

# Ohio Attorney General's Consumer Advocate Newsletter

Keeping Consumers Safe and Informed



April 2026



## **'Buy now, pay later' services may not be what they seem**

It's important to learn more about "buy now, pay later" services such as Klarna, Afterpay, Pay in 4 and Zip – to know whether they will ultimately help or hurt.

There's an obvious attraction to spreading out the costs of a more expensive item over time (in four equal installments, for example), especially if the product arrives nearly right away. But the decision could prove costly.

Under most such plans, you pay part of the cost immediately to receive the product quickly, but some plans might require a credit check and, even if there aren't interest charges, fees may be assessed if you make a late payment or want to change payment due dates. Also, if you choose a plan that reports your payments to the three national credit bureaus, you could help or hurt your credit based on your payment performance.

Experts in consumer protection have found three areas of risk:

- Consumers can get “overextended” if they use several “buy now, pay later” services within a short time.
- Some providers of these services may use your data to entice you into more borrowing.
- Consumers may be surprised if they don’t understand in advance any applicable fees and other unexpected terms and conditions.

To alleviate some of these risks:

- Consider limiting these types of services to one or two purchases at a time and to necessities only – so that you can better avoid missing a payment.
- Before committing to such a service, read and understand all the terms and conditions, including repayment terms, any applicable interest rates, any penalties for late payments, etc.
- If you’re making automatic payments from a bank account or debit card, check your account when the first payment is due to ensure that late fees won’t apply. Also, confirm after you’ve made the last payment that additional payments aren’t erroneously withdrawn.
- Don’t use your credit card for payment if it means you’ll get hit with interest payments and/or finance charges from the credit card company.

Some additional consumer tips:

- Treat “buy now, pay later” services as a loan and personal debt. Do not use these loans for small, frequent or non-essential purchases.
- Make sure you have enough money in your bank account to cover all payment installments – so you’re not likely to overdraw your account. If you cannot afford the product or item within the period allotted for repayment, reconsider the purchase.

*Consumers who suspect a scam or an unfair business practice should contact the Ohio Attorney General’s Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.*

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## **Engaged couples aren’t exempt from scammers**

If you or a loved one is currently planning a wedding, be careful not to get swept up in the joy of the event when hiring vendors. Unfortunately, wedding-related scams are common because weddings involve large sums of money and emotional investment.

In recent years, the Ohio Attorney General’s Office (AGO) has filed cases against florists, photographers, a bridal shop, and catering companies that had accepted downpayments but failed to deliver the goods or services after receiving payment.

Among the known wedding-related scams that the AGO has seen:

- **Fake wedding planners.** Posing as professional planners, scammers offer full-service packages at low prices. They create polished websites and fake portfolios, then disappear

after taking a deposit. Among the red flags to watch for: no verifiable references, no physical address for the “planner,” pressure to pay in full upfront.

- **Venue scams.** Advertisements might tout beautiful venues that don’t exist or aren’t available. Some scammers hijack the identities of real venues and collect deposits without authorization. Red flags to watch for: unusually low prices, inability to visit the venue in person, vague contract.
- **Counterfeit wedding dresses.** Online scam artists promote designer gowns at steep discounts but deliver poor-quality knockoffs or no dress. Red flags to watch for: dresses under \$200, no contact information for the online business, missing terms and conditions.
- **Fake photographers and videographers.** Scammers steal portfolios from real professionals, take deposits, and then don’t show up or deliver unusable photos. Red flags to watch for: lack of verifiable reviews, reluctance to meet in person, request for full payment upfront.
- **Florist and decor scams.** Fraudulent florists promise luxury arrangements but deliver discount-store-quality decor or nothing. Red flags to watch for: low quotes, vague contract.

How to protect yourself from wedding-related scams:

- **Research vendors thoroughly.** Check reviews on Google, product and venue review sites such as Yelp, and wedding planning sites such as WeddingWire.com or TheKnot.com. Check the Ohio Attorney General’s website for any complaints about a vendor. Also, ask vendors for recent client references.
- **Meet in person.** Whenever possible, schedule at least one in-person meeting.
- **Use secure payment methods.** Avoid full upfront payments, and consider escrow for large sums. When possible, pay using a credit card.
- **Read contracts carefully.** Make sure that all services and costs are itemized.
- **Trust your instincts.** If a deal seems too good to be true, it probably is.

How to report a wedding scam:

- **Gather evidence.** Collect all relevant documentation, including contracts, invoices, proof of payments (credit card statements, checks), emails, texts and other communication logs.
- **File a complaint.** You can file a complaint with the Ohio Attorney General's Consumer Protection Section online or by phone. Visit the official OhioProtects.org website to submit a complaint or call the Ohio Attorney General’s Help Center at 800-282-0515.
- **Dispute charges.** If you paid by credit card, immediately contact your card issuer to dispute the charge. The Fair Credit Billing Act offers certain protections.

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## How to identify, cancel unwanted subscription services

Subscription services are businesses or platforms that provide products or services on a recurring basis.

Common subscription services include streaming services; access to phone apps; subscription meal kits or beauty boxes; and traditional membership renewals, such as gym memberships.

Subscription services provide a predictable revenue source for businesses and are convenient for customers, who receive ongoing value from them.

The pros and cons of subscription services include:

### PROS:

- **Convenience:** Automatic access to the item without repeated purchases.
- **Cost spreading:** Smaller monthly payments instead of a larger upfront cost.
- **Access to premium features:** Continuous updates, exclusive content, advanced tools.

### CONS:

- **Recurring costs:** The costs can add up over time and may be more expensive than one-time purchases.
- **Hard-to-cancel policies:** Some companies make cancellation difficult.
- **Unused services:** If you don't use the service, it is easy to forget about it, leading to wasted money.

Sometimes while researching a subscription service, you may inadvertently sign up for that service. Accidental enrollment often is attributable to both site design tricks and user oversight. Here are the most common reasons:

- **Free trials with automatic renewal.** Many services offer a "free trial," but require you to enter payment details upfront. If you forget to cancel before the trial ends, it automatically converts into a paid subscription.
- **Pre-checked boxes.** During checkout, some sites autofill boxes for add-ons or subscriptions. If you don't notice and don't uncheck them, you're enrolled.
- **Deceptive design.** Websites use layouts or wording that may be confusing – such as "Continue" instead of "Subscribe" – and make the "No thanks" button tiny or hard to find.
- **Bundled offers.** Buying a product or service sometimes includes a "bonus" subscription that you didn't realize was part of the deal.
- **Misleading ads or pop-ups.** Clicking on ads or pop-ups that look like part of the site can lead to hidden sign-ups.
- **App store settings.** In-app purchases or subscriptions can be triggered with a single tap if you're logged in and have payment information saved.

Here are some tips on how to avoid accidental subscriptions and how to check on and cancel existing ones:

- **Read the fine print.** Check whether the offer mentions auto-renewal or recurring billing. Look for phrases such as “after trial ends” or “billed monthly.”
- **Avoid entering payment information for free trials.** If a free trial requires a credit card, consider skipping it unless you’re sure you’ll cancel on time.
- **Watch for pre-checked boxes.** Always review checkout pages carefully. Uncheck any boxes for newsletters, add-ons, or subscriptions that you don’t want to receive.
- **Set calendar reminders.** If you do sign up for a trial, immediately set a reminder to cancel before the renewal date.
- **Check app store settings.** On iOS or Android, disable one-tap subscriptions or require password confirmation for purchases.

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### **In the spring, home-improvement scams blossom**

Warmer weather ushers in the season of home-improvement projects, from staining decks to installing new roofs. Homeowners who need to hire someone to, say, trim trees, clean gutters or replace a roof should do due diligence. Although many contractors do excellent work, others, unfortunately, are less than reputable.

Scammers may exploit unsuspecting homeowners by demanding large down payments, only to take the money and run, leaving those consumers with no repairs and no refunds. Others perform substandard work, which then leaves homeowners with costly follow-up repairs.

To avoid such scams, thoroughly vet potential contractors by:

- **Getting recommendations.** Successful contractors make it easy to access feedback on their work and related documentation.
- **Researching multiple contractors.** Obtaining at least three written estimates from three contractors can help weed out bad apples. Beware of contractors with only a few projects for you to review.
- **Asking for licensing, certification and proof of insurance.** Depending on the project, this may be vital to the safety of your renovation.
- **Going online.** Check out the company’s reputation with the [Ohio Attorney General's Office](#) and the [Better Business Bureau](#). You can also search for any [previous lawsuits](#) filed by the Attorney General’s Consumer Protection Section.

To further protect yourself:

- Do *not* make a large down payment. Instead, pay in increments – say, a third of the cost at the beginning of the job, a third after half of the work is completed to your satisfaction, and the final third at job completion.
- Avoid paying in cash. If something goes wrong, you'll have a limited paper trail.
- Get all promises in writing.
- Be cautious of contractors who want a payment check made out to them personally, instead of a business.
- Understand that Ohio's Home Solicitation Sales Act provides consumers with a three-day cancellation period for most contracts signed at home. The law also applies to contracts signed at any location that is not a company's usual place of business (such as a home-improvement show).
- Look for red flags of a traveling scam artist. If a contractor claims to have leftover materials from a nearby job or offers unbelievably low prices, be suspicious. Have your guard up if you need storm-related damage repaired, as many fly-by-night contractors prey on homeowners in difficult situations who need work completed quickly.

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