

# When Something's Free, Until It Isn't

An 84-year-old widow called a Fraud Watch Network after accepting a free trial offer for skin cream she had seen a famous personality touting on television. She had no idea she needed to cancel after receiving the free trial. She was sent more product at a cost of \$200 and is fighting to return the product and get her money back.

## How It Works:

- Free trial offers often lure you into accepting a free product or subscription, but require you to cancel after receiving your offer.
- When you don't cancel, you receive more product, whether it's face cream or magazines, and you're stuck with the bill.
- Often the fine print makes it very difficult to cancel in time to avoid a charge.

## What You Should Know:

- Unfortunately, the tactics are generally legal, unless the seller fails to disclose that you will be charged following the free offer.
- These kinds of offers are all over the place, so be very careful to read the fine print before accepting a free trial, or simply decline the offer.
- It's a good idea to search online for reviews about the company offering the free trial – you can learn a lot about potential customer service issues this way.
- Review your credit card statement regularly. Keep an eye out for unauthorized charges.

## What You Should Do:

- If an unauthorized charge appears on your statement, don't call the toll-free number next to it to dispute the charge. Rather, call your credit card company's customer service number to report it. You'll have a better chance of canceling out the charge this way.
- If you get caught in this trap, file a consumer complaint with the [Federal Trade Commission](#) and the [Better Business Bureau](#).