

Until two days ago, I knew very little about phone-paid subscription and "payforit" charges. Having since fallen victim to a [REDACTED] scam, which I am in the process of dealing with, I would like to share my views with you in the hope that the regulations and protections for consumers can be strengthened. As things stand, it seems there is almost no protection in place to protect consumers against such scams.

My story: while browsing news articles on the [REDACTED] news website on my mobile, I received 3 strange text messages (referring to a [REDACTED] subscription at £4.50 a week). Two of the text messages included links to websites I knew nothing about, and my reaction was that these were spam and/or malicious text messages. To be absolutely clear, I had not clicked on anything on the [REDACTED] pages or any other sites expressing consent to subscribe to any such services. I suspect that an advert on the [REDACTED] site had automatically run some script that, through the payforit mechanism, allowed them to acquire my mobile number from [REDACTED] (my provider), and without any consent or authorisation from myself, had subscribed me to this junk service. I was immediately charged £4.50 from my balance. I am in the process of getting a refund for the charge that was made without my authorisation.

As I understand it, a number of mobile operators (including [REDACTED]) do not provide any mechanism to block these premium SMS messages. This means that the consumer, by simple browsing legitimate websites, and without giving any consent to subscribe to any services, can be subscribed automatically and charged £4.50 a week. This is a disgrace. Their only course of action is then to attempt to get a refund for the charge they never agreed to. And of course, if they do not stop the fake subscription, the charges continue to accrue each week. All of this can happen without their consent and without their knowledge. I repeat, this is a disgrace.

I strongly urge you to review the regulations in order to provide all consumers with reliable and meaningful protection against such scams. The primary weakness that needs fixing, it seems to me, is to ensure that meaningful and reliable consent for any such paid subscriptions is sought, to prevent adverts or malicious scripts on websites from being able to start the subscription in the first place. An initial SMS message sent to the customer, with no charge, requiring a reply from the user to confirm the subscription, might be one such method.

From my understanding, most mobile operators will give limited help to their customers in obtaining refunds, or protecting against such unsolicited premium text messages. A second line of defence might be to require all mobile operators to provide the means by which all premium SMS messages can be blocked. In this case, any user can choose to opt in to say that they do not wish to ever receive such premium SMS messages.

I urge you to take action, because the regulations as they stand give no meaningful protection to these [REDACTED] scams, and it seems that many many people are being affected by them, and are struggling to protect themselves and get refunds for charges that they never agreed to.

[REDACTED]

P.S if you want more details of the company and specific charges that arose from my case, please let me know. If I do not get a refund from them soon, I will in any case be starting a complaint against them which will be sent to you via your site.