

FREE TRIALS

The CMA and ASA are reminding people to take care when signing up to 'free' trials. Here are some top tips to help you avoid unwanted and unexpected charges which could cost a lot of money. In these challenging times with many of us staying at home, some businesses are offering 'free' trials of their goods or services. These can be very tempting when so many of us have more time on our hands or are trying to juggle our work while also attempting to fill our children's time. But there can be pitfalls if we later find out we have signed up to more than we bargained for.

These top tips tell you some of the things to look out for. Ask yourself:

- What am I agreeing to in order to claim this offer?
- Is the trial really 'free'? Or could I have money taken from my bank account or card?
- Do I have to provide my payment details? If yes – stop and ask why.
- If there can be a charge, do I know how much it is and when the payment will be taken? Also, what exactly will I get in exchange for that charge?
- What must I do to stop the payment and by when?
- If I do get charged – what does the company say about giving me my money back?
- If I do get charged and do nothing, what happens next? Might the company take more payments in the future?

Look carefully at the wording of the ad and always check the terms and conditions to make sure you fully understand the extent and nature of an offer. If you think you may not want to pay to continue after the trial period, it's a good idea to set a reminder to cancel (for example on your phone). Remember that to avoid paying you may need to take the relevant cancellation steps before the end of the trial – be certain you know when you will be charged. Check the terms of the offer and make sure your reminder to cancel is set in good time. If you're in doubt about what an offer means, contact the company concerned. If you think an offer is misleading, err on the side of caution and contact the ASA before signing up to an offer that could leave you out of pocket. The ASA considers ads to be misleading if they do not, for example, prominently and clearly state the extent of any commitment required to take advantage of an offer. If you have inadvertently signed up

to a paid contract after a 'free' trial, complain to the company concerned. If you see an unexpected charge on your bank / payment card statement you can also contact your bank or card issuer for help. You can also seek advice from the Citizens Advice consumer helpline. Or if you think you were misled by the ad, bring your complaint to the ASA. You may be able to bring your own legal action against the trader if you are not satisfied with the outcome.