

January 10, 2008

This Tip May Cost You

Two recent callers to our Consumer Protection Line reported that their restaurant tab was inflated AFTER they signed their credit card or debit card receipt and left the restaurant. In one case, when the customer called the restaurant to complain, the manager explained that the banks and credit card companies are now adding a 20% charge to all restaurant charges to insure that the customer has left a tip. This is NOT true! These stories point out the need for vigilance when using your credit or debit card.

To protect you from unauthorized charges:

1. When you receive your credit or debit card receipt, review it before you sign it. You are responsible for making sure the charge slip is correct. Once you sign, you can be held liable for all charges.
2. Always fill in your charge slip completely. Do not leave blank any lines, especially the tip line. If you are unhappy with the service and are not leaving a tip, put "0" on the tip line. And complete the "total" line.
3. Take your receipt with you and keep it until you compare it to your monthly statement. One of our callers had already destroyed his receipt before he discovered the extra charge. The best proof that a receipt has been altered is your copy of the original receipt.