

## **Beware of Chargeable Mobile Content Services Delivered via Short Messages and Multi-media Messages**

With the increasing popularity of the mobile service, more and more service providers make use of the short messaging service (SMS) and multi-media messaging service (MMS) to deliver their content services to the mobile phones of their target consumers.

In some cases, the consumer may have to register for such services through the Internet. During the registration process, the consumer will be asked to key in his mobile phone number. When the registration process is completed, the consumer will receive a SMS from the service provider on his mobile phone. Once he responds to the SMS with his mobile phone, the consumer will be taken to have confirmed his subscription. In other cases, the consumer may receive promotional messages sent by the service provider direct to his mobile phone, and he will have to respond proactively to these messages with his mobile phone if he wishes to subscribe to the service. In all cases, after the consumer has confirmed subscription, he will be billed by his mobile network operator on behalf of the service provider for consuming the service.

In most cases, after the consumer confirms his subscription, he will receive such chargeable messages on a one-off basis only. However, sometimes he may have subscribed to the service on an on-going basis and will continue to receive chargeable content or messages until he has successfully terminated the service subscription with the service provider.

The Office of the Telecommunications Authority (OFTA) has recently received a number of complaints about billing disputes in connection with this kind of services. OFTA has analysed the complaints and found that in many cases the service providers have either failed to provide in their messages or websites detailed and clear charging information, or indicate clearly to customers how they may unsubscribe the services. Some complainants also indicated that they were not fully aware that they had registered with the services and the services were chargeable.

To avoid any billing dispute and unnecessary financial loss, consumers are advised to take the following precautions in connection with this kind of

services:

**1. *Think twice before responding to these marketing messages***

- When you receive this kind of SMS and MMS on your mobile phones, read carefully the messages and think clearly before you respond to them.
- Before you make your procurement decision, please make sure that you really understand the charge plan and the service conditions. Once you have positively responded to such message, for example, by keying in certain numbers or letters, you will be taken to have subscribed to the services and you will be liable to the service charges. In certain cases, you may have given your agreement to subscribe to the services on an on-going basis and you will be liable to the service charges until you have successfully terminated your subscription with the service providers.
- Do think very carefully before you provide your mobile phone numbers or your other personal information to the service providers.

**2. *Always read clearly the service terms and conditions before confirming a service subscription/registration***

- Always read carefully the service terms and conditions, the charging information and the charging mechanism, as well as service termination procedures before you subscribe to the service. Whenever you have any doubt, please seek clarification with the concerned service provider or your mobile network operator.

**3. *Check your mobile phone bills regularly and carefully***

- Please check your mobile phone bill carefully to make sure that it is in order and that you have not been charged for services which you have not subscribed or consumed.
- Please make sure that your family members (especially the children, who may use your mobile phone or have got their own mobile phones)

understand that the content services may be chargeable and the charges may be rather hefty if not properly handled.

**4. *Enquire your content service provider/mobile service provider whenever in doubt***

- Please make an enquiry with your mobile network operator or the relevant content service provider if you receive any doubtful SMS or MMS.

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