



State of Connecticut
Attorney General George Jepsen

Quick Tips

Cell Phone "Cramming"

What is phone bill "cramming"?

Cell phone bills can be long and detailed, but it's important to read your bill each month so that you know what you are being charged and by whom. Some wireless phone providers will include charges from third parties for additional products or services, such as apps you may have purchased. Sometimes, however, those charges are unauthorized, in a practice known as "cramming." These extra charges are often labeled "premium service" or something similar, and can be in amounts under \$10, which are easily overlooked. These services might provide daily trivia or horoscopes information via text message. According to the Federal Trade Commission, many consumers report receiving a text message informing them of a subscription they never ordered.

Disputing unauthorized charges

- **Always read your cell phone bill:** It's important to read your bill each month to be sure you understand what you are paying for. If you find a charge on your bill that seems out of place or that you do not understand, call your wireless service provider to question it. If the charge is for a service you did not use or sign up for, make sure your carrier removes it from your bill. Your bill should include information about how to dispute errors on your bill. When disputing a charge, it is always best to follow up with an email requiring a return receipt or with a letter by certified mail. These receipts will be your proof that the company received your email or letter. You should keep copies of all documents related to the dispute.
- **File a complaint:** If you are having trouble with a wireless service provider continually adding third-party charges or other unsolicited services to your bill, you can file a complaint with the Federal Trade Commission by visiting the FTC's complaint Web site at <https://www.ftccomplaintassistant.gov> or by calling or by calling 1-877-FTC-HELP (1-877-382-4357).

Tips to prevent "cramming"

- **Stop and think twice:** Before you enter a "free" competition, call an unknown number to claim a "free" prize, or join a "free" club, stop and ask yourself what you really know about the person you are contacting, the service being offered or the competition you're entering. Sometimes it looks like you are entering a "free" contest or joining a "free" club, but when you read the fine print, you may find you are actually signing up for a paid subscription to some service. Before calling one of these numbers, you should always reconsider and try to find out more about the offer. Calling these numbers or providing your number to these requests can enroll you in unwanted programs and services that will later show up on your wireless service bill.
- **Block third party charges:** Your carrier may allow you to block third party charges. This may be particularly helpful if other people, such as children, are on your account. Check your bill or call your carrier for more information.

Resources: More information about unauthorized charges

- A number of helpful resources on the topic of cramming and cell phone bills are available on the Federal Trade Commission's Web site at: <http://www.consumer.ftc.gov/articles/0183-mystery-phone-charges>.
- For additional information, please call the Office of the Attorney General Consumer Assistance Unit at 860-808-5420.