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Quarterly Billing Fairness Report

August 2026

Comprehensive review of 106 online subscription service providers

ranked by Billing Fairness Score (0-100%).

Includes T&C trap detection, community ratings,

change monitoring, and detailed methodology.

Executive Summary

Services Reviewed: 106 Categories: 12

Average Score: 50.5%

Top: Coinbase (96%) Worst: Instacart+ (0%)

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Introduction: The State of Subscription Billing in 2026

Consumer subscription spending has reached unprecedented levels in 2026. The average household now maintains 12-15 active subscriptions across streaming, SaaS, cloud, fitness, and food delivery services, with monthly outlays exceeding \$400. As the subscription economy matures, so too do the tactics embedded in Terms & Conditions that protect providers at the expense of consumers.

This quarterly report analyses 106 of the most widely used subscription services to identify billing fairness patterns, detect hidden traps, and provide consumers with actionable intelligence before they commit to a recurring payment.

Recent Industry Developments

Australia Bans Card Surcharges (Oct 2026):

The Reserve Bank of Australia confirmed that from 1 October 2026, merchants will no longer be able to impose surcharges on eftpos, Visa, or Mastercard credit and debit card payments. Australians pay an estimated \$1.6 billion annually in card surcharges. The RBA is simultaneously reducing interchange fee caps, with total merchant payment costs expected to fall by approximately \$910 million per year. Small businesses are projected to see the largest percentage savings under the new framework.

Australia Targets Subscription Traps & Hidden Fees (Feb 2026):

The Australian Government announced a major crackdown on subscription traps, drip pricing, and hidden fees in February 2026. The Treasury's proposed reforms will make cancelling subscriptions as simple as signing up, mirroring the FTC's Click-to-Cancel approach. The Competition and Consumer Amendment (Unfair Trading Practices) Bill 2026 introduces new obligations for subscription contracts, requiring clear disclosure of renewal terms, pricing, and exit options before consumers commit. The ACCC has identified subscription and automatic renewal practices as a priority enforcement area.

South Korea Regulates Subscription Economy & Dark Patterns (Feb 2025):

South Korea's Act on Consumer Protection in Electronic Commerce was amended effective February 2025, requiring businesses to display the total price payable on the initial screen where prices are first shown. The Korea Fair Trade Commission (KFTC) published a "Subscription Economy" policy report targeting dark patterns in subscription billing, including hidden auto-renewal terms and misleading cancellation flows. The amendment empowers regulators to impose fines for non-compliant subscription practices.

Japan Consumer Affairs Agency Tightens Subscription Rules (2025-2026):

Japan's Consumer Affairs Agency (CAA) has increased scrutiny of subscription-based business models, approving seven commitment plans in 2025 and signalling further regulatory tightening in 2026. Japanese consumer protection law prohibits excessive premiums and requires clear disclosure of recurring payment terms. The Act on Specified Commercial Transactions requires subscription services to provide easy cancellation mechanisms and cooling-off rights for consumers.

FTC Click-to-Cancel Rule in Full Effect (2024-2026):

The FTC's negative option rule, finalised in October 2024, continues to reshape subscription practices globally. The rule requires cancellation to be as easy as sign-up, prohibits phone-only cancellation for online sign-ups, and requires affirmative consent for material changes. Several countries including Australia, the UK, and EU member states have cited the FTC framework when drafting their own subscription protection legislation, creating a global convergence toward fairer billing practices.



1. Executive Summary

Grade Distribution

Grade A (80-100%): 1 services

Grade B (65-79%): 15 services

Grade C (50-64%): 48 services

Grade D (35-49%): 38 services

Grade F (0-34%): 4 services

Category Breakdown

Streaming	20 svc, avg 45%
Productivity	15 svc, avg 54%
Cloud	12 svc, avg 59%
Finance	11 svc, avg 59%
Food	10 svc, avg 31%
Security	9 svc, avg 54%
Fitness	7 svc, avg 47%
Developer	6 svc, avg 62%
News	5 svc, avg 52%
Wellness	5 svc, avg 42%
Storage	3 svc, avg 60%
Design	3 svc, avg 48%



2. Full Ranking -- All Services

#	Service	Category	Score	Grade	Flags	Votes
1	Coinbase	finance	96%	A	1	0
2	Wise	finance	75%	B	1	0
3	AWS	cloud	72%	B	7	0
4	Linear	developer	70%	B	1	0
5	Notion	productivity	70%	B	2	0
6	Railway	cloud	70%	B	1	0
7	1Password	security	65%	B	2	0
8	Betterment	finance	65%	B	2	0
9	Fly.io	cloud	65%	B	2	0
10	GitHub Pro	developer	65%	B	2	0
11	Google Drive Storage	storage	65%	B	2	0
12	ProtonVPN	security	65%	B	2	0
13	Render	cloud	65%	B	2	0
14	Supabase	developer	65%	B	2	0
15	Vercel	cloud	65%	B	2	0
16	Wealthfront	finance	65%	B	2	0
17	Netflix	streaming	64%	C	9	0
18	Canva Pro	design	60%	C	3	0
19	Chime	finance	60%	C	2	0
20	Cloudflare	cloud	60%	C	3	0
21	ExpressVPN	security	60%	C	2	0
22	GitLab	developer	60%	C	2	0
23	Google Workspace	productivity	60%	C	3	0
24	iCloud+	storage	60%	C	2	0
25	Linode	cloud	60%	C	3	0
26	MongoDB Atlas	cloud	60%	C	3	0
27	Netlify	cloud	60%	C	3	0
28	NordVPN	security	60%	C	2	0
29	Substack	news	60%	C	2	0
30	Todoist	productivity	60%	C	3	0
31	Trello	productivity	60%	C	3	0
32	Airtable	productivity	55%	C	3	0
33	Apple Fitness+	fitness	55%	C	3	0
34	Basecamp	productivity	55%	C	3	0
35	Bitbucket	developer	55%	C	3	0
36	ClickUp	productivity	55%	C	3	0
37	Confluence	productivity	55%	C	3	0
38	Dashlane	security	55%	C	3	0
39	Dropbox	storage	55%	C	3	0
40	Figma	design	55%	C	3	0
41	Heroku	cloud	55%	C	3	0
42	Jira	developer	55%	C	3	0
43	Ladder	fitness	55%	C	3	0
44	Medium	news	55%	C	3	0
45	Microsoft 365	productivity	55%	C	3	0



#	Service	Category	Score	Grade	Flags	Votes
46	Patreon	news	55%	C	3	0
47	SoFi	finance	55%	C	3	0
48	Strava	fitness	55%	C	3	0
49	Stripe	finance	55%	C	3	0
50	Zoom	productivity	55%	C	3	0
51	Amazon Prime Video	streaming	50%	C	4	0
52	Apple TV+	streaming	50%	C	4	0
53	Asana	productivity	50%	C	4	0
54	Bitdefender	security	50%	C	3	0
55	Evernote	productivity	50%	C	4	0
56	Fitbit Premium	fitness	50%	C	3	0
57	Headspace	wellness	50%	C	3	0
58	LastPass	security	50%	C	3	0
59	Philo	streaming	50%	C	3	0
60	Revolut	finance	50%	C	3	0
61	Slack	productivity	50%	C	4	0
62	Spotify	streaming	50%	C	4	0
63	Twitch	streaming	50%	C	3	0
64	YouTube Premium	streaming	50%	C	4	0
65	BritBox	streaming	45%	D	4	0
66	Calm	wellness	45%	D	4	0
67	Crunchyroll	streaming	45%	D	4	0
68	Discovery+	streaming	45%	D	4	0
69	Disney+	streaming	45%	D	4	0
70	EveryPlate	food	45%	D	3	0
71	Monday.com	productivity	45%	D	4	0
72	Mubi	streaming	45%	D	4	0
73	PayPal	finance	45%	D	4	0
74	Shudder	streaming	45%	D	4	0
75	The New York Times	news	45%	D	4	0
76	The Washington Post	news	45%	D	4	0
77	Venmo	finance	45%	D	4	0
78	Uber Eats Pass	food	44%	D	14	0
79	AMC+	streaming	40%	D	4	0
80	BetterHelp	wellness	40%	D	4	0
81	Blue Apron	food	40%	D	4	0
82	DigitalOcean	cloud	40%	D	15	0
83	Dinnerly	food	40%	D	4	0
84	Grubhub+	food	40%	D	4	0
85	HBO Max / Max	streaming	40%	D	5	0
86	Hulu	streaming	40%	D	5	0
87	McAfee	security	40%	D	4	0
88	Norton 360	security	40%	D	4	0
89	Peacock	streaming	40%	D	5	0
90	Peloton	fitness	40%	D	4	0
91	Postmates Unlimited	food	40%	D	4	0
92	Talkspace	wellness	40%	D	4	0
93	Wrike	productivity	40%	D	4	0



#	Service	Category	Score	Grade	Flags	Votes
94	Google Cloud	cloud	36%	D	16	0
95	MyFitnessPal	fitness	36%	D	16	0
96	ClassPass	fitness	35%	D	5	0
97	FuboTV	streaming	35%	D	5	0
98	Gopuff	food	35%	D	5	0
99	Noom	wellness	35%	D	5	0
100	Paramount+	streaming	35%	D	5	0
101	Robinhood Gold	finance	35%	D	5	0
102	Sling TV	streaming	35%	D	5	0
103	Adobe Creative Cloud	design	30%	F	6	0
104	DoorDash DashPass	food	28%	F	18	0
105	HelloFresh	food	0%	F	20	0
106	Instacart+	food	0%	F	18	0

3. Top 10 Most Fair Services

1.	Coinbase	finance	96%	Grade A	1 flags
2.	Wise	finance	75%	Grade B	1 flags
3.	AWS	cloud	72%	Grade B	7 flags
4.	Linear	developer	70%	Grade B	1 flags
5.	Notion	productivity	70%	Grade B	2 flags
6.	Railway	cloud	70%	Grade B	1 flags
7.	1Password	security	65%	Grade B	2 flags
8.	Betterment	finance	65%	Grade B	2 flags
9.	Fly.io	cloud	65%	Grade B	2 flags
10.	GitHub Pro	developer	65%	Grade B	2 flags

4. Bottom 10 Least Fair Services

97.	FuboTV	streaming	35%	Grade D	5 flags
98.	Gopuff	food	35%	Grade D	5 flags
99.	Noom	wellness	35%	Grade D	5 flags
100.	Paramount+	streaming	35%	Grade D	5 flags
101.	Robinhood Gold	finance	35%	Grade D	5 flags
102.	Sling TV	streaming	35%	Grade D	5 flags
103.	Adobe Creative Cloud	design	30%	Grade F	6 flags
104.	DoorDash DashPass	food	28%	Grade F	18 flags
105.	HelloFresh	food	0%	Grade F	20 flags
106.	Instacart+	food	0%	Grade F	18 flags



5. Metrics, Methodology & Scoring Engine

The Billing Fairness Score (BFS)

Each service receives a Billing Fairness Score from 0% to 100%. The score is calculated by an automated crawler that fetches and analyses the service's Terms & Conditions page, detecting 33 distinct billing-related keywords grouped into billing trap categories. The crawler runs every 30 minutes across the full database, checking 5 services per tick for T&C changes and recalculating scores on the fly.

Detection Signals (33 Keywords)

REFUND TRAPS (severity ****): "non-refundable", "no refund", "no refunds"

-> Indi

Score Calculation Formula

$$\text{score} = \max(10, 100 - (\text{flags_count} \times 4))$$

0-2 flags = 80-100% (A). 19+ flags = 10% (F).

The Four Degrees of Freedom

Beyond the aggregate score, the workbook framework evaluates four independent dimensions of billing fairness:

Freedo

Can the user stop paying easily? Assesses cancellation method parity, notice period, and pro-rata refund availability.

Freedom 2: Error Recovery

Can the user recover from billing mistakes? Evaluates dispute-window length, liability caps, and chargeback penalty fees.

Freedom 3: Price Stability

Is the price predictable? Measures unilateral change rights, tier-reclassification, and retroactive pricing.

Freedom 4: Data Control

Can the user remove their financial data? Checks token-revocation processes and data retention policies.



6. Reference & Methodology

How the Crawler Works

1. Fetches each service's T&C URL via HTTP GET (30-second timeout).
2. Strips HTML tags, normalises whitespace, hashes with SHA-256.
3. Compares to previous hash. Mismatch = change detected.
4. Scans clean text for 33 detection keywords (case-insensitive).
5. Calculates Billing Fairness Score, stores with crawl log.

Crawl frequency: every 30 minutes, 5 services per cycle (round-robin).

All crawl events logged in billing_crawl_log table for audit trails.

Jurisdictional Protections

Even where a T&C contains aggressive billing clauses, federal and state laws may override them:

FCBA:

60-day dispute window from statement. \$50 max liability. Right to withhold disputed amount.

FTC Click-to-Cancel (Oct 2024):

Cancellation must be as easy as sign-up. Online sign-up = online cancel.

California ARL (Jul 2025):

Auto-renewal in bold before checkout. Renewal reminders. Active consent needed.

EFTA / Reg E:

Pre-authorized ACH transfers require written consent. Notice before varying amounts.

State UDAP Laws:

Unconscionable contract terms may be void under state consumer protection laws.

EU Consumer Rights:

14-day cooling-off period for online purchases. Unfair terms not binding.

10-Second Pre-Subscription Scan

Before subscribing, run this checklist against their T&C:

1. ☐ Auto-renewal: renewal notice mentioned?
2. ☐ Cancellation: same method as sign-up?
3. ☐ Refund policy: real money to your card?
4. ☐ Pro-rata refund: cancel mid-cycle - get anything back?
5. ☐ Dispute window: 60 days (FCBA) or shorter?
6. ☐ Arbitration + class waiver: can you join a class?
7. ☐ Error liability: company responsible for mistakes?
8. ☐ Price change: requires your consent?
9. ☐ Governing law: your state or remote?
10. ☐ Conclusive records: can their database be challenged?

Rating: 0-2 flags = Green | 3-4 = Yellow | 5-7 = Orange | 8-10 = Red

Disclaimer: This report is for informational purposes only. All scores are based on automated analysis of publicly available Terms & Conditions pages using keyword detection. They do not constitute legal advice. Always read the full T&C before subscribing. ChargeKrab is a product of Joomo Enterprises. Data as of 28 August 2026.