



### **An overcharged mobile: credit fee crisis**

Mariama had a credit with a mobile phone provider that she no longer used. Her budget advisor contacted the company asking the credit be paid to Mariama's bank account and the account be closed. The advisor declined the phone provider's request for Mariama's physical address as well as the mailing address they had, concerned they would send her unsolicited credit offers.

A week later, Mariama received a statement from the mobile phone provider that showed she now owed \$5.00. They had charged a fee for not supplying a physical address. The fee exceeded the credit owed to Mariama. The budget advisor wrote to the company and explained that the fee was not reasonable and violated the *MTF/Sportzone* decision. The company agreed to waive the fee but then wanted to charge another administrative fee to close the account.

FDRS worked with the parties to resolve the issue with the mobile phone company agreeing to waive the fees and to look at general reasonableness of the fees. Mariama's bank account was credited with the amount owed to her and the mobile phone account promptly closed.