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Expensive "Free" Samples

An ad on a website invites you to try out a skin cream free of charge for a limited time... Or an ad posted on social media offers you free samples... Or perhaps you are told you will receive a gift if you fill out an online survey...

If these products are free, but you are required to provide your credit card number, e.g. to pay shipping and handling, it is wise to exercise caution. You may be surprised to find extra little vials in your mailbox every month... and have them invoiced to you, and at a very high price.



Enter into a clear agreement

Merchants who offer their products online must fulfill a number of obligations, such as providing you with certain information before you purchase. Among other things, they must inform you of the total cost of your commitment. And if the agreement involves a monthly delivery, this should be mentioned clearly.

The following information, provided here as an example, must be presented in a clear and understandable manner, and be specifically brought to your attention:

- the company's name, address and telephone number and, if applicable, their fax number and email address;
- a detailed description of the goods sold;
- the price of the goods, any related fees and applicable taxes;
- the total cost of your purchase;
- the terms of payment;
- the mode of delivery and the name of the carrier;
- the terms of cancellation, returns, exchanges or reimbursement.

Merchants are also required to send you a written contract with 15 days after the purchase, e.g. by email. Make sure the documents you receive contain all of the mandatory information, and keep a copy.

Cancellation and reimbursement

What if the merchant fails to fulfill its obligations? You can cancel your purchase free of charge and get a reimbursement. You must act quickly, however, as the deadlines are short.

The page titled [Conditions to Cancel an Online Purchase](#) lists the applicable deadlines, other situations in which you may cancel and the procedure to cancel your purchase and get a reimbursement.

Unauthorized invoicing

A merchant has offered you a discounted product as part of a promotion, but you made no commitment to make recurring purchases of this product... When the promotion ends, the merchant cannot require that you send a notice informing the merchant that you no longer want to receive the product after the promotion ends, nor is the merchant allowed to demand payment for any products sent to you without your consent.

If you are invoiced without your authorization, you have recourse options. The page titled [Unauthorized Invoicing](#) provides information on this subject.

Protection provided by credit card companies

Some credit card companies also provide special protections to their customers, such as reimbursement in cases of fraud or unauthorized transactions. Check whether such protections apply to you.

Product effectiveness

Before purchasing creams or any other products that claim to "restore youth," or described as "anti-aging," anti-wrinkle," "thinning," or "anti-fatigue," keep in mind that offers that appear to be too good to be true... often are.