

# CONSUMER'S EDGE

CONSUMER PROTECTION DIVISION, MARYLAND OFFICE OF THE ATTORNEY GENERAL

BRIAN E. FROSH, MARYLAND ATTORNEY GENERAL

## “FREE TRIAL” OFFER SCAMS

There's no such thing as a free lunch, and if you see something advertised online, on tv, or in the back of a newspaper or magazine that claims to be “free,” but requires you to provide your credit card number, think twice, and then make sure you get all the details. Offers that claim to provide free or reduced-price goods often include hidden fees, sign you up to buy additional items you don't want, or charge you inflated shipping and handling costs, all of which can cost you an arm and a leg.

**Hidden Charges.** Many of these offers claim a “no-risk, money back guarantee” trial period, but they neglect to make it clear that they will charge your credit card on a monthly basis if you do not cancel within a certain number of days after your initial order. Consumers have complained that when they do try to cancel their membership, no one is available to take their calls, they are put on hold for more than an hour, or their time frame to cancel has already expired.

**Pre-Checked Boxes.** When you make a purchase online, beware of boxes that are already checked. Even though you didn't check it, some companies may use the checkmark as indication that you've agreed to purchase something, or to automatically charge you after a free trial period ends. Read the disclosures next to any checkbox carefully to make sure you don't get roped into buying something more than you wanted.

**Beware of the Upsell.** A number of “free trial” offers are presented to consumers as “upsells” when the consumer buys another product in response to a television or magazine advertisement. After providing your credit card number to make the purchase you called about, you may be offered an additional “free trial” membership in a monthly buying club, travel club, or some other service. What may not be made clear, is that unless you call back and cancel the membership before the trial period expires, the credit card you used to make your purchase might be automatically charged for the membership.

**“Just Pay Shipping.”** Some advertisements offer goods for free if you pay some unspecified amount for shipping and handling. Sometimes those shipping and

handling charges exceed the value of the product.

**Protect Yourself.** When you see something offered for “free,” be cautious, and review the offer thoroughly. Unscrupulous companies may try to hide important terms, like recurring charges, in fine print. You should also review your credit card statements carefully for any charges that you did not agree to pay.

If you become a victim of a free trial scam, contact your credit card company, and ask it to remove the charges, and file a complaint against the company with the Consumer Protection Division by calling 410-528-8662 or 1-888-743-0023, or online at [www.marylandattorneygeneral.gov](http://www.marylandattorneygeneral.gov). You can also call the Consumer Protection Division before you place an order to see whether any complaints have been filed against the company. You can also check a company's complaint history with the Better Business Bureau at [www.bbb.org](http://www.bbb.org).



### HOW TO CONTACT US

#### Consumer Protection Division

200 St. Paul Place, 16th Fl., Baltimore, MD 21202

- **General Consumer Complaints:** 410-528-8662  
Toll-free: 1-888-743-0023 TDD: 410-576-6372  
9 a.m. to 3 p.m. Monday-Friday  
[www.marylandattorneygeneral.gov/Pages/CPD/](http://www.marylandattorneygeneral.gov/Pages/CPD/)
- **Health Consumer Complaints:** 410-528-1840  
Toll-free: 1-877-261-8807 TDD: 410-576-6372  
9 a.m. to 4:30 p.m. Monday-Friday  
[www.marylandcares.org](http://www.marylandcares.org)
- **For information on branch offices** in Largo, Salisbury, Hagerstown, and a full list of offices across Maryland, visit: [www.marylandattorneygeneral.gov/Pages/contactus.aspx](http://www.marylandattorneygeneral.gov/Pages/contactus.aspx)

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BRIAN E. FROSH

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