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FEATURE ARTICLE

Subscriptions: Cancelled, But Still Charged?

How to Avoid Unwanted Deductions and Get What You Pay For

In today's fast-moving digital world, Fijian consumers are increasingly subscribing to streaming platforms, music apps, workout programs, and even live sports events and other mobile apps. From Netflix and Spotify to pay-per-view sporting matches, these services offer flexibility and entertainment at our fingertips. But as more consumers sign up for digital subscriptions, more are also discovering the downside: cancellation that doesn't go through, continued deductions after unsubscribing, and poor service delivery that doesn't match the price tag.

This feature serves as a critical reminder to consumers to be vigilant when managing their subscriptions and to speak up when services fail to deliver. Whether it's a monthly entertainment plan or a one-time live stream event, you deserve transparency, reliability, and above all, value for your money.

When “Cancel” Doesn't Mean Cancelled

A growing number of consumers are coming forward with stories of being charged months after cancelling a subscription. This is especially common for services that require cancellation through a third-party platform.

So how can you be sure your cancellation actually went through?

Here's what every Fijian consumer should do when cancelling a subscription:

1. **Cancel via the right channel:**

If you signed up via a mobile app store or third-party, cancelling through the service's website may not stop future deductions. Always cancel where you first subscribed.

2. **Get confirmation in writing:**

Whether by email or a cancellation screen, this confirmation is your proof. If you don't get it, follow up.

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3. **Take screenshots and save them:**

Keep records of the cancellation steps you took, especially if there's no email confirmation.

4. **Monitor your bank or mobile wallet statements:**

Continue checking your statements for at least two billing cycles. If charges continue, report them immediately.

5. **Block the payment if needed:**

If the service provider does not stop deducting, contact your bank or mobile money provider and request that they revoke payment authority.

6. **Be cautious with “free trials”:**

These often convert into paid subscriptions automatically. Set reminders to cancel on time if you don't want to continue.

You're Paying for Quality, Demand It

When consumers pay for a digital service, it must work, and work well. Unfortunately, this is not always the case. Some users have reported low-resolution streaming, buffering issues, or services that crash at peak times. These problems aren't just frustrating, they are unacceptable when money is involved.

This is especially true when it comes to **pay-per-view (PPV)**, where consumers pay a one-time fee to access a live broadcast or event. Unlike on-demand content, there are no replays or second chances. If the stream fails, the experience, and your money, is gone.

A recent live sporting event in Suva, available only via pay-per-view left many consumers feeling cheated. The Council received numerous complaints from individuals who paid \$30 for the one-time service, only to experience a barrage of technical problems such as frequent buffering, video and audio issues, and even full platform crashes, leading them to miss out on an entertaining rugby match.

Many missed the entire match despite having paid in full, leading to widespread frustration. To the broadcaster's credit, they acknowledged the service failure and promptly issued no-questions-asked refunds, which the Council views as a positive response. However, the incident exposed a deeper problem in how digital services are being rolled out.

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The takeaway? If a platform is going to charge for live access, it must first be stress tested — a process that ensures the system can handle large numbers of users all at once. Without this testing, service crashes are almost guaranteed, leaving paying customers in the dark.

When you sign up for a one-time streaming event, the expectation is simple: you pay, and you get to watch. But if that experience is riddled with issues or becomes completely inaccessible, providers must be held accountable.

Here's what you should expect with pay-per-view:

- Reliable, high-quality stream.
- Accessible support in case of issues.
- Clear refund policies.
- Advance notice of any system requirements or changes.

Stay Alert, Stay Informed

Whether it's a recurring subscription or a one-off event, here's how to protect yourself as a consumer in the digital age:

- Understand the terms before you pay.
- Save receipts, confirmations, and correspondence.
- Use trusted payment platforms that allow you to track and dispute charges.
- Report service failures immediately to the provider — and to the Council if you do not receive a resolution.
- Support businesses that are transparent, responsive, and fair.

The Bottom Line: You Deserve Better

Digital convenience is great but it should never come with hidden costs, unfair charges, or poor-quality service. If you're paying for a subscription or a live stream, you deserve an experience that works. When it doesn't, take action.

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Consumer Council of Fiji



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Mobile App

The Council stands ready to assist consumers who face these challenges. Remember, your voice matters and when we speak up together, we push service providers to do better.

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