

By: Administrator

Recent [enforcement action](#) by federal bank regulators against Discover Card is a reminder that you need to be on the ball when you get a telemarketing call to avoid being charged for something you never wanted to buy. The Federal Deposit Insurance Corporation and the Consumer Financial Protection Bureau accused Discover of using deceptive telemarketing and sales practices to peddle “add-on products,” including identity theft services.

Discover’s telemarketing scripts misled consumers by implying, in some cases, that these products were being provided as “free benefits.” In other instances, the telemarketers indicated that consumers wouldn’t be charged until they’d had the chance to review written materials about the offers, when in fact their credit card accounts were billed immediately. And in some cases consumers were charged even though they never agreed to take the products. Not only were the scripts misleading, but the telemarketers often spoke so fast when they got to the part of the calls about the prices and terms that it was hard for consumers to catch that information. Discover has agreed to refund a total of \$200 million to more than 3.5 million consumers and will also pay a hefty penalty.

How can you protect yourself? When a telemarketer calls, don’t be rushed into agreeing to anything. Ask the salesperson to slow down and repeat the information, if necessary. If you’re interested in the product, ask how you can get back to the company, then check the product out and shop around before you make a purchase decision. As Consumer Federation of America’s [research](#) regarding identity theft services has shown, exactly what they provide and how they work varies widely. That information is crucial to help you decide whether an identity theft service is worth buying and which one to choose.

Another thing to keep in mind is that, as in this case, telemarketers often have your credit card information even *before* they call you. So it’s important to check your credit card bill carefully *before* you pay it to spot any charges that you never agreed to.

