

\$14.5 million Chase Bank - Trilegiant settlement

CHASE 

Allegations:

- Offered “free” or “no obligation” trial memberships to discount programs without adequately informing consumers about costs and fees.
- Sent checks which many consumers believed were rebates or rewards.
- Cashing the checks automatically enrolled consumers in discount clubs and billed fees, ranging from \$49 to \$99 or more.
- Membership fees were automatically charged to consumers’ credit cards or mortgage loans.
- Chase allowed the use of its logo, letterhead and listings of Chase customers.




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The settlement requires Chase and Trilegiant to:

- Provide clear and conspicuous disclosures regarding the terms of membership offers.
- Refrain from representing that a check or a non-check promotion is a refund, rebate or consumer reward.
- Send membership materials and renewal notices that clearly explain all charges, terms and cancellation policies.
- Additionally, Trilegiant is required to send renewal notices to consumers who currently have active memberships, advising them that they have purchased a membership and explaining how to cancel the membership, if they wish.

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