Watch out for charges on your phone bill for services you haven’t ordered or authorized. This practice, known as “cramming” is done either by your phone company, or another company that bills for its services on your phone bill (both wireline and landline). Consumers all over California have been crammed. In fact, people are sometimes charged for services that they clearly turned down. The information in this fact sheet will help you avoid becoming a victim of cramming as well as help you understand your rights.

What is Cramming?
Cramming is the practice of placing unauthorized, misleading or deceptive charges on your phone bill. It can happen on a landline or a wireless phone. Companies who cram consumers rely on confusing telephone bills in order to trick consumers into paying for services they did not authorize or receive, or that cost more than the consumer was led to believe.

How do people get crammed?
Phone companies often bill their customers for services that other companies provide.

If a phone company either accidentally or intentionally places unauthorized, misleading or deceptive charges on your bill, you may have been “crammed.”

How can you tell if you have been crammed?
Cramming comes in many forms and it could be hard to tell unless you carefully review your phone bill. Some examples are:

- Charges for services that are explained on your telephone bill in general terms such as “service fee,” “service charge,” “other fees,” “voicemail,” “mail server,” “calling plan,” “psychic” and “membership;”
- Charges that are added to your telephone bill every month without a clear explanation of the services provided – such as a “monthly fee” or “minimum monthly usage fee.”

- Cramming charges typically range from $1.99 to $19.99 per month. But you should always question any charges that don’t look right to you.
- Consumers often get crammed by inadvertently signing up for services – an example is that sweepstakes form you filled out at the mall for a free car or trip or whatever

How you can protect yourself
Your best protection against cramming is to be alert and make sure that your bills are correct. Make sure to carefully go over your bill and:

✓ Carefully read all forms and promotional materials – including the fine print – before signing up for telephone or other services to be billed on your phone bill.
✓ Make sure the only companies listed are ones you have ordered services from.
✓ Look for strange codes like "ZPDI" or "USBI" on your monthly bill, and look at the numbers or services below any such codes very carefully.
✓ Make sure you made all the calls listed on your bill.
✓ Make sure the charges are the prices you were quoted by the company, and challenge any discrepancies.
✓ Keep a record of the telephone services you have authorized and used – including calls placed to 900 numbers and other types of telephone information services. These records can be helpful when billing descriptions are unclear.
✓ Keep a copy of your terms and conditions.
To protect yourself, keep a record of the telephone services you have authorized and used – including calls made to 900 numbers, downloading of ring tones or applications or other types of services. These records will be helpful when you find those mysterious charges on your phone bills.

Below is an example of an “unauthorized” charge on a phone bill:

<table>
<thead>
<tr>
<th>Bill At A Glance</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Bill</td>
<td>45.04</td>
</tr>
<tr>
<td>Payment</td>
<td>28.05</td>
</tr>
<tr>
<td>Adjustments</td>
<td>15.95</td>
</tr>
<tr>
<td>Past Due - Please Pay Immediately</td>
<td>14.00</td>
</tr>
<tr>
<td>Current Charges</td>
<td>41.88</td>
</tr>
<tr>
<td><strong>Total Amount Due</strong></td>
<td><strong>$42.12</strong></td>
</tr>
</tbody>
</table>

**Billing Summary**

<table>
<thead>
<tr>
<th>Questions? Visit att.com</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Plane and Services</td>
<td>26.03</td>
</tr>
<tr>
<td>1-800-289-2020</td>
<td></td>
</tr>
<tr>
<td>ILD Teleservices</td>
<td>12.95</td>
</tr>
<tr>
<td>1-800-433-4518</td>
<td></td>
</tr>
<tr>
<td>Total Current Charges</td>
<td>41.88</td>
</tr>
</tbody>
</table>

The bill above shows a mysterious charge listed: ILD Television. This consumer was crammed because the consumer never approved or asked for this service.

**Responsibility of the Phone Company**

Telephone companies (such as landline or wireless carriers, resellers, or their billing agents) are required to get your authorization before billing any charges to your phone bill.

The billing telephone corporation (usually your phone company) is also responsible for refunding all unauthorized charges placed in its bill, even if you paid the charge. While an unauthorized charge is being investigated, you are not required to pay the disputed charge or any late charges or penalties due to the unauthorized charge, and the charge may not be sent to collection and no bad credit report may be made based on nonpayment of that charge. It is also not your responsibility to track down the company that placed the unauthorized charge on your bill. The phone company has a responsibility to do it. However, you still have to pay the rest of your bill.

When your phone company gets your complaint, they must within 30 days verify the authorization or provide a credit and offer free blocking. They should not send you back to the 3rd party service provider to investigate the complaint yourself.

**How To File a complaint**

You have the right to demand that the unauthorized charges be removed from your bill. If your phone company and/or the crammer refuse to do so, file a complaint with the California Public Utilities Commission.

**Send your Complaint to:**

California Public Utilities Commission  
Consumer Affairs Branch  
505 Van Ness Ave.  
San Francisco, CA 94102-3298  

Make sure to include:

- Your name and the name the account is billed under (if different)
- Service address
- Mailing address and phone number
- Name of the company you are complaining about
- Address and telephone number of the company (if applicable)
- The name of the company’s representative you contacted (if applicable)
- Your utility account number (if applicable)
- A brief description of your complaint
- Send copies of any bills you are disputing. This will help speed up the complaint process! Also, be sure to clearly explain the problem. If you leave information out, it will take longer to get your complaint resolved.

File your complaint online at:

http://www.cpuc.ca.gov/static/forms/complaints/index.htm

If you would like TURN to track your complaint you can fill out your complaint through our website at www.turn.org. You can also call us at 1-800-355-TURN (8876), or send an email to consumerhotline@turn.org