

⇒ ⇒ ⇒ *Eight Tips You Should Know* ⇐ ⇐ ⇐

1. Be smart about buying services billed to your phone bill.

Your phone company may allow you to buy items or services (for example, “apps,” or long distance calling plans) from other companies and bill them to your phone bill. These are called third party services.

Before you buy, make sure you understand what you are buying, the price, and any conditions placed upon it. Find out if this will be a one-time purchase or ongoing with monthly payments.

When you set up your phone service, your phone company should explain that you may block most third party charges that may appear on your bill.

2. Safe procedures for buying services with your cell phone.

Buying services with your cell phone may be as simple as selecting an “app” from an online market and pressing the word “buy.”

- Before you buy, follow the instructions closely and scroll through the entire screen to read all the information.
- After you press “buy,” you may be asked again if you want to buy the product by responding to some type of order confirmation.
- Test your newly purchased service as soon as possible and check that it is billed correctly on your next phone bill.

3. Buying services over the Internet

Some items can be ordered from the Internet and billed to your phone bill. Understand what you are purchasing and its price before you buy.

4. Allowing others to purchase services with your phone

You may be responsible for charges if you let someone (including a child) use your cell phone to buy something. If you don’t want someone else to make purchases with your phone, be sure to tell them not to buy anything with your phone.

5. Check your bill to be certain that all charges were authorized

When you receive your phone bill, check if you were billed for third party services. If you were, make sure that the services were ordered by you or someone you authorized. Make sure you were charged correctly. If you did not authorize them, contact your phone company immediately.

6. What to do if there is an unauthorized charge on your bill - “Cramming”

An unauthorized charge on your bill is called “Cramming.” Contact your phone company right away if you see a charge on your bill which neither you nor other approved phone users authorized. Tell the company which charges you are disputing. If you have more than one phone number on your account, identify which one was billed.

Ask your phone company to check your prior bills to determine when the charge first appeared. Ask the phone company to credit the unauthorized charge for every month it was billed. Also discuss your blocking options with your phone company.

Your phone company has 30 days to credit your account for the disputed charges or to verify that the charge was authorized. If your phone

company agrees to give you a credit, check the next bill to be sure the full credit appears.

If the company does not agree to remove the charge, contact the California Public Utilities Commission (CPUC) for help; call 800-649-7570, or fill out the complaint form on the CPUC websites at: www.calphoneinfo.com or www.cpuc.ca.gov.

7. You may block charges from appearing on your bill

All phone companies must offer free blocking of most third party charges. If you block them, you can still use your phone, but not to purchase items from third parties and have them billed to your account.

Call your company or check its website about blocking procedures. If you have more than one cell phone billed on your plan, you must tell the company which phone or phones you want blocked.

8. What to do if you have prepaid or pay-in-advance cell service

Prepaid or pay-in-advance cell service operates differently than other kinds of cell services. Some of them require you to place money in a special account for such purchases. Contact your company for details.

Disputing Third Party Charges

If you are disputing third party charges on your phone bill, call your phone company right away. Your phone company will look into the charges for you without referring you to the company that placed them on your bill.

While your phone company is investigating the charges, you do not have to pay them. You will not be billed late payment fees for them, and your credit will not be affected.



CalPhoneInfo is sponsored by the California Public Utilities Commission (CPUC) with support from telecommunications companies and consumer organizations.

For more information about telecommunications services, visit the following websites:

www.calphoneinfo.com
www.cpuc.ca.gov
www.fcc.gov

If you need help with a dispute about your telecommunications service or bill, first contact your phone company. If your issue is not resolved, call the CPUC Consumer Affairs Branch or use its electronic complaint form:

800-649-7570
www.cpuc.ca.gov
www.calphoneinfo.com

Protect Yourself from Unauthorized Third Party Charges "Cramming" - August 2011



How to Protect Yourself from Unauthorized "Third Party Charges"

Learn about buying services to be billed to your phone and how to dispute any unauthorized charges.