Case T-159

Fixed and Mobile Termination Rate Review

Call for Information

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1 Overview

1.1 This document is the Jersey Competition Regulatory Authority's (the **JCRA**) non-statutory Call for Information for its review of fixed and mobile call termination rates (the **Review**). It is being undertaken within the framework of the Telecommunications (Jersey) Law 2002 (the **Law**) and follows the completion of the Telecoms Market Review in 2025, which found that each operator holds Significant Market Power (**SMP**) in the provision of call termination services on its own network.

1.2 Call termination is a key wholesale service that enables consumers and businesses to make and receive calls across different communications networks, both fixed and mobile. Effective regulation of termination rates helps support connectivity, competition and efficient market outcomes.

1.3 Fixed termination rates were last reviewed in 2017, while mobile termination rates were last reviewed in 2020. Since then, telecoms markets and regulatory policy have evolved considerably, particularly in the United Kingdom and European Union. The JCRA is therefore undertaking this Review to consider whether the current regulatory framework and termination rates remain appropriate.

1.4 In particular, the JCRA welcomes comments on:

- Developments in call termination markets since previous reviews;
- The factors influencing call termination rates in Jersey;
- The relevance of benchmark rates and regulatory approaches in other jurisdictions;
- Any Jersey-specific factors that may affect efficient termination rates; and
- The future regulatory framework for fixed and mobile call termination.

1.5 The JCRA is seeking responses to the questions set out at the end of this document by 5pm on Friday 16 October 2026. The information received will inform the JCRA's assessment and the development of a Draft Decision, which is expected to be published in 2027.

1.6 This document is organised as follows:

- Background (Chapter 2);
- Regulatory approach (Chapter 3);
- Areas to consider (Chapter 4); and
- Call for Information questions and next steps (Chapter 5).

2 Background

2.1 This chapter provides an overview of the regulatory and market context, call termination services and the Telecoms Market Review findings.

Regulatory and market context

2.2 Telecom services are regulated in Jersey under the Law.[1] The primary duty of the JCRA is to perform its functions in such a manner as it considers appropriate to ensure that (so far as in its view is reasonably practicable) telecom services are provided both within Jersey and between Jersey and the rest of the world, so as to ensure that all current and prospective demands for such services are satisfied.

2.3 The Law contains a number of duties imposed on the JCRA, including the requirement to perform its functions in such a manner as:

- To protect and further the short-term and long-term interests of users within Jersey and perform them by promoting competition among those engaged in commercial activities connected with telecoms in Jersey;
- To promote efficiency, economy and effectiveness in commercial activities connected with telecoms in Jersey; and
- It considers is best calculated to further the economic interests of Jersey.

2.4 The JCRA shall also have regard to promoting the accessibility and affordability of telecom services for the widest possible range of residential and business users, encouraging innovation in services and their delivery, and supporting the provision of high-quality and reliable services.

2.5 Further, the JCRA regulates wholesale markets to ensure the effective functioning of retail markets. This is designed to ensure wholesale products and charges are 'cost oriented', and that consumers benefit from competitive retail market prices. In a competitive retail market, retail prices will reflect changes in wholesale costs and be passed on to consumers.

2.6 Telecoms services in Jersey are provided through a range of licensed operators offering fixed and mobile services. Connectivity between operators relies on wholesale services, including call termination, which enables calls to be completed across different networks.

2.7 The JCRA has previously reviewed fixed and mobile call termination services. Fixed termination rates were last considered in 2017[2], while mobile termination rates were reviewed through the 2018/19 Mobile Termination Rates Review, which concluded in 2020.[3]

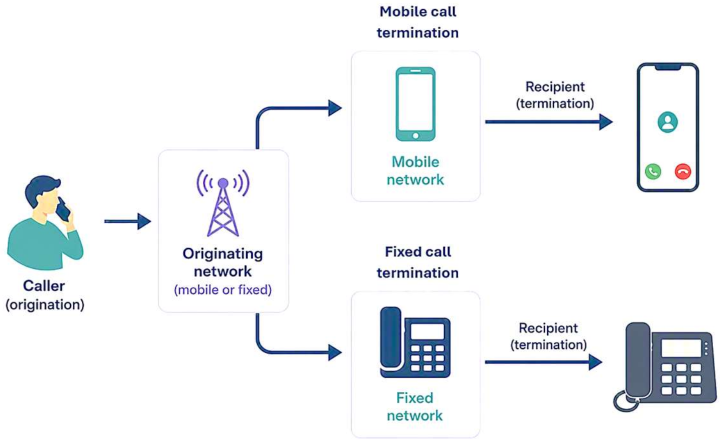
2.8 Since those reviews, telecoms markets have experienced significant developments, including changes in networks, traffic volumes, retail service offerings, consumer usage patterns and regulatory policy in comparator jurisdictions.

[1] Telecommunications (Jersey) Law 2002
[2] Fixed Termination Rates: Information Note
[3] T1394GJ - Mobile Termination Rates 2018

Call termination services

2.9 Wholesale call termination services enable operators to connect calls originating on another network to their customers. These services are an essential component of telecoms networks, ensuring connectivity between operators and enabling consumers and businesses to make and receive calls across fixed and mobile networks. The role of call termination services is illustrated in Figure 1.

Figure 1: Overview of call termination services



2.10 Voice services continue to account for substantial levels of usage in Jersey. The JCRA's Telecoms Market Report 2025[4] found that Jersey consumers used an average of 150 minutes of fixed and mobile voice calls per month, comprising 66 fixed-line minutes, 20 pre-paid mobile minutes and 64 post-paid mobile minutes.

Telecoms Market Review findings

2.11 The Telecoms Market Review assessed competition across telecoms markets in Jersey and established the relevant market definitions and SMP findings.[5] The Final Decision, published on 16 July 2025, identified separate fixed and mobile wholesale call termination markets comprising:

- "*Wholesale voice call termination services on each operator's network*" (fixed); and
- "*Wholesale call termination services on each mobile operator's network*" (mobile).

2.12 The JCRA concluded that both markets fulfil the three-criteria test and remain susceptible to ex ante regulation. In each case, it found that operators have SMP in the provision of call termination services on their own networks. This reflects the fact that only the serving operator can terminate calls to its own customers, meaning there is no alternative supplier of termination services.

2.13 As a remedy, the Final Decision stated that:

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[4] Available at: [T-149 - Telecoms Market Report 2025 | JCRA]
[5] Available at: [T-083 - Telecoms Market Review | JCRA]

- "*For fixed termination, the Authority will progress work to update and amend current policy on fixed termination rates*"; and
- "*For wholesale mobile termination, the Authority will progress work to update and amend current policy on mobile termination rates*."

2.14 This Review gives effect to those commitments.

3 Regulatory approach

3.1 The Review is guided by the JCRA's policy framework and the wider regulatory context. The JCRA welcomes views on the Call for Information questions below.

Call for Information questions

Question 1: What are the key market developments affecting fixed and mobile call termination services since the previous reviews? Please provide supporting information where available, including information of the type described in the Annex.

Question 2: Do you agree with the proposed approach to the Review and the areas to consider? If not, please explain what changes you think should be made, with supporting information.

Policy framework and regulatory context

3.2 Since fixed and mobile call termination rates were last reviewed, EU and UK policy on call termination rates has evolved significantly and regulated termination rates in those jurisdictions have fallen. Table 1 below compares Jersey's termination rates with those of selected comparator jurisdictions. It shows that Jersey's rates remain broadly aligned with those in Guernsey and the Isle of Man, but are materially higher than those prevailing in the UK and the EU.

Table 1: High-level comparison of termination rates (as at July 2026)[6]

Termination rate type	Jersey	UK	EU	Guernsey	Isle of Man
Fixed (pence per minute)	0.428	0.0377	0.06	0.428	0.45
Mobile (pence per minute)	0.700	0.504	0.173	0.700	0.7

3.3 The differences shown in Table 1 do not necessarily indicate that rates in comparator jurisdictions are appropriate for Jersey. However, they do raise questions as to whether existing on-island rates remain justified and whether any differences continue to reflect Jersey-specific circumstances.

3.4 The Telecoms Market Review completed in 2025 established the relevant market definitions and SMP findings for termination services. It also concluded that the JCRA should review fixed and mobile call termination rates and associated regulatory policy.

3.5 Call termination is an essential wholesale telecoms service that enables calls to be completed between different networks. Effective regulation of termination rates can help promote efficient wholesale markets and support downstream competition. In particular:

- Operators with SMP may have the ability and incentive to charge termination rates above efficient levels. Because the originating provider has no practical alternative supplier of termination services, termination markets are not effectively competitive.

[6] EU rates converted to sterling using the ECB exchange rate on 26 May 2026.

- High termination rates can increase wholesale costs and may constrain competition in retail voice markets. Regulation of termination rates can help support connectivity and underpin effective competition.
- Setting efficient termination rates can help prevent potential inefficiencies and arbitrage opportunities in telecoms markets, for example where intermediary providers seek to exploit differences in termination and other call charges through re-routing or call forwarding arrangements.

3.6 The project will involve assessing comparable benchmark data from relevant jurisdictions, together with a high-level analysis of associated cost information, to inform the JCRA's assessment of whether the current termination rates and regulatory framework remain appropriate. The Review will assess the extent to which any differences between Jersey termination rates and comparator jurisdictions are justified by local market circumstances.

Market review framework and methodology

3.7 Market reviews involve three analytical stages:

1. Stage 1: The identification and definition of the relevant markets (the market definition stage);
2. Stage 2: The assessment of competition in each market, particularly whether the relevant market is effectively competitive or whether an operator has significant market power (the market analysis stage); and
3. Stage 3: The assessment of appropriate regulatory obligations in markets where an operator has been found to have significant market power (the remedies stage).

3.8 This Review concerns stage 3; the assessment of regulatory obligations in markets where an operator has been found to have SMP. Stages 1 and 2 (market definition and market analysis) were considered and completed in the Telecoms Market Review.

3.9 Given the focused nature of the Review, the JCRA plans to concentrate its work on:

- Regulatory policy in comparator jurisdictions;
- Benchmark termination rate evidence;
- Relevant cost and market information;
- Jersey-specific factors that may influence termination rates; and
- The appropriate future regulatory framework.

3.10 The JCRA's proposed approach and the proposed areas to be considered are explained in the next chapter.

4 Areas to consider

4.1 The Review will focus on four areas of analysis:

- Regulatory policy and practice;
- Development and analysis of comparable benchmark data;
- Jersey-specific factors; and
- The future regulatory framework.

4.2 The JCRA welcomes views on the Call for Information questions below. Respondents are encouraged to provide supporting evidence where available. Examples of the types of information that may assist the JCRA's assessment are set out in the Annex.

> **Call for Information questions**
>
> **Question 3:** Why are on-island termination rates higher than those in the UK and EU? Please provide supporting evidence, including any Jersey-specific traffic, cost, network or scale factors and information of the type described in the Annex.
>
> **Question 4:** If changes to fixed or mobile call termination rates were considered, what regulatory and implementation approach would be most appropriate to help ensure consumer benefit? Please consider implementation timescales, glide paths and any practical or operational considerations.

Regulatory policy and practice

4.3 The JCRA will consider current regulatory approaches to call termination in Jersey and other jurisdictions, including the UK, the EU and other Crown Dependencies. This will provide an overarching policy framework for the Review and help identify the regulatory and economic principles that currently underpin the regulation of termination services in comparable markets.

4.4 Stakeholders are invited to comment on the relevance of different regulatory approaches and the extent to which these may be applicable in Jersey.

Development and analysis of comparable benchmark data

4.5 The JCRA intends to undertake benchmarking analysis using evidence from comparator jurisdictions, including the UK, the EU and other Crown Dependencies. Benchmarking is expected to form a central component of the Review and provide the primary quantitative evidence for the JCRA's assessment.

4.6 The JCRA does not currently propose to develop a detailed cost model for call termination services. Instead, benchmark evidence will be supplemented, where appropriate, by a high-level review of relevant cost information and other factors that may explain differences between Jersey and comparator jurisdictions.

Jersey-specific factors

4.7 The JCRA recognises that wider economic factors, not least, network, scale and geography may impact Jersey’s call termination rates relative to those in the UK and other jurisdictions. The JCRA will continue to adopt a proportionate and reasonable approach to economic regulation, and the review will seek to take account of all relevant factors potentially influencing on-island call termination rates.

4.8 The JCRA is also interested in understanding how termination rates have developed since the previous reviews. This may include consideration of changes in networks, services, call volumes, costs and other factors that may distinguish Jersey from comparator jurisdictions.

4.9 Stakeholders are invited to provide evidence on any factors they consider relevant to explaining differences between Jersey termination rates and those observed elsewhere.

Future regulatory framework

4.10 Subject to stakeholder responses and the outcome of the Review, the JCRA will consider the future regulatory framework for fixed and mobile call termination services.

4.11 This may include consideration of whether existing remedies remain appropriate and, if so, the most appropriate form of regulation. For example, the Review may consider the future role of regulated termination rate caps, alternative regulatory approaches, implementation timescales and the practical implications of any changes.

5 Call for Information questions and next steps

5.1 The JCRA invites written views and comments on the questions raised throughout this document and presented together below, to be made by 5pm on 16 October 2026. The JCRA encourages respondents to provide comments that are supported by evidence. Less weight may be given to submissions that cannot be supported by evidence.

Call for Information questions

Question 1: What are the key market developments affecting fixed and mobile call termination services since the previous reviews? Please provide supporting information where available, including information of the type described in the Annex.

Question 2: Do you agree with the proposed approach to the Review and the areas to consider? If not, please explain what changes you think should be made, with supporting information.

Question 3: Why are on-island termination rates higher than those in the UK and EU? Please provide supporting evidence, including any Jersey-specific traffic, cost, network or scale factors and information of the type described in the Annex.

Question 4: If changes to fixed or mobile call termination rates were considered, what regulatory and implementation approach would be most appropriate to help ensure consumer benefit? Please consider implementation timescales, glide paths and any practical or operational considerations.

Question 5: Do you have any other comments in response to this Call for Information? If so, please provide your views and any supporting evidence.

5.2 Responses can be submitted by email to info@jcra.je or alternatively in writing to:

Jersey Competition Regulatory Authority
2nd Floor Salisbury House
1-9 Union Street
St Helier
Jersey
JE2 3RF

5.3 All responses should be clearly marked: 'Fixed and Mobile Termination Rate Review - Call for Information'. The JCRA's normal practice is to publish responses to consultations on its website. Respondents should clearly identify any information they consider to be commercially confidential and provide a redacted version suitable for publication.

5.4 The JCRA's approach to consultations was set out in an Information Note in July 2018.[7] The first stage is a non-statutory process. This Call for Information is the first step in this process and the JCRA intends to publish a Draft Decision in 2027, to be followed by a Final Decision in 2027. The second stage of the process is the statutory process, which is required when carrying out certain specified regulatory functions. The JCRA intends to implement the required statutory processes, if required, in 2027/28.

[7] See: https://www.jcra.je/media/597858/g1369gj-regulatory-consultation-process-information-note.pdf

Annex – Types of supporting information

The JCRA welcomes any information that may assist its assessment. While respondents are not required to provide the information listed below, the JCRA considers that evidence of the types described in this Annex may assist its understanding of market developments, comparator evidence and Jersey-specific factors relevant to the Review.

Where possible, respondents are encouraged to provide information covering the period 2021 to 2025.

Traffic information

- Fixed call termination minutes;
- Mobile call termination minutes;
- Inbound and outbound international call minutes; and
- On-net and off-net traffic volumes.

Revenue information

- Revenues from fixed and mobile termination services; and
- The proportion of wholesale revenues attributable to termination services.

Cost information

- Internal estimates of termination costs;
- Relevant cost studies or analyses;
- High-level network cost information; and
- Evidence relating to factors influencing termination costs in Jersey.

Interconnection arrangements

- Interconnection arrangements and charging structures;
- Termination charging arrangements;
- Reciprocal charging arrangements; and
- Other information relevant to the provision of call termination services.

The information above is illustrative and is not intended to be exhaustive.

Where appropriate, the JCRA may follow up with stakeholders during the course of the Review to seek clarification or additional information on matters raised in responses. The JCRA may also consider the use of its statutory information-gathering powers where further information is required for the purposes of the Review.