



Red Flag Identifier Challenge

Your Score

0 / 9

💡 **Look for these red flags:** Vague language, automatic renewals, excessive fees, one-sided terms, mandatory arbitration, short cancellation windows, and waived rights.

Round 1: Subscription Services

Clause 1: Auto-Renewal

"Your subscription will automatically renew at the then-current rate unless you cancel. To cancel, submit a written request to our processing center at least 45 days before renewal. A convenience fee of \$50 applies to all cancellation requests."

Why did you choose this classification?

Explain the red flags you identified...

Clause 2: Price Changes

"We reserve the right to modify pricing at any time. Continued use of the service after a price change constitutes acceptance of the new pricing."

Why did you choose this classification?

Explain the red flags you identified...

Clause 3: Dispute Resolution

"If you have concerns about charges, please contact our customer service within 30 days. We will investigate and respond within 10 business days."

Why did you choose this classification?

Explain the red flags you identified...

Round 2: Rental Agreements

Clause 4: Security Deposit

"Landlord may deduct from security deposit for any reason deemed necessary including, but not limited to, cleaning, repairs, painting, and administrative costs. Deposit return within 90 days."

Why did you choose this classification?

Explain the red flags you identified...

Clause 5: Maintenance

"Landlord will respond to maintenance requests within 48 hours for emergencies and 7 days for non-emergencies. Tenant responsible for first \$75 of each repair."

Why did you choose this classification?

Explain the red flags you identified...

Clause 6: Entry Rights

"Landlord may enter the premises at any time without notice for inspection, repairs, or showing to prospective tenants."

Why did you choose this classification?

Explain the red flags you identified...

Clause 7: Interest Rate

"APR may be increased to 29.99% if you miss a payment, your credit score decreases, or at our discretion based on market conditions."

Why did you choose this classification?

Explain the red flags you identified...

Clause 8: Arbitration

"All disputes must be resolved through binding arbitration. You waive your right to participate in class actions. However, you may opt-out within 30 days of account opening by written notice."

Why did you choose this classification?

Explain the red flags you identified...

Clause 9: Fee Disclosure

"Annual fee: \$95. Late payment fee: \$29. Returned payment fee: \$29. Balance transfer fee: 3% or \$5, whichever is greater. Foreign transaction fee: 3%."

Why did you choose this classification?

Explain the red flags you identified...