

Telemarketing Sales Rule

Effective January 1, 1996:

1. It is illegal for a telemarketer to call you if you have asked not to be called.
2. Calling times are restricted to the hours between 8 a.m. and 9 p.m.
3. Telemarketers must tell you it's a sales call, the name of the seller, and what they are selling before they make their pitch. If it's a prize promotion, they must tell you that no purchase or payment is necessary to enter or win.
4. It's illegal for telemarketers to misrepresent any information; any facts about their goods or services; earnings potential, profitability, risk, or liquidity of an investment; or the nature of a prize in a prize-promotion scheme.
5. Before you pay, telemarketers must tell you the total cost of the goods and any restrictions on getting or using them; or that a sale is final or non-refundable. In a prize promotion, they must tell you the odds of winning, that no purchase or payment is necessary to win, and any restrictions or conditions of receiving the prize.
6. It's illegal for a telemarketer to withdraw money from your checking account without your express, verifiable authorization.
7. Telemarketers cannot lie to get you to pay, no matter what method of payment you use.
8. You do not have to pay for credit repair, recovery room, or advance-fee loan/credit services until these services have been delivered.
9. It's illegal to help deceptive telemarketers if you know - or consciously avoid knowing - that they are breaking the law.
10. Your state law enforcement officers now have the power to prosecute fraudulent telemarketers who operate across state lines.

Source: Federal Trade Commission Bulletin to Consumers, (202) 326-2222.