

Buyers Clubs

Buyers clubs promise great deals on products or services. But some consumers discover that they've been charged for memberships even if they never agreed to join or that the deals aren't so great after all.

- **Beware of ads for products at incredibly cheap prices or free if you pay for shipping.** They may be designed to lure you into a buyers club membership.
- **Understand how a “trial offer” works.** In many cases, you will automatically be charged for a membership when the free time ends unless you contact the club to cancel.
- **Watch out for “welcome packages.”** What looks like an offer to join a buyers club may actually be a notice that you've already enrolled! Read the information carefully, and contact the club immediately to cancel if you didn't agree to join or the deal was misrepresented.
- **Comparison shop for the best deals.** Despite the claims, the selection and prices that a buyers club offers may not be as good as you can find yourself.
- **Don't assume that you won't be charged because you didn't give your account number.** The club may already have obtained your bank account or credit card number from another company with whom you've done business. Sometimes consumers are transferred from one salesperson to another during the same call, and their payment information may be passed along as well.
- **Ask for the details in writing before you agree to join.** The deal may not be as great as it sounds once you see exactly how the club works.
- **Challenge unauthorized charges or debits immediately.** Contact your credit card issuer or bank to explain the problem and ask for your account to be credited. Follow up in writing, and keep a copy of your letter.