

Devil's in the Details on T-Mobile's Un-Carrier 4.0

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So you've made the decision to follow John Legere on his crusade against AT&T and business as usual. He's promised you the world - the fastest wireless network on the planet; free international roaming; no contracts; upgrade your device when you want; and he'll give you \$650 per line to get out of your contract and onto a new device. He'll also crash corporate parties with you, and all the while drink lots of Red Bull.

Sounds pretty good, huh? Well, there are a few things - both good and bad - that switchers might want to consider before they part ways with their current carrier.

T-Mobile's requirements: Eligible device trade-in, new device purchase, qualifying credit, port-in from AT&T, Verizon, or Sprint, and qualifying postpaid service required. Missing any one of these and you're out of the running to sign with T-Mobile's Un-Carrier 4.0 initiative.

T-Mobile will have your device for a song: Whether you're talking cars or cell phones, it's always the way with trade-in programs: they're a bad deal. I checked what I'd get in trade from T-Mobile on my 16GB iPhone 5. T-Mobile is willing to shell out \$226 for my device. If I were to sell it on Craigslist or eBay, even locked on AT&T's network, it would bring anywhere from \$300 to \$400.

You might be waiting awhile for T-Mobile to get around to paying out your ETF: You're still going to need to have the upfront cash to pay that last monstrous bill, which if you're a family of five, each with a \$350 ETF, could be up to \$1750. T-Mobile says it may take up to 8 weeks to get back to you with that ETF payment. And another thing, that won't come in the form of a check but rather on a prepaid MasterCard.

The semantics of contracts: Consider where you're really at with your current carrier. Contracts have been cast in such an ugly light. Sure, they're a pain, but it's also the reason you were able to walk out of the AT&T store with a \$200 iPhone. And that's the point, it all comes down to the price of your device. Contract or no contract, you're locked into your carrier until you pay the full, unlocked price of your device up front. While T-Mobile may continue to stress that it doesn't have any contracts, in many ways, its device financing program is a contract. You're not leaving T-Mobile early unless you pay off your device first. Let's say you selected an iPhone 5S on T-Mobile and you put nothing down. Until you either pay off the full \$600 retail price of the device, you're either leaving T-Mobile without that device, or you're paying it off and leaving with it (isn't that essentially what an ETF is?).

Fastest network claims: I wonder how long the carriers will compete over these terms, which are completely arbitrary, especially as they're used in nationwide advertising campaigns. For instance, if I see a T-Mobile commercial on TV here in

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Madison, WI, John Legere can claim all he wants that he has the fastest network, but that certainly isn't true in my location. And given the terrible T-Mobile coverage in my area (there isn't even a company store in our little city of approximately 240,000), relative to the other carriers, the speed of said network is almost a moot point. However, given network loads in San Francisco and New York on AT&T and Verizon Wireless, especially at the busiest times of the day, it may be true that T-Mobile's less loaded, "wideband" LTE network turns in faster download speeds.

If you're in a rural or suburban area, think twice: That bears repeating: there isn't a branded T-Mobile store, nor a reseller of the company's postpaid service, to be found in Madison, WI (aside from Costco). There's a reason for that. While they do have LTE deployed here, it's poorly reviewed on multiple sites and I don't think I know a soul in town who gets service through them. Granted, the spectrum T-Mobile just proposed to buy from Verizon could go a long way towards extending coverage into rural areas, suburbs and smaller metropolitan areas, but it's not going to happen overnight. There's nothing wrong with T-Mobile's attack on the country's largest markets, but those living in other areas shouldn't be misled that T-Mobile is necessarily the best choice for them.

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