FAQ: Understanding Prepaid vs Postpaid Mobile Plans

1. What's the difference between prepaid and postpaid?

Feature	Prepaid	Postpaid
Payment	Pay first, then use	Use first, then pay monthly
Contract	No contract	Usually comes with a contract (12–24 months)
Usage Control	Limited to top-up amount; no extra charges after credit runs out	May incur extra charges if usage exceeds quota
Monthly Bill	No monthly bill	Monthly bill based on usage or plan
Service Availability	Active only with credit	Remains active unless payment is overdue
Extra Features	Basic features, limited promos	May include phone subsidy, higher data, exclusive rewards

2. Who should choose a prepaid plan?

Prepaid is ideal for users who:

- Want control over spending
- Use their phone minimally
- Prefer not to be tied to long-term contracts

3. What are the benefits of postpaid?

Postpaid suits users who:

- Need more data and call minutes
- Prefer fixed monthly billing
- Want to get subsidized or free smartphones with a contract

4. Is prepaid cheaper than postpaid?

It depends on your usage. Prepaid is great for basic use (calls, SMS), but if you use a lot of data monthly, postpaid may offer better value.

5. Can I switch between prepaid and postpaid?

Yes, most telcos allow switching, but:

- Some promo plans can't be changed
- You must settle any outstanding bills
- Check your contract status before switching

6. Do postpaid plans always come with a contract?

Most do, especially if they include a device. Early termination usually comes with a penalty (Early Termination Charge).

7. What is Fair Usage Policy (FUP)?

Even with "unlimited internet," telcos may slow down your speed after a certain data limit to ensure fair network usage.

Tips:

- Check your FUP quota via app or website
- Monitor data usage regularly
- Use Wi-Fi when possible
- Choose a plan with higher data if you're a heavy user

8. How do I check my current plan?

You can check via:

- Telco apps (e.g. MyDigi, MyMaxis, Unifi Life)
- Customer service hotline or live chat
- Monthly bill or account summary
- Customer Information Summary (CIS) from registration

9. What should I consider before choosing a plan?

- Your internet and call usage
- Need for a new device
- Monthly budget
- Network coverage in your area

10. What happens if I don't pay or top up?

Postpaid:

- Account may be suspended if payment is overdue
- Service resumes after payment is made

Prepaid:

- Account stays active based on last top-up
- If not topped up, it enters a grace period before termination
- Internet pass may expire even if account is active

11. What's the difference between account validity and internet pass validity?

Category	**Account Validity**	**Internet Pass Validity**
Definition	How long your SIM/account stays active	How long your data pass is usable
Expiry Effect	No calls, SMS, or data	No internet access even if account is active
Extension Method	Top-up	Buy a new internet pass
Example	Account expires Aug 1, pass valid till Aug 5 → no data after Aug 1	Account active, but pass expired → no internet until renewed

12. How do I cancel my plan?

Prepaid:

- No formal cancellation needed
- Account ends automatically after 30–90 days of inactivity
- Remaining credit is not refunded

Postpaid:

- Contact telco via app, hotline, or service center
- Settle all outstanding bills
- Early termination may incur penalty
- Keep confirmation for reference

13. What if I'm unsure or facing issues with my plan?

Start by contacting your telco for help. If unresolved, you can escalate to:

- **CFM** – Communications & Multimedia Consumer Forum of Malaysia
- **MCMC** – Malaysian Communications and Multimedia Commission
- MCMC Consumer Care Centre: **1800-188-030**

Reminder: Always read the terms, compare plans, and check current offers before deciding.