

January 19th, 2018

FCC

I am emailing to file a complaint against Verizon Wireless unethical business practices against its customers. My name is Marjorie Gaston. My phone number is 917-714-3864.

On 11/22/2017 I purchased an Apple phone at the Apple store on Fifth Avenue, 767 5th Ave NY, NY 10153.

Location Code : D764201

Transaction : 99739

Application: 237091320

Contract : 1251374749

The description of the device is 33947MKVJ2LL\A ("Device"). Retail price was \$649.

Apple charged me only tax amount for the purchased phone. Apple also itemized all payments for the next two years of \$27.08 to avoid confusion on my part. I asked all the questions pertaining to services from Verizon. At some point, Apple customer service called Verizon just to make sure my purchase was done accurately. And Verizon agreed. First payment was due on 11 of every month and the last payment would be due on 12/11/2019 unless I choose to just pay off the balance at once. I purchased a 128 gigabytes phone.

At the beginning Verizon agreed with all apple itemized billing description to me. My bill is supposed to be monthly about \$76 for the next two years which would include insurance and services from Verizon Wireless. A few days later in December, I received an email from Verizon Wireless that quickly changed the payment date and monthly payment set up by Apple for Verizon's services. When I contacted Verizon about this new bill, I kept getting different amount to be paid to Verizon for monthly services. This was totally different from what Verizon had agreed to and made no sense. It was purely unethical. Every time I called Verizon and spoke to customer service, I would get a different number. There were also attempts from Verizon customer service to make me believe Verizon would add another insurance on the phone which was already added by Apple because I had specifically requested from Apple to add insurance since my previous Apple phone was stolen a few days before which did not have insurance on. This was the reason for purchasing this new Apple phone so adding insurance on this new phone was very important to me. And Apple had added my request.

After I made the first payment to Verizon of \$76 which was set up by Apple, Verizon accepted it. However, by the second payment month's payment Verizon's bill was increased for rendered. This time around I was billed \$131. I contacted Verizon. Its story kept changing. First, I was told Apple did not charge me for upgrade, and so Verizon had to add it. If so why wasn't I charged for the first payment made? Why did Verizon not add it to the bill? How did Verizon increase my second bill? I was ultimately told by many customer service that I have been paying \$98 for years and therefore this is what I must pay. This was exactly the reason I chose to purchase the phone at Apple store versus Verizon. I learned I was being overbilled by Verizon for years. Indeed, I paid much more for a phone and I was forced to pay for it for two years when the same phone went on sale days after I made the purchase. Verizon would not adjust the price. I paid dearly for two years an old phone model whose price was reduced significantly. I learned about all this afterward; and it was too late. I contacted several customer service from Verizon including management. My bill kept changing from various degree. No one could really explain any-

thing to me. The story kept changing from one customer service to another. It was always one process followed by another with all kinds of explanation that made no sense. At last, Verizon accused Apple of not knowing or understanding what Apple was talking about just to justify the increase for its services. When I insisted on getting information and clarification about billing, Verizon kept changing its story and I kept getting different information. And every call I made I would get a different bill as high as \$131. I have the basic service. When I continued calling, eventually a manager spoke to me and apologized for the mistake or confusion and adjusted the bill properly. He also texted me what I should be paying on a monthly basis which is \$76.54 for the next two years which is what Apple had explained to me. I kept the text; this amount was texted to me from Verizon manager on December 9th which I save.

I was able to pay \$93 in January for the second bill because Verizon told me Apple did not add upgrade and I agreed. This was also a lie. What am I upgrading? My phone was stolen and because I did not have insurance I had to pay Verizon fully for the stolen phone \$600 cash on November 21st after I just paid Verizon's November 2017 billing for its services. I had to pay it again after my phone was stolen. Keep in mind when I purchased the stolen phone from Verizon, Verizon used first and last month payment model. This means you are charged two fees one for the first month's services and a last month payment. This was not taken into account when my phone was stolen. No one told me I would get a reduced bill when my phone was stolen because I had paid first and last month billing. I was just told I had to pay \$600 cash which I did so I could buy a second phone eventually. If this was the case; it simply means I paid twice for the phone. I was billed the balance for the phone which was about \$500 but I was asked to pay \$600 total for the stolen phone and services. When I tried to get a new phone from Verizon that night I was asked \$60 but I could not be home to receive the phone I told Verizon I would call the next day to purchase the new phone. The next day, when I tried to call Verizon, again I was asked a different amount. This time it was \$200 instead of \$60 I was asked the night before. This is Verizon Wireless and its manner of doing business. I decided I would no longer buy phone from Verizon. Verizon Wireless was and is simply a scam.

I decided to buy the phone through Apple. The first bill paid was \$76.54 to Verizon on December 11th 2017. By the second payment, on January 11th, I was told there was an increase because there was an upgrade fee for which Apple failed to charge me. I agreed to pay for the upgrade. This time I paid \$93. I received the latest bill from Verizon and this time it is \$98. This is after I thought I had paid the upgrade fee. Now the bill has also increased again and this time I am told the changing stories that Verizon make up to cheat its customers.

At this point, I am asking Verizon to credit my account for all payments made to Verizon wrongly including charging twice for the phone that was stolen when I was charged first and last month which Verizon did not credit my account for when I called to reveal my phone was stolen. I was charged \$600 that night. This was the balance and services which I had just paid for in November.