiving (1.7.1) an SMS on the visited network when applicable;
- Information on whether unanswered calls are charged (1.8);
- Information on which charging units applies (1.9) and whether set up charges are applicable (1.9.1);
- Numbers and, where appropriate, website addresses of customer care and information services of the visited network (for instance directory services);
- Additional information such as: network display name or code, type of network 900/1800), country code, availability of existing data services and general information with regard to coverage (1.6);
- Tariffs should state whether they are inclusive or exclusive of VAT. If VAT is exclusive the VAT rate should be indicated;
- Information on peak and off peak times, if appropriate, for each roaming partner (1.10);
- Make customers aware that not all operators grant access to toll free numbers to visitors (1.11). If access is granted it should be specified whether these numbers are charged or not (1.11.1), in order for the roaming customer to know that he may be billed for the call. Operators will provide information on these prices only when applicable.
- Where available, information on, and any additional charges for, high speed data, WAP services, prepay roaming and value-added services;
- Information on Inter-standard roaming.

Tariffs should be provided either in the home currency and, where applicable, in euro.

4.6. Collect information on the price composition of the service

At this point, a table like the one in the shortlist studies for some EU countries was created, which became part of the information handed out to field work bureaus as part of the underlying information for making quotations.

Table 3.1: Variables that make up the price of a call

| Country |
|--|
| Incoming call while abroad through: |
| <i>Preferred network</i> |
| - From within W-Europe ¹ |
| - From rest of world |
| <i>Other network</i> |
| - From within W-Europe ¹ |
| - From rest of world ² |
| <i>Special roaming contract</i> ³ |
| - Fixed tariffs irrespective of network |
| - Foreign network tariffs |
| Outgoing call home while abroad through: |
| <i>Preferred network</i> |
| - From within W-Europe ¹ |
| - From rest of world ² |
| <i>Other network</i> |
| - From within W-Europe ¹ |
| - From rest of world ² |
| <i>Special roaming contract</i> ³ |
| - Fixed tariffs |
| - Foreign network tariffs |
| Flat rate dependant of tariff zone |
| Call-back roaming |
| Call activation payment |
| 25 % roaming surcharge for some countries |
| |
| Ticking: first minute/next minutes |
| Start up tariff |
| Low evening weekend tariff |
| Low hours 20.00-8.00 (B, F) |
| Low hours 21.00-7.00 (NL) |
| |
| ¹ Operators work with different European tariff zones |
| ² Note that operators employ various tariff zones |
| ³ Some operators have roaming contracts for frequent travellers |
| Tariffs for outgoing call home while abroad (Luzern -> home) through |
| <i>Preferred network within W Europe</i> |
| Minute tariff |
| Call set-up tariff |
| Low/peak |
| Ticking |
| Roaming surcharge |

For comparison purposes, however it is not necessary at this point in time to standardize the service, or define a reference consumer. When the data are collected and the target table is filled, the price of phone calls of a different duration and at different moments in time can be calculated for the specific connection. Defining reference consumers is only useful when the calling costs of typical travellers or tourists have to be compared for various destinations.

4.7. Fieldwork design

One of the field work offices we have a close relationship with as to price data collection operations, EFDRIE, was invited to quote for the following research lay-out. This bureau had already conducted a survey like this for Consumentenbond on a smaller scale and in a slightly different lay out. Data had to be collected from the internet and had to be verified via e-mail with the headquarters of the local providers. With our invitation to quote a price for this research, we presented the following table from our 1st stage research, to give our field work office an idea of what was needed, and the possible variables and parameters they would have to meet and the need to be able to calculate a price as billed to the consumer.

To summarize: The dummy target table will be filled in with the price composing factors and with the tariffs in the rows and the operators in the columns. A key or formula can be provided for calculating the price of a specific call.

Steps:

1. collection of parameters from the internet addresses. The addresses of service providers were provided by the research team.
2. collection of minute prices/tariffs for the subscription schemes and connections in the research lay-out.
3. check on differences in tariffs between various subscription schemes with the same provider.
4. check on anomalies.
5. at the same time a check (e-mail or phone contact) with the home country provider whether the data presented on the website are correct.
6. the data have to be presented, filled into a table with the parameters and the various tariffs in the row headings, and the providers in the column headings.
7. calculate the costs for the pre-defined connections from the target table or give the formula which may be used to calculate the connection costs on the basis of the target table.

When the data for three or four providers have been collected (steps 1, 2 and 3) feed-back is built in to check for unexpected findings.

Storing prints of the web pages where the data were found is strongly advised.

A complicating factor of roaming is that the pre-calculated price from the price list will not always lead to the costs you are charged for (see Consumentengids, July 2002. In some cases the billed phone call costs did not match with the costs calculated on the basis of the tariffs. Some customers were not charged at all). The only way to find the real costs for a phone call when roaming is through calling and checking the bill. We decided not to do this, but, instead, to verify with operators through e-mail.

4.8. Target table

Explanation of variables in the table

- The connection code is a code for the connection [provider of home country] – [network in Switzerland]. For the standard connections, this code is a simple number.
- In some cases it is possible for the customer to have a contract with his own provider with different tariffs for roaming.
- These contracts are also listed. In these cases the connection code is the service provider code, preceded by 'R' (for roaming-contract), and followed by 'a', 'b' etc. in the case of more possible contracts.
- The name of this contract is listed as variable 4h.
- The countries are listed in the table by their international letter codes. The service providers are also numbered in the table, and below their name is listed. The Swiss network for this connection is also listed in the table.
- The other variables are listed in the Excel sheet 'price_comp_roaming-efdrie-codelist' (available at EC's request)
- In some cases, roaming tariffs differ for different price-plans. These cases are listed in rows 8a-8k. In these cases, the tariffs in rows 5 or 6 are those for a price-plan that resembles as much as possible a price plan with monthly costs of EUR 20 and/or include 100 minutes.

Roaming contracts

- All information for special roaming contracts is listed in a column for each contract (the connection code is preceded by an 'R'. All the possibilities in which the customer can get a discount on roaming are listed as 'contract'.
- In many cases the customer has to sign up for a contract, which sometimes has to be done everytime, shortly before the caller goes abroad.
- Another possibility is that the customer only has to dial a prefix (e.g. '111' before the number he wants to dial from Switzerland. The cases are also listed in separate columns as a contract.

- In some cases the tariff for a roaming contract per minute is not different, but the charge units differ, which in most cases is also a discount.
- Some providers give information about newer and older, cheaper and more expensive roaming contracts at their site. All these contracts are listed.
- In a few cases providers have 'international contracts' with a discount for calling abroad from the home country, but no discount for roaming. These contracts are not listed.
- The Vodafone partners in European countries offer 'Vodafone passport', a roaming contract with a discount on tariffs. Swisscom in Switzerland is a member of this group, so for this network the tariffs of Vodafone Passport apply to these providers. According to the Italian Vodafone site this service will expire on 1 July 2006.

4.9. What was learned from the pilot roaming? Some practical notes

- We have used two methods: first, direct data collection from the internet and second, sending questionnaires to service providers.
- In the first round of data gathering through the internet the method turned out to be straightforward and worked very well, after a first short test run. (This is always advised.)
- Runtime can be very short, which is preferred in a market where things are changing fast. Actual data collection time can be a couple of days.
- Costs can be kept low.
- The second round of data gathering through a questionnaire sent directly to the local headquarters turned out to work very well, but runtime is longer than in the first method. Response rates make reminders necessary and the response rate after 4 weeks was still not 100%.
- What was learned from these two parallel sessions of data collection is that the second method should always be used to verify data of the first method. From the answers of the service providers it became clear that website information is sometimes outdated. Data are not always correct, especially data on roaming tariffs. Most importantly, however, information on websites sometimes turned out to be incomplete, which is something the internet researcher cannot always know or judge.
- However, direct contact by mail and telephone turned out to be a good method to verify and correct the information that was found on the websites, and to complete the lacking information.
- Setting up working contacts with the service providers that are studied has always turned out to be helpful in our normal Consumentenbond work.
- It is therefore strongly advised to combine both methods of data gathering, where the second method may be done by phone, e-mail or post.

- The actual data collection has shown that for many providers tariffs are the same within the geographical region of (a part of) Western Europe. This means that the connection Switzerland ↔ the Netherlands, for instance, costs the same as the connection Germany ↔ the Netherlands or Norway ↔ the Netherlands.
- This means that the target table has a more general application.
- A problem is that providers do not always use the same regional boundaries. But in general, regions can be defined, so that a more generally applicable target table may be developed.
- Centralization of data collection in this specific pilot research roaming seems the most appropriate. It was an advantage for the researchers to be able to compare directly during the research, results for instance for similar providers in different countries. This made it possible to notice and check unexpected differences. There is no translation problem with local researchers, which does form a genuine problem in multi-lingual research. Feedback, acting on problems and adjusting the research set-up here is easy.

4.10. The results

The graph below is an example of a template in which duration and time of a phone call can be filled in. The dummy target table will be filled in with the price composing factors and with the tariffs in the rows and the operators in the columns. A key or formula is provided for calculating the price of the specific call in the output tables. For liability reasons providers and networks have been made anonymous.

Graph: Input in excel worksheet

Calculation

duration of call (hh:mm:ss) (example: 0:03:44, max 0:59:59)

starttime of call (hh:mm) (example: 14:32)

day of call

Currency variables

1 British Pound = €

1 Swiss Franc = €

1 Danish Crown = €

1 Swedish Crown = €

Cells to be filled in with input.
The output appears as shown in the next table.

Table 3.2: Output tables

| Tariffs for this phone call, when made from Switzerland to the home country, using the Swiss networks | | | | | | | |
|---|----------------|-------------|-----------------|---------------------------------------|------------------------------|---------|---------|
| Connection | Country | Provider | Network | Contract | Cost for this phone call (€) | | |
| | | | | | Mo-Fr | Sa | Su |
| 1 | Netherlands | Provider 1 | Provider 6 | | 3,80 | 3,80 | 3,80 |
| 2 | Netherlands | Provider 1 | Provider 5 | | 4,60 | 4,60 | 4,60 |
| 3 | Netherlands | Provider 1 | Provider 7 | | 4,60 | 4,60 | 4,60 |
| R1 | Netherlands | Provider 1 | contract | Provider 1 Passport | 1,62 | 1,62 | 1,62 |
| 4 | Netherlands | Provider 5 | Provider 6 | | 4,60 | 4,60 | 4,60 |
| 5 | Netherlands | Provider 5 | Provider 5 | | 4,60 | 4,60 | 4,60 |
| 6 | Netherlands | Provider 5 | Provider 7 | | 4,60 | 4,60 | 4,60 |
| 7 | Netherlands | Provider 14 | Provider 6 | | 4,40 | 4,40 | 4,40 |
| 8 | Netherlands | Provider 14 | Provider 5 | | 3,80 | 3,80 | 3,80 |
| 9 | Netherlands | Provider 14 | Provider 7 | | 4,40 | 4,40 | 4,40 |
| 10 | Netherlands | Provider 13 | Provider 6 | | 3,20 | 3,20 | 3,20 |
| 11 | Netherlands | Provider 13 | Provider 5 | | 4,60 | 4,60 | 4,60 |
| 12 | Netherlands | Provider 13 | Provider 7 | | 4,60 | 4,60 | 4,60 |
| 13 | Netherlands | Provider 12 | Provider 6 | | 4,36 | 3,96 | 3,96 |
| 14 | Netherlands | Provider 12 | Provider 5 | | 4,36 | 3,96 | 3,96 |
| 15 | Netherlands | Provider 12 | Provider 7 | | 4,60 | 3,60 | 3,60 |
| 16 | Belgium | Provider 15 | Provider 6 | | no info | no info | no info |
| 17 | Belgium | Provider 15 | Provider 5 | | no info | no info | no info |
| 18 | Belgium | Provider 15 | Provider 7 | | 5,01 | 5,01 | 5,01 |
| 19 | Belgium | Provider 16 | Provider 6 | | 4,13 | 4,13 | 4,13 |
| 20 | Belgium | Provider 16 | Provider 5 | | 4,13 | 4,13 | 4,13 |
| 21 | Belgium | Provider 16 | Provider 7 | | 4,13 | 4,13 | 4,13 |
| 22 | Belgium | Provider 17 | Provider 6 | | 4,67 | 4,67 | 4,67 |
| 23 | Belgium | Provider 17 | Provider 5 | | 4,67 | 4,67 | 4,67 |
| 24 | Belgium | Provider 17 | Provider 7 | | 4,67 | 4,67 | 4,67 |
| 25 | Germany | Provider 18 | Provider 6 | | 4,45 | 4,45 | 4,45 |
| 26 | Germany | Provider 18 | Provider 5 | | 5,68 | 4,37 | 4,37 |
| 27 | Germany | Provider 18 | Provider 7 | | 4,17 | 4,17 | 4,17 |
| 28 | Germany | Provider 19 | Provider 6 | | 4,20 | 3,60 | 3,60 |
| 29 | Germany | Provider 19 | Provider 5 | | 5,36 | 4,12 | 4,12 |
| 30 | Germany | Provider 19 | Provider 7 | | 3,92 | 3,92 | 3,92 |
| R10 | Germany | Provider 19 | contract | Starmap Mobile- Alliance | 3,56 | 3,56 | 3,56 |
| 31 | Germany | Provider 14 | Provider 6 | | 4,20 | 3,60 | 3,60 |
| 32 | Germany | Provider 14 | Provider 5 | | 5,36 | 4,12 | 4,12 |
| 33 | Germany | Provider 14 | Provider 7 | | 3,96 | 3,96 | 3,96 |
| R11a | Germany | Provider 14 | contract | World Class | 3,56 | 3,56 | 3,56 |
| R11b | Germany | Provider 14 | contract | Provider 14 Weltweit | 5,96 | 5,96 | 5,96 |
| 34 | Germany | Provider 1 | Provider 6 | | 4,19 | 3,59 | 3,59 |
| 35 | Germany | Provider 1 | Provider 5 | | 5,35 | 4,11 | 4,11 |
| 36 | Germany | Provider 1 | Provider 7 | | 3,93 | 3,93 | 3,93 |
| R12 | Germany | Provider 1 | contract | Vod.ReiseVersprechen | 0,75 | 0,75 | 0,75 |
| 37 | United Kingdom | Provider 19 | Provider 6 | | 4,06 | 4,06 | 4,06 |
| 38 | United Kingdom | Provider 19 | Provider 5 | | 4,06 | 4,06 | 4,06 |
| 39 | United Kingdom | Provider 19 | Provider 7 | | 4,06 | 4,06 | 4,06 |
| R13 | United Kingdom | Provider 19 | contract | International Traveller Service (ITS) | 2,78 | 2,78 | 2,78 |
| 40 | United Kingdom | Provider 5 | Provider 6 | | 4,15 | 4,15 | 4,15 |
| 41 | United Kingdom | Provider 5 | Provider 5 | | 3,87 | 3,87 | 3,87 |
| 42 | United Kingdom | Provider 5 | Provider 7 | | 4,15 | 4,15 | 4,15 |
| 43 | United Kingdom | Provider 14 | Provider 6 | | 4,44 | 4,44 | 4,44 |
| 44 | United Kingdom | Provider 14 | Provider 5 | | 4,44 | 4,44 | 4,44 |
| 45 | United Kingdom | Provider 14 | Provider 7 | | 4,44 | 4,44 | 4,44 |
| R15a | United Kingdom | Provider 14 | contract | International Option | 4,15 | 4,15 | 4,15 |
| R15b | United Kingdom | Provider 14 | contract | World Class | 3,82 | 3,82 | 3,82 |
| 46 | United Kingdom | Provider 1 | Provider 6 | | 4,44 | 4,44 | 4,44 |
| 47 | United Kingdom | Provider 1 | Provider 5 | | 5,87 | 5,87 | 5,87 |
| 48 | United Kingdom | Provider 1 | Provider 7 | | 5,87 | 5,87 | 5,87 |
| R16a | United Kingdom | Provider 1 | contract | International Call Saver | 3,56 | 3,56 | 3,56 |
| R16b | United Kingdom | Provider 1 | contract | International Call Saver | 4,74 | 4,74 | 4,74 |
| R16c | United Kingdom | Provider 1 | contract | International Call Saver | 4,74 | 4,74 | 4,74 |
| R16d | United Kingdom | Provider 1 | contract | Provider 1 Passport | 1,71 | 1,71 | 1,71 |
| R16e | United Kingdom | Provider 1 | contract | Provider 1 World | 4,44 | 4,44 | 4,44 |
| 49 | United Kingdom | Provider 20 | Provider 6 | | 4,74 | 4,74 | 4,74 |
| 50 | United Kingdom | Provider 20 | Provider 5 | | 4,74 | 4,74 | 4,74 |
| 51 | United Kingdom | Provider 20 | Provider 7 | | 4,74 | 4,74 | 4,74 |

Specimen

Table 3.2: Output tables (cont'd)

| Tariffs for this phone call, when made from Switzerland to the home country, using the Swiss networks | | | | | | | |
|---|------------|---------------|-----------------|----------------------------|------------------------------|---------|---------|
| Connection | Country | Provider | Network | Contract | Cost for this phone call (€) | | |
| | | | | | Mo-Fr | Sa | Su |
| 52 | Italy | Provider 21 | Provider 6 | | 4,00 | 4,00 | 4,00 |
| 53 | Italy | Provider 21 | Provider 5 | | 4,00 | 4,00 | 4,00 |
| 54 | Italy | Provider 21 | Provider 7 | | 4,00 | 4,00 | 4,00 |
| 55 | Italy | Provider 1 | Provider 6 | | 4,00 | 4,00 | 4,00 |
| 56 | Italy | Provider 1 | Provider 5 | | 4,00 | 4,00 | 4,00 |
| 57 | Italy | Provider 1 | Provider 7 | | 4,00 | 4,00 | 4,00 |
| R19 | Italy | Provider 1 | contract | Provider 1 Passport | no info | no info | no info |
| 58 | Italy | Provider 22 | Provider 6 | | 4,00 | 4,00 | 4,00 |
| 59 | Italy | Provider 22 | Provider 5 | | 4,00 | 4,00 | 4,00 |
| 60 | Italy | Provider 22 | Provider 7 | | 4,00 | 4,00 | 4,00 |
| 61 | Italy | Provider 23 | Provider 6 | | no info | no info | no info |
| 62 | Italy | Provider 23 | Provider 5 | | 3,80 | 3,80 | 3,80 |
| 63 | Italy | Provider 23 | Provider 7 | | 3,80 | 3,80 | 3,80 |
| 64 | Luxembourg | Provider 24 | Provider 6 | | 4,46 | 4,46 | 4,46 |
| 65 | Luxembourg | Provider 24 | Provider 5 | | 4,76 | 3,66 | 3,66 |
| 66 | Luxembourg | Provider 24 | Provider 7 | | 3,82 | 3,82 | 3,82 |
| R22a | Luxembourg | Provider 24 | contract | Roaming Plus | 2,35 | 2,35 | 2,35 |
| R22b | Luxembourg | Provider 24 | contract | Roaming Plus | 2,35 | 2,35 | 2,35 |
| R22c | Luxembourg | Provider 24 | contract | Roaming Plus | 2,35 | 1,80 | 1,80 |
| R22d | Luxembourg | Provider 24 | contract | Provider 1 World | 3,36 | 3,36 | 3,36 |
| R22e | Luxembourg | Provider 24 | contract | Provider 1 World | 4,31 | 4,31 | 4,31 |
| R22f | Luxembourg | Provider 24 | contract | Provider 1 World | 4,31 | 4,31 | 4,31 |
| 67 | Luxembourg | Provider 25 | Provider 6 | | 4,43 | 4,43 | 4,43 |
| 68 | Luxembourg | Provider 25 | Provider 5 | | 4,73 | 3,64 | 3,64 |
| 69 | Luxembourg | Provider 25 | Provider 7 | | 3,79 | 3,79 | 3,79 |
| R23 | Luxembourg | Provider 25 | contract | Easy Roaming | 2,33 | 1,76 | 1,76 |
| 70 | Luxembourg | Provider 26 | Provider 6 | | 4,68 | 3,76 | 3,76 |
| 71 | Luxembourg | Provider 26 | Provider 5 | | 5,00 | 3,84 | 3,84 |
| 72 | Luxembourg | Provider 26 | Provider 7 | | 4,00 | 4,00 | 4,00 |
| R24 | Autriche | Provider 26 | contract | Clever Roaming | no info | no info | no info |
| 73 | Autriche | Provider 20 | Provider 6 | | 4,32 | 4,32 | 3,72 |
| 74 | Autriche | Provider 20 | Provider 5 | | 5,52 | 4,24 | 4,24 |
| 75 | Autriche | Provider 20 | Provider 7 | | 4,04 | 4,04 | 4,04 |
| 76 | Autriche | Provider 27 | Provider 6 | | 3,96 | 3,96 | 3,96 |
| 77 | Autriche | Provider 27 | Provider 5 | | 5,20 | 5,20 | 5,20 |
| 78 | Autriche | Provider 27 | Provider 7 | | 5,20 | 5,20 | 5,20 |
| R26a | Autriche | Provider 27 | contract | Eurocall (Goldtarif) | 3,20 | 3,20 | 3,20 |
| R26b | Autriche | Provider 27 | contract | Eurocall (Silbertarif) | 4,80 | 4,80 | 4,80 |
| 79 | Autriche | Provider 28 | Provider 6 | | 4,32 | 3,70 | 3,70 |
| 80 | Autriche | Provider 28 | Provider 5 | | 5,51 | 4,24 | 4,24 |
| 81 | Autriche | Provider 28 | Provider 7 | | 4,05 | 4,05 | 4,05 |
| 82 | Autriche | Provider 29 | Provider 6 | | 4,32 | 3,72 | 3,72 |
| 83 | Autriche | Provider 29 | Provider 5 | | 5,52 | 4,24 | 4,24 |
| 84 | Autriche | Provider 29 | Provider 7 | | 4,04 | 4,04 | 4,04 |
| 85 | Autriche | Provider 14 A | Provider 6 | | 3,40 | 3,40 | 3,40 |
| 86 | Autriche | Provider 14 A | Provider 5 | | 3,40 | 3,40 | 3,40 |
| 87 | Autriche | Provider 14 A | Provider 7 | | 3,40 | 3,40 | 3,40 |
| R29a | Autriche | Provider 14 A | contract | World Class | 3,16 | 3,16 | 3,16 |
| R29b | Autriche | Provider 14 A | contract | World Class Premium | 1,80 | 1,80 | 1,80 |
| R29c | Autriche | Provider 14 A | contract | World Class Privat | 3,16 | 3,16 | 3,16 |
| 88 | France | Provider 30 | Provider 6 | | 4,00 | 4,00 | 4,00 |
| 89 | France | Provider 30 | Provider 5 | | 4,00 | 4,00 | 4,00 |
| 90 | France | Provider 30 | Provider 7 | | 4,00 | 4,00 | 4,00 |
| 91 | France | Provider 5 F | Provider 6 | | no info | no info | no info |
| 92 | France | Provider 5 F | Provider 5 | | no info | no info | no info |
| 93 | France | Provider 5 F | Provider 7 | | no info | no info | no info |
| R31 | France | Provider 5 F | contract | Provider 5 sans frontieres | 3,17 | 3,17 | 3,17 |
| 94 | France | Provider 31 | Provider 6 | | 3,73 | 3,73 | 3,73 |
| 95 | France | Provider 31 | Provider 5 | | 3,73 | 3,73 | 3,73 |
| 96 | France | Provider 31 | Provider 7 | | 3,73 | 3,73 | 3,73 |
| R32a | France | Provider 31 | contract | Provider 1 Passport | 2,27 | 2,27 | 2,27 |
| R32b | France | Provider 31 | contract | Eurocall | 3,17 | 3,17 | 3,17 |

Specimen

Table 3.2: Output tables (cont'd)

| Tariffs for this phone call, when made from Switzerland to the homecountry, using the Swiss networks | | | | | | | |
|--|----------|---------------------|-----------------|-----------------------|------------------------------|-----------|-----------|
| Connection | Country | Provider | Network | Contract | Cost for this phone call (€) | | |
| | | | | | Mo-Fr | Sa | Su |
| 97 | Greece | Provider 32 | Provider 6 | | 4,46 | 4,46 | 4,46 |
| 98 | Greece | Provider 32 | Provider 5 | | 4,46 | 4,46 | 4,46 |
| 99 | Greece | Provider 32 | Provider 7 | | 4,46 | 4,46 | 4,46 |
| 100 | Greece | Provider 21 | Provider 6 | | 4,70 | 4,70 | 4,70 |
| 101 | Greece | Provider 21 | Provider 5 | | 4,70 | 4,70 | 4,70 |
| 102 | Greece | Provider 21 | Provider 7 | | 4,70 | 4,70 | 4,70 |
| R35 | Greece | Provider 1 | contract | Provider 1 Passport | 1,99 | 1,99 | 1,99 |
| 103 | Greece | Provider 1 | Provider 6 | | 5,64 | 5,64 | 5,64 |
| 104 | Greece | Provider 1 | Provider 5 | | no info | no info | no info |
| 105 | Greece | Provider 1 | Provider 7 | | no info | no info | no info |
| 106 | Greece | Provider 33 | Provider 6 | | 3,89 | 3,89 | 3,89 |
| 107 | Greece | Provider 33 | Provider 5 | | 3,71 | 2,85 | 2,85 |
| 108 | Greece | Provider 33 | Provider 7 | | no info | no info | no info |
| 109 | Ireland | Provider 34 | Provider 6 | | 5,28 | 4,16 | 4,16 |
| 110 | Ireland | Provider 34 | Provider 5 | | 5,04 | 3,88 | 3,88 |
| 111 | Ireland | Provider 34 | Provider 7 | | 4,04 | 4,04 | 4,04 |
| 112 | Ireland | Provider 19 | Provider 6 | | 3,28 | 3,28 | 3,28 |
| 113 | Ireland | Provider 19 | Provider 5 | | 4,24 | 3,28 | 3,28 |
| 114 | Ireland | Provider 19 | Provider 7 | | 2,60 | 2,60 | 2,60 |
| 115 | Ireland | Provider 1 | Provider 6 | | 3,56 | 3,56 | 3,56 |
| 116 | Ireland | Provider 1 | Provider 5 | | 4,76 | 4,76 | 4,76 |
| 117 | Ireland | Provider 1 | Provider 7 | | 4,76 | 4,76 | 4,76 |
| R39a | Ireland | Provider 1 | contract | Provider 1 Passport | 2,19 | 2,19 | 2,19 |
| R39b | Ireland | Provider 1 | contract | Provider 1 Eurocall | 3,40 | 3,40 | 3,40 |
| R39c | Ireland | Provider 1 | contract | Provider 1 Eurocall | 4,36 | 4,36 | 4,36 |
| 118 | Ireland | Provider 35 Ireland | Provider 6 | | no option | no option | no option |
| 119 | Ireland | Provider 35 Ireland | Provider 5 | | no option | no option | no option |
| 120 | Ireland | Provider 35 Ireland | Provider 7 | | no option | no option | no option |
| 121 | Portugal | Provider 36 | Provider 6 | | 6,20 | 6,20 | 6,20 |
| 122 | Portugal | Provider 36 | Provider 5 | | 6,20 | 6,20 | 6,20 |
| 123 | Portugal | Provider 36 | Provider 7 | | 6,20 | 6,20 | 6,20 |
| 124 | Portugal | Provider 37 | Provider 6 | | 6,05 | 6,05 | 6,05 |
| 125 | Portugal | Provider 37 | Provider 5 | | 6,05 | 6,05 | 6,05 |
| 126 | Portugal | Provider 37 | Provider 7 | | 6,05 | 6,05 | 6,05 |
| 127 | Portugal | Provider 1 | Provider 6 | | 4,11 | 4,11 | 4,11 |
| 128 | Portugal | Provider 1 | Provider 5 | | 6,05 | 6,05 | 6,05 |
| 129 | Portugal | Provider 1 | Provider 7 | | 6,05 | 6,05 | 6,05 |
| R43a | Portugal | Provider 1 | contract | Eurocall Platinum | 2,42 | 2,42 | 2,42 |
| R43b | Portugal | Provider 1 | contract | Eurocall Platinum | 3,87 | 3,87 | 3,87 |
| R43c | Portugal | Provider 1 | contract | Vodaf. para Viajantes | 1,60 | 1,60 | 1,60 |
| 130 | Spain | Provider 38 | Provider 6 | | 3,38 | 3,38 | 3,38 |
| 131 | Spain | Provider 38 | Provider 5 | | 3,38 | 3,38 | 3,38 |
| 132 | Spain | Provider 38 | Provider 7 | | 3,38 | 3,38 | 3,38 |
| 133 | Spain | Provider 39 | Provider 6 | | 3,86 | 3,86 | 3,86 |
| 134 | Spain | Provider 39 | Provider 5 | | 3,86 | 3,86 | 3,86 |
| 135 | Spain | Provider 39 | Provider 7 | | 3,86 | 3,86 | 3,86 |
| R45a | Spain | Provider 39 | contract | Mundial Especial | 3,62 | 3,62 | 3,62 |
| R45b | Spain | Provider 39 | contract | Mundial Premium | 2,46 | 2,46 | 2,46 |
| R46a | Spain | Provider 1 | contract | Provider 1 Passport | 1,89 | 1,89 | 1,89 |
| 136 | Spain | Provider 1 | Provider 6 | | 3,60 | 3,60 | 3,60 |
| 137 | Spain | Provider 1 | Provider 5 | | 3,96 | 3,96 | 3,96 |
| 138 | Spain | Provider 1 | Provider 7 | | 3,96 | 3,96 | 3,96 |
| 139 | Denmark | Provider 20 | Provider 6 | | 5,00 | 3,99 | 3,99 |
| 140 | Denmark | Provider 20 | Provider 5 | | 5,34 | 4,09 | 4,09 |
| 141 | Denmark | Provider 20 | Provider 7 | | 4,28 | 4,28 | 4,28 |
| 142 | Denmark | Provider 40 | Provider 6 | | 4,85 | 3,87 | 3,87 |
| 143 | Denmark | Provider 40 | Provider 5 | | 5,17 | 3,98 | 3,98 |
| 144 | Denmark | Provider 40 | Provider 7 | | 4,16 | 4,16 | 4,16 |
| 145 | Denmark | Provider 41 | Provider 6 | | 4,87 | 3,89 | 3,89 |
| 146 | Denmark | Provider 41 | Provider 5 | | 5,20 | 4,00 | 4,00 |
| 147 | Denmark | Provider 41 | Provider 7 | | 4,18 | 4,18 | 4,18 |
| R49 | Denmark | Provider 41 | contract | Ferienmodul | 5,32 | 5,32 | 5,32 |
| 148 | Denmark | Provider 42 | Provider 6 | | 5,25 | 5,25 | 5,25 |
| 149 | Denmark | Provider 42 | Provider 5 | | 3,94 | 3,94 | 3,94 |
| 150 | Denmark | Provider 42 | Provider 7 | | 5,25 | 5,25 | 5,25 |

Specimen

Table 3.2: Output tables (cont'd)

| Tariffs for this phone call, when made from Switzerland to the home country, using the Swiss networks | | | | | | | |
|---|---------|-------------|-----------------|---------------------|------------------------------|-----------|-----------|
| Connection | Country | Provider | Network | Contract | Cost for this phone call (€) | | |
| | | | | | Mo-Fr | Sa | Su |
| 151 | Sweden | Provider 20 | Provider 6 | | 5,00 | 3,99 | 3,99 |
| 152 | Sweden | Provider 20 | Provider 5 | | 5,34 | 4,09 | 4,09 |
| 153 | Sweden | Provider 20 | Provider 7 | | 4,28 | 4,28 | 4,28 |
| 154 | Sweden | Provider 2 | Provider 6 | | no option | no option | no option |
| 155 | Sweden | Provider 2 | Provider 5 | | no option | no option | no option |
| 156 | Sweden | Provider 2 | Provider 7 | | no option | no option | no option |
| 157 | Sweden | Provider 3 | Provider 6 | | no info | no info | no info |
| 158 | Sweden | Provider 3 | Provider 5 | | no info | no info | no info |
| 159 | Sweden | Provider 3 | Provider 7 | | no info | no info | no info |
| 160 | Sweden | Provider 4 | Provider 6 | | 5,08 | 5,08 | 5,08 |
| 161 | Sweden | Provider 4 | Provider 5 | | 4,04 | 4,04 | 4,04 |
| 162 | Sweden | Provider 4 | Provider 7 | | 5,08 | 5,08 | 5,08 |
| 163 | Sweden | Provider 1 | Provider 6 | | 3,73 | 3,73 | 3,73 |
| 164 | Sweden | Provider 1 | Provider 5 | | 4,29 | 4,29 | 4,29 |
| 165 | Sweden | Provider 1 | Provider 7 | | 4,29 | 4,29 | 4,29 |
| R55a | Sweden | Provider 1 | contract | Provider 1 Passport | 4,20 | 4,20 | 4,20 |
| R55b | Sweden | Provider 1 | contract | Eurocall | 3,26 | 3,26 | 3,26 |
| 166 | Finland | Provider 8 | Provider 6 | | no info | no info | no info |
| 167 | Finland | Provider 8 | Provider 5 | | no info | no info | no info |
| 168 | Finland | Provider 8 | Provider 7 | | no info | no info | no info |
| 169 | Finland | Provider 9 | Provider 6 | | 4,44 | 4,44 | no info |
| 170 | Finland | Provider 9 | Provider 5 | | 4,72 | no info | no info |
| 171 | Finland | Provider 9 | Provider 7 | | 3,80 | 3,80 | 3,80 |
| 172 | Finland | Provider 10 | Provider 6 | | 4,44 | 3,52 | 3,52 |
| 173 | Finland | Provider 10 | Provider 5 | | 4,72 | 3,64 | 3,64 |
| 174 | Finland | Provider 10 | Provider 7 | | 3,80 | 3,80 | 3,80 |
| 175 | Finland | Provider 11 | Provider 6 | | 4,92 | 4,92 | 4,92 |
| 176 | Finland | Provider 11 | Provider 5 | | 3,80 | 3,80 | 3,80 |
| 177 | Finland | Provider 11 | Provider 7 | | 4,92 | 4,92 | 4,92 |

Specimen

Notes: If there is a difference in tariff for calling to a fixed or mobile number, then the tariff for calling to a mobile number is used. If there is a difference in tariff for calling to a mobile number of own or another operator, the tariff for calling to a mobile number of another operator is used. The tariff that is valid at the starting-time of a call is used for the calculation. Not taken into account are the changes of tariff when a call is spread over more tariff-intervals (e.g. a call of 5 minutes, starting at 18:59).

[Disclaimer: Because the data, presented in this chapter refer to a given moment in time, and because the data had not been double checked, we are pleased to refer to the disclaimer on Europe's Information Society's thematic portal:

"This website is intended to provide guidance to consumers as to the charges they may face when making or receiving roamed calls within the European Union. The tariffs quoted are for illustrative purposes only, and, accordingly, relate to calls of a fixed duration, to and from a limited number of destination countries, and at a peak time of the week. They do not take account of special tariff plans or packages. Consumers are advised to consult operators' literature and websites for confirmation of tariffs and of any tariff plans or packages that may be available.

While every effort has been made to provide accurate and comparable data, the European Commission cannot accept any liability whatsoever for any error, omission, statement or assertion contained on this website."]