

Warning about the pitfalls of subscription payments

People are being warned about the pitfalls of subscription payments linked to free online trials or samples. Ever been locked into a subscription you didn't sign up for? You're not alone.

Subscription trap scams

Known as subscription trap scams, you become locked into a subscription for a service you did not, or were not aware you had, signed up for.

The most common types are for:

- free-trial slimming pills
- anti-ageing products
- health foods
- on-demand TV services
- streaming services
- audio books

In many cases, you can unknowingly end up making monthly payments ranging from between £10 to £70 for a product or service you didn't want.

Subscription traps work by misleading you into signing up for a subscription to goods or services after seeing an advert on social media or a pop-up on a website.

This is commonly done by the retailer promising a free trial, a reduced rate trial, or sample goods where you only have to pay for postage and packaging using a credit or debit card.

The card details provided are then used to take recurring payments for a subscription using a continuous payment authority (CPA).

This is often not made clear, usually burying the key information in lengthy or unclear terms and conditions.

Advice about dealing with subscriptions

Free-trial offers are often extremely misleading, devised by fraudsters to deceive you and trick you into parting with your cash.

It is essential to be aware of what is involved in accepting offers or incentives to take up a subscription.

When providing bank details for online offers, always read the terms and

conditions carefully to make sure you do not get more than you sign up for.

When dealing with subscriptions you should:

- check that the company is genuine – does it have a padlock symbol on the website and a proper contact address and working telephone number?
- research the company by reading online reviews of the site
- look carefully at the wording of the advert - does it make clear that in order to take advantage of an offer you will be enrolled onto a paid-for subscription plan? This information must be presented prominently in the ad itself (not buried in the terms and conditions)
- check payment methods and full cost before you agree to the contract
- check if you can withdraw from the purchase – you have the right to a 14-day cooling-off period for distance purchases of goods within the EU (if the trader has not informed you of your right of withdrawal, the withdrawal period is extended by 12 months)
- not use the product when delivered and return it unused, making sure you get a shipping receipt
- contact your bank – you may want to cancel your bank card to prevent the company from withdrawing more money from your account
- regularly check your bank statements for any unexpected payments and query them if you don't know what they are for

Report a subscription trap scam

If you feel you have been misled into signing up for a subscription you can get advice by [contacting Consumerline online](#).

You can also phone the helpline or email:

Remember, if it seems too good to be true, it probably is.

More useful links

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[Raising awareness of lung cancer symptoms](#)

Lung cancer is more common among smokers, but non-smokers can also develop the disease. It's important to know the signs and symptoms. If you smoke, think about quitting, no matter how long you have been smoking.

Signs and symptoms

Using other types of tobacco products such as cigars, pipe tobacco and chewing tobacco can also increase your risk of developing cancer.

Every year that you don't smoke, your risk of getting serious illnesses such as lung cancer will decrease.

Early detection and diagnosis of lung cancer is important, as treatment can be more effective and chances of survival can be improved. Symptoms may include:

- a persistent cough
- a sudden change in a cough that you have had for a long time
- unexplained weight loss
- breathlessness
- chest pain – this is usually intermittent (stop-start) and is often made worse when breathing or coughing
- coughing up blood-stained phlegm

You should always visit [your GP](#) urgently if you experience any of the symptoms listed above, even if you don't smoke. Around 12 per cent of people with lung cancer have never smoked.

You can find out more, including other signs and symptoms, on the [lung cancer page](#).

Quitting smoking

It is never too late to stop smoking, but the earlier you stop, the better. Smokers who stop for 28 days or more are five times more likely to stop for good.

However, it is not easy and different approaches will work for different people. While some people might be able to do it with very little support, others find that planning ahead and making use of the free stop smoking services that are available can really help them make the decision permanent.

You can get more information at the link below:

If you quit and then start smoking again, accept it, work out why it happened, and focus on how you can avoid it in the future.

It takes several efforts for many people to quit for good, but if you are determined, you will do it.

More useful links

[Think about fitting a carbon monoxide alarm](#)

Have you thought about getting an audible carbon monoxide alarm for your home? You can be particularly at risk from carbon monoxide poisoning when you're asleep, because you may not be aware of the symptoms until it's too late. An alarm could save your life.

Instant warning

An alarm is a useful precaution. You should always ensure your fuel-burning appliances are properly installed and maintained.

It is now compulsory for all new homes in Northern Ireland to have a carbon monoxide alarm installed.

Audible alarms give an instant warning of dangerous carbon monoxide levels. The use of 'black spot labels/ cards' is not recommended.

You can find out more about the symptoms of carbon monoxide poisoning at the page below:

But alarms must not be regarded as a substitute for proper installation and maintenance of your fossil fuel-burning appliances.

Audible alarms

Audible carbon monoxide alarms come in many varieties and are manufactured by a wide range of companies.

They are sold online and in many shops, including DIY/ hardware stores, supermarkets and trade retail stores.

What to look for when buying an alarm

Before buying a carbon monoxide alarm, always ensure it complies with British Standard EN 50291 and carries a British or European approval mark, such as a CE or Kitemark.

Carbon monoxide alarms should be installed, checked and serviced in line with the manufacturer's instructions.

Particular attention should be made of the lifespan of the alarm, which can range from one to six years dependent on the manufacturer and the expected lifespan of the batteries. Some have replaceable/ removable units, while others are sealed in for the life of the unit.

Where to fit an alarm

Always read the manufacturer's instructions for the correct and safe location for installation of the alarm. It's not possible to give specific guidance on the exact location of a detector(s) which suits all types of premises and their usage.

Carbon monoxide is slightly lighter than air, therefore fitting carbon monoxide detectors at a low level is not recommended.

Once the alarm is fitted

Routine procedures recommended by the manufacturer (including testing) should be in the instructions supplied with the alarm and should always be followed.

Any detectors failing a routine test should be returned to the installer or supplier, or be replaced.

Never cover or paint over alarms once installed.

Always test your carbon monoxide alarm to the manufacturer's instructions.

More useful links

[Cold weather health advice and keeping neighbours in mind](#)

It's important to keep warm to stay as healthy as possible during the colder winter months. If you have an elderly or vulnerable friend or neighbour, look out for them to make sure they are safe, warm and well.

Precautions to take

Colder weather can cause a range of health problems but you can be ready for them.

[Keeping warm](#) is important – always keep the main rooms in your home, such as the living room and bedroom, heated. Warm clothing and a hot meal can also help prevent the most vulnerable people falling ill this winter.

It can help prevent colds, [flu](#) or more serious health conditions such as heart attacks, strokes, pneumonia, and depression.

Also, anyone who is invited to get the [flu vaccination](#) should do so.

There are a few easy precautions you can take to keep you and your loved ones safe during a spell of particularly cold weather:

- wear warm clothes – layers are best, including a hat
- if outside in icy conditions, wear boots or shoes with suitable grips
- make sure you have enough food and medicines
- check the weather forecast regularly
- take care outdoors, especially if roads and pavements are icy
- take regular hot drinks and food
- heat all rooms used during the day – living room to around 18-21°C (65-70°F) and the rest of your house to at least 16°C (61°F)
- if you can't heat all your rooms, make sure that you keep one room warm throughout the day
- if you use an electric blanket check what type it is – some are designed only to warm the bed before you get in and should not be used throughout the night
- never use an electric blanket and hot water bottle together as it could cause electrocution
- service boilers and appliances annually by a registered engineer to protect from the [dangers of carbon monoxide](#)
- keep in contact with trusted callers, friends and relatives should you need help and keep your mobile phone charged

You should also find useful information and advice on the following pages:

If you are worried during the winter and need help, contact or speak to a friend, relative, trusted caller or health professional. They will make sure that your needs or concerns are brought to the attention of someone who can help.

Using the health service

Should you or someone in your family become unwell this winter, think carefully about how to use health services.

Emergency and 999 services are for life-threatening and serious conditions.

Emergency Departments are the right place to go if you're injured or think you or a loved one is seriously ill.

The [A to Z symptom checker](#), pharmacist, minor injury unit, GP, and out-of-hours services are available for any other health concerns you may have.

If you get a repeat prescription, leave yourself enough time to order and collect it in advance from your GP.

More useful links

[Consider joining NIE Networks and NI Water care registers](#)

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Older people and people with a medical condition or disability should consider joining the NI Water and Northern Ireland Electricity (NIE) Networks care registers. The registers help to identify people who need extra help or support if there is an interruption to supply.

NI Water Customer Care Register

People who join the [NI Water](#) Customer Care Register can get a range of free additional services if they are an older person, have a serious medical condition, or need extra help for any other reason.

The full range of services provided to people on the register is outlined at the following link:

You can join the register by phone:

NIE Networks Critical Care Register

[NIE Networks](#) offers a critical care information service to people who are dependent on life-supporting electrical equipment.

Anyone on this register will receive up-to-date information by phone during a power cut or a planned interruption of supply.

You can find out more, including how to register, at this link:

Details of a relative, neighbour or friend can also be given to NIE Networks as an alternative contact.

More useful links

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