



Regional Carrier Unlock & SIM Regulations

Legal timelines for US vs. UK/EU network locks

Position as of 11 October 2026. Rules and carrier policies change; confirm with your carrier or regulator before acting.

1. The short version

A **network lock** (SIM lock) ties a phone to the carrier that sold it. Whether a carrier may impose one, for how long, and what it must do when you ask to remove it depends on where the phone is sold. The three regions below work very differently.

	United States	United Kingdom	European Union
Can carriers sell locked phones?	Yes. No industry-wide federal ban.	No. Sale of locked devices has been banned since December 2021.	Yes, in principle. No EU-wide ban; each member state decides.
Fixed legal unlock timeline?	No general one. Verizon's 60-day automatic unlock ended in January 2026 under an FCC waiver.	Not applicable for phones sold under the ban: they are sold unlocked.	No single EU timeline. National rules and carrier terms apply (e.g. Ireland: usually free on request once the minimum term ends).
Typical unlock trigger	Contract or device payment plan completed; prepaid up to 1 year; carrier responds within 2 business days under the CTIA code.	None needed for new sales.	End of minimum contract term, or handset cost recovered.
Main source of rules	FCC rules and licence conditions, plus the voluntary CTIA Consumer Code.	Ofcom general conditions on switching.	National law implementing the EU Electronic Communications Code; national regulators.

2. United States

2.1 What the law says

There is **no US federal rule that sets one unlock deadline for all carriers**. Obligations come from a patchwork:

- **FCC licence conditions.** Verizon's handset unlocking duties arise from the FCC rule for the Upper 700 MHz C Block spectrum (47 CFR 27.16(e)) and from a commitment it made when acquiring TracFone.
- **The CTIA Consumer Code.** An industry code that the FCC's January 2026 order requires Verizon to follow while its waiver is in force. Other carriers set their own policies, generally along similar lines.

- **Proposals.** In 2024 the FCC proposed requiring all carriers to unlock phones after 60 days. The January 2026 Verizon order says its waiver lasts until the FCC adopts an industry-wide approach, so that approach had not been adopted as of the sources reviewed.

2.2 The January 2026 Verizon waiver

On 12 January 2026 the FCC's Wireless Telecommunications Bureau (order DA 26-43) granted Verizon's request, filed on 19 May 2025, to be relieved of the 60-day automatic unlock. It applies to handsets activated from 13 January 2026. Under the order, Verizon may keep a handset locked beyond 60 days, and must meet these CTIA-based commitments:

Customer type	When Verizon must unlock on request
Postpaid	Once the service contract, device financing plan or early termination fee has been satisfied.
Prepaid	No later than one year after activation, subject to reasonable time, payment or usage requirements.
Deployed military	On request, on presentation of deployment papers, for customers in good standing.
Response time	Within 2 business days: unlock, or explain why the device does not qualify or why more time is needed.

The order applies to handsets activated from 13 January 2026, so for a phone activated earlier, check its status and terms with Verizon directly. The FCC framed the change partly as an anti-fraud measure, since quick unlocking makes resale of stolen phones easier.

2.3 Unlocking a phone yourself

US law since 2014 (the Unlocking Consumer Choice and Wireless Competition Act) allows consumers to unlock a phone they own for use on another network. A carrier is still not obliged to give you the code before its own conditions are met.

3. United Kingdom

Ofcom finalised a ban on mobile providers **selling locked devices to residential customers**, effective **December 2021**. EE (BT Mobile), Tesco Mobile and Vodafone were the providers still selling locked phones when the rule was made, while O2, Sky, Three and Virgin Mobile already sold unlocked ones.

- Ofcom said providers had at least 12 months from its final notification to prepare.
- Ofcom's statement says this measure goes **beyond what the EU code requires**; it was justified by Ofcom's own impact assessment.
- Before the ban, unlocking could involve a code from the original provider and a fee of around £10.
- The Ofcom sources I read do not say how the ban applies to phones sold locked *before* December 2021. If you have an older phone, ask the provider for the unlock code and any charge in writing.

4. European Union

The EU does not impose one unlock timeline. Rules come from the European Electronic Communications Code (Directive (EU) 2018/1972), which member states had to implement by the end of 2020, and from national law and regulators. Ofcom's own statement notes that banning locked devices went further than the code requires, which is a good indicator that the EU baseline is lighter than the UK rule.

In practice you should expect **national variation**. For example, Ireland's regulator ComReg says restrictions are usually removed free of charge on request once the minimum contract term ends, and that the provider

must set out any restrictions on the handset in the contract. Unlock codes come from the manufacturer and can take several days, so ComReg advises requesting one well before you plan to switch. If the contract ends early you may owe the remaining handset cost.

Not verified

The exact article text of the EU code on locked terminal equipment could not be retrieved, so this document does not cite specific article numbers or an EU-wide deadline for unlocking. Check the regulator in your country, or the full text of Directive (EU) 2018/1972, for exact wording.

5. Practical checklist

- **Buy unlocked where you can.** A factory-unlocked phone avoids the question entirely.
- **Ask before you buy.** In the US and EU, confirm in writing when and how a carrier-sold phone can be unlocked.
- **Check status before travelling.** On iPhone: Settings > General > About, look for the carrier lock line. On Android, the most reliable test is inserting a SIM from another carrier.
- **Request the unlock before you switch**, not after, as codes can take days.
- **Keep records:** receipt, contract, IMEI and any reference number given for the unlock request. See the IMEI registry template for logging.
- **Beware of third-party unlock services** that ask for payment before checking whether the device is eligible, and of unlocking a phone reported lost or stolen, which is not possible through legitimate channels.

6. Sources

- FCC Wireless Telecommunications Bureau, order DA 26-43 (12 January 2026)
<https://docs.fcc.gov/public/attachments/DA-26-43A1.txt>
- 5G Store: FCC ends Verizon's 60-day auto-unlock (10 February 2026)
<https://5gstore.com/blog/2026/02/10/fcc-ends-verizons-60-day-auto-unlock/>
- TechCrunch: FCC rule would make carriers unlock phones after 60 days (2024)
<https://techcrunch.com/2024/06/27/fcc-rule-would-make-carriers-unlock-all-phones-after-60-days>
- Ofcom: new rules to help customers put off from switching because their handset is locked
<https://www.ofcom.org.uk/news-centre/2021/?a=205428>
- Ofcom: statement on fair treatment and easier switching (EECC)
https://www.ofcom.org.uk/_data/assets/pdf_file/0023/204980/statement-eecc-revised-proposals.pdf
- 5G Radar: UK regulator bans mobile firms from selling locked phones
<https://www.5gradar.com/news/uk-regulator-bans-mobile-firms-from-selling-locked-phones>
- ComReg (Ireland): mobile handset unlock codes
<https://www.comreg.ie/mobile-handset-unlock-codes/>
- Directive (EU) 2018/1972, European Electronic Communications Code
<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32018L1972>

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