

Do I qualify for a refund under the settlement with Affinion?

1. Background Information

Affinion, and its subsidiaries Webloyalty and Trilegiant, sell discount clubs and membership programs. For a complete list of these programs, click [here](#).

Alaska's settlement with Affinion prohibits two methods the company used to enroll and charge consumers for its membership programs: "online data pass" and "live checks." In an **online data pass** offer, consumers were presented an Affinion offer immediately after an online purchase from a retailer. Affinion was able to enroll and bill consumers without acquiring any of their account information because it obtained the account information from the retailer. In a **live check** solicitation, Affinion mailed offers to consumers that looked like checks, and when consumers endorsed and deposited them, consumers unknowingly authorized Affinion to enroll them in membership programs.

Under the Affinion settlement, there are several ways that consumers may be eligible for refunds for membership fees that were charged to consumers' credit card or debit card accounts without their authorization.

2. Which Refund Option Applies to Me?

If you were unknowingly signed up for an Affinion, Webloyalty, or Trilegiant program, you may be eligible for a refund. **If you do not know how or when you became a member of a program, or if you are unsure about whether to file a complaint, we encourage you to file a complaint to protect your potential eligibility.** You can download a complaint form to submit to the Consumer Protection Unit of the Alaska Attorney General's Office [here](#).

a. The Restitution Program

Affinion has set up a restitution program for current members who did not knowingly consent to being charged for its programs. It will be administered by the **Garden City Group**.

You are eligible for a full refund of membership fees from Affinion's Restitution Program if:

- you are a **current member**, and
- you were enrolled through online **data pass** or by signing a **live check**, and
- you were enrolled **between January 15, 2008 and October 17, 2013. OR**
- you were enrolled in a Webloyalty program via online data pass **between September 30, 2008 and October 17, 2013.**

If you are in this category, you will receive a **Notice and a Claim Form**, either by mail or by email, with instruction about how to file a refund claim. The Notice will be sent by **Garden City Group**, the claims administrator. You must return the Claim Form within 90 days of receiving it.

If you have questions about the claims process, please contact Garden City Group at 1-866-297-3088.

b. Direct Refunds

Affinion will also provide refunds to consumers who have already filed complaints or who file complaints before **February 14, 2014**. These consumers will not receive a notice about their refund eligibility.

You are eligible for a full refund of membership fees from Affinion if:

- you were enrolled in an Affinion program through **online data pass** or **live check** (regardless of whether you are a current member or when you were enrolled), and
- you have already filed a complaint with a local, state, or federal agency **OR**
- you file a written complaint with an agency **before February 14, 2014**. You can download a complaint form to submit to the Consumer Protection Unit of the Alaska Attorney General's Office [here](#).

You are eligible for a full refund of membership fees from Affinion if:

- you were enrolled by any means other than data pass or live check, and
- you already submitted a complaint to an agency **between January 2010 and July 2012**.

You are eligible for a full refund if your membership fees if you:

- you have **already sent a complaint directly to Affinion**, or if you do so before October 17, 2013, and
- you cancelled your membership but did not receive a refund, and
 - you were enrolled through online **data pass** or by signing a **live check**, and you were enrolled **between January 15, 2008 and October 17, 2013**. **OR**
 - you were enrolled in a Webloyalty program via online data pass **between September 30, 2008 and October 17, 2013**.
- you do not need to file a claim form but before February 14, 2014 you do need to complain (again) directly to Affinion **or** file a complaint with the Consumer Protection Unit of the Alaska Attorney General's Office [here](#).