



24/11/2017

This week's top features

Not what you signed up for?

Beware of free trials and limited offers online.

Know What You're Signing Up For

When you sign up for an offer you can end up making regular payments after it finishes - this is known as a subscription.

It's not always easy to tell when you're agreeing to a subscription. Sometimes they're called something else - like a free trial, limited offer or sample.

That's why National Consumer Week 2017 - #BeforeYouSign - is all about knowing what you're signing up for online, and when you can get your money back if you signed up to something you weren't expecting.

National Consumer Week runs from Monday 27 November – Sunday 3 December.

If you would like to help by sharing the message of the week, you can [find all the relevant material on the Citizens Advice website here](#).

National Consumer Week 2017 is seeking to raise awareness of how to engage with an online subscription service, know what information should be given to consumers and how to recognise when a deal is too good to be true.

Online Subscriptions offers

Companies often offer incentives to take up subscriptions such as a 'free trials', 'reduced monthly payments for a set period of time', 'vouchers to spend on products' etc... These can be beneficial to consumers who want to subscribe to a service or company.

However it is essential that consumers are aware of what is involved in accepting offers or incentives to take up a subscription, such as: Can they change their mind and cancel the subscription? What is the full cost of the product? Do they really want it? Do they know what they're agreeing to?

- Check if the company is genuine, check for a street name (address) not a PO box. If they display any logos or reference membership to other bodies, check if these are genuine.
- Check the website for the padlock symbol next to the address bar and web address starting with https
- Check the full detail of the subscription terms and conditions,
- Check payment methods and full cost before you agree to the contract.

Subscription traps

A subscription trap is where a consumer is misled into signing up for a subscription to goods or services. This is commonly done by the retailer promising a free trial, a reduced rate trial or sample goods where the consumer only has to pay for postage and packaging using a credit or debit card. The card details provided are then used to take recurring payments for a subscription using a continuous payment authority (CPA). The terms and

conditions often don't make this clear to the consumer, usually burying the key information in lengthy or unclear terms and conditions.



Dating Fraud

Male fraudsters are setting up profiles of women on dating sites to attract and manipulate vulnerable victims.

Fraudsters are known to use Internet cafés as a venue of choice in order to commit dating fraud and distance themselves from the crime. Some male fraudsters are known to play the role of a woman loading fake images onto a site, playing on people's emotions and targeting citizens who are vulnerable and desperate to find love.

The majority of accounts on dating websites are genuine people looking for romance, but fraudsters are also using these sites to contact victims. They create fake profiles, make contact with others on the site and build what feels like a loving relationship.

Once a fraudster using a fake dating profile is confident that they've won your trust, they will tell you about a problem they are experiencing and ask you to help out by sending

money. Once you send them money, the fraudsters will keep coming back and invent new reasons for you to send them more and more money.

- Never give money to people you meet online, no matter what emotional story the person uses.
- Avoid giving away too many personal details when dating online. Revealing your full name, date of birth and home address may lead to your identity being stolen.
- Never send or receive money or give away your bank details to someone you've only met online, no matter how much you trust them or believe their story.
- Pick a reputable dating website and use the site's messaging service. Fraudsters tend to want to quickly switch to social media or texting so there's no evidence of them asking you for money.
- If you have been affected by this, or any other type of fraud, report it to Action Fraud by visiting www.actionfraud.police.uk or by calling 0300 123 2040.



Bird Flu Update

The H5N8 strain of bird flu is currently circulating in Europe, with recent cases in poultry and wild birds in Italy, wild birds in Germany and poultry in Bulgaria.

The current risk of incursion in the UK is medium for wild birds and low for poultry, although this depends on levels of biosecurity on individual premises. This is because the wild bird migration season is well under way, bringing birds from areas where we know bird flu is present to the UK for the winter.

If you keep poultry – whether that’s a few birds in your garden or a large commercial flock – you should take steps now to review your biosecurity, register your birds with APHA, sign up for [disease alerts](#) and report any sick birds.

[Full guidance available here.](#)



Top Tip

Multyork, the furniture retailer, has gone into administration. The company will honour all existing orders placed until 22 November and customers will be contacted.

If you need advice on what your rights are, contact Citizens Advice Consumer Service helpline on 03454 040506.

Events We Are Attending

Come and see us at the following events:

1st December 2017 - [Older Persons Fair, hosted by Jo Churchill MP](#)

[Product Recalls](#)

[Fraud and Scam Advice](#)

[Consumer Rights](#)

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