

# Know what you're paying for

When your children use their mobile, it's not just the cost of calls and texts you need to think about. They can spend money on other things too.

It costs to enter competitions, vote on a TV show or order ring tones, wallpapers and alerts using a mobile. These services are often charged at a premium rate. Make sure your children know exactly what they're getting and what it costs.

You have to subscribe to some text and picture message services. Once a subscription is set up, text or picture messages are delivered on a regular basis, with a separate charge for each one. To stop this kind of service, just reply to the text with the word 'stop'.

It's important to be able to spot when you're using a premium rate service. All premium rate dialling codes in the UK begin with the numbers 09.

To block premium rate calls from your mobile, call Customer Service.

## Talking points

- Always make sure you know how much something costs. Read the small print of anything you buy. If it sounds too good to be true, it probably is!
- Information messages sent by text can sometimes be expensive, because there's usually a charge on top of the normal text rate.
- Check you have enough credit when you buy something with your mobile. If you don't, it will come out of your next top-up.
- Be certain that what you're buying will work with your mobile.
- Mobile companies keep track of the numbers you dial and the texts you send. If you've agreed to use a service, you'll be responsible for paying the bill.