

900 Numbers and Other Pay-Per-Call Services

Pay-per-call services provide live or recorded information and entertainment—everything from sports scores and weather forecasts to psychic readings and chat lines. Unfortunately, charges for these services may appear on your phone bill even if you never agreed to pay for them or didn't understand the cost.

- **Know the cost of dialing.** Services provided through 900 numbers must state the cost clearly in their ads. If the cost is more than a total of \$2, it must also be disclosed at the start of the call, before the charges begin.
- **Not all calls to 800 numbers are free.** It's against the law to charge you for pay-per-call services provided through an 800 number unless you're told in advance how much the calls will cost and agree to have the charges billed to your phone number or credit card.
- **Some pay-per-call services are provided through foreign phone numbers.** While calls to most foreign countries require dialing 011 first, calls to Canada and some parts of the Caribbean do not. Numbers in those countries can easily be mistaken for long-distance numbers within the United States. Depending on your long-distance plan, these calls can be very expensive. If you're not sure where you're calling or how much the call will cost, dial 00 and ask your long-distance operator.
- **Be wary of messages that ask you to call numbers you don't recognize.** Some crooks use voice mail, faxes and pagers to lure consumers into calling their pay-per-call services by pretending that there is a legal problem or other urgent matter.
- **Check your phone bill carefully.** If you are unsure about charges that appear for 900, 800, or international calls, call the phone number listed on that page for billing questions and ask for an explanation.
- **Watch out for dangerous downloads.** Some pay-per-call services are offered through programs that you download from Web sites. Read user agreements carefully. These services may result in charges for foreign phone calls.
- **Know your rights.** You can dispute charges for calls to 900 or 800 numbers that weren't made from your phone or if the cost wasn't properly disclosed in advance. Your phone service can't be shut off because you refuse to pay those charges. However, you may have to negotiate with your long-distance company about disputed charges for foreign calls. For more information about your rights, contact the Federal Trade Commission at 800-382-4357 or www.ftc.gov, and your state public utility department.
- **Ask your local phone company about blocking.** You can prevent calls to 900 numbers from your phone, and you can also block calls to specific countries if you wish. However, it's impractical to block access to 800 numbers.