

T-MOBILE CRAMMING SETTLEMENT – CONSUMER FAQs

Q: What is mobile cramming?

Cramming is the illegal practice of placing unauthorized charges on a consumer's telephone bill. Crammers rely on confusing telephone bills and vague or confusing wording, in an attempt to trick consumers into paying for these unwanted services. The charges are for services like ringtones and recurring text messages containing trivia or horoscopes. These unauthorized charges often appear buried in phone bills and have generic descriptors such as "usage charges."

Companies that place crammed charges sometimes obtain consumers' phone numbers without any contact with consumers. Other times, these entities use deceptive means to obtain consumers' mobile phone numbers – such as in connection with offering free prizes – and then begin charging their phone accounts for recurring third-party charges for purported services unrelated to the offer.

Q: Is mobile cramming illegal?

Cramming, which is illegal, is one of the most common types of landline phone bill complaints the FCC receives. Because these mystery fees are inconspicuously added to the bill, charges often go undetected for many months or even years, if they are detected at all. Crammers rely on confusing phone bills containing vague and misleading descriptions of these charges in an attempt to trick consumers into paying.

Q: Can't consumers just block mobile cramming charges?

The FCC encourages carriers to offer their subscribers the ability to block third-party charges from their accounts. The FCC's rules require landline carriers that offer this option to clearly and prominently notify their subscribers of the option at the point of sale and on their websites. The FCC has an open proceeding that is considering whether to extend this requirement to wireless carriers.

Q: What should consumers do to prevent cramming charges?

Carefully read all forms and promotional materials – including the fine print – before signing up for telephone or other services to be charged to your phone bill. Be equally careful if you receive an offer by phone.

Carefully review your telephone bill every month. Monitor it just as closely as you review your monthly credit card or bank statements.

Ask yourself the following questions as you review your telephone bill: Do I recognize the names of all the companies listed on my bill? What services were provided by the listed companies? Does my bill include charges for calls I did not place or services I did not authorize? Are the rates and line items consistent with the information that the company quoted to me?

Do not ignore small charges, which can add up to big amounts. Crammers often try to go undetected by submitting \$1.99 or \$2.99 charges to tens of thousands of consumers.

How do I know if I qualify for a refund?

Current and former T-Mobile customers who incurred unauthorized Premium Text Message (PSMS) charges can submit a claim to request a refund. You do not have to remain a T-Mobile customer to get money back through the claims process.

Will I be notified about the refund program if I had PSMS charges on my account?

Yes. Under the government settlement, T-Mobile is required to send out notices to current and former customers who were charged for one or more PSMS services and haven't already gotten a refund. If you are a current T-Mobile customer, T-Mobile will provide you notice electronically if you receive electronic bills, and if you receive paper bills, look for a notice on a separate piece of color paper in the envelope. If you are a former T-Mobile customer, T-Mobile will send you a notice by mail to your last known address and a second notice by email to your last known email address. The notices will provide a link to the online form that you can use to apply for a refund. You can also request a paper application form to be sent to you at no charge.

How much money will I get back?

It depends on how much you were charged for unauthorized PSMS services and whether you received any prior refunds.

How will T-Mobile give me my refund?

If you apply for and receive a refund, T-Mobile will either credit your account (if you are a current T-Mobile customer) or will issue you a check (if you are a former T-Mobile customer).

What if I don't remember all the charges I might have had? Can I get information about my old bills?

Yes. You can request a free account summary showing all PSMS charges and refunds that were placed on your account from July 2010 to the present. You can get your account summary online by visiting <http://www.t-mobilerefund.com/billing>, or call 1-855-382-6403 to have an account summary request form mailed to you.

I'm a T-Mobile customer--how can I prevent PSMS charges on my T-Mobile bill in the future?

Under the government settlement, T-Mobile is required to honor your request for a free "block" on your account to prohibit certain third-party charges on your account in the future. Call T-Mobile at 1-877-453-1304 to request a free block. If you want to remove the block in the future, you can request the block be removed.