After innocently scrolling through pages I was abruptly forwarded to a 'gifs' site. I didn't think anything of this and I definitely did not subscribe to anything knowingly. Very quickly afterwards I received a text saying that I was now subscribed to a gifs site and that £4.50 would be taken from my phone contract each WEEK until I told them to stop. I was quite panicked by this- not knowing if it was safe to text STOP in case it was a scam. It was late in the evening so I googled what to do. The consensus of opinion was to indeed text STOP and to let my contract provider know which I did. I however went to bed worrying as there were also many scary stories online about this issue. I was also shocked that without authorisation money would be paid out like this. I understand that people may want these premium services but I was amazed that there is no standard process by which people confirm their acceptance of terms and conditions. I regard myself as savvy and careful online but I still had no control over this.

The following morning I spoke to who refunded the initial payment although they did say that if it happened again they would not do so. They confirmed though that I had done the right thing but when speaking to friends about this many said their first instinct would have been to delete the text and block the number which had been my thoughts- such steps I now know would have been useless. My stop text elicited a reply saying subscriptions had been stopped but I followed it up with an email and as a result of this the company also gave me a refund. This however is via a barcode to get a refund at a post office. I cannot help but think this is in the hope that people won't be bothered to claim it as it only lasts 30 days. I have also had to keep checking my account to make sure further payments are not taken.

All of this has been highly inconvenient and time consuming. I am also surprised that in the enhanced rights we have over our data that companies can so easily take payments from our accounts with other companies. Likewise I now understand that some phone companies do have 2 steps processes to check you agree to these subscriptions. do not and I plan to challenge them on why. This is clearly an area to be considered.

I count myself as lucky that this was resolved quickly but it has raised questions over an area that clearly needs much tighter regulations.

Regards