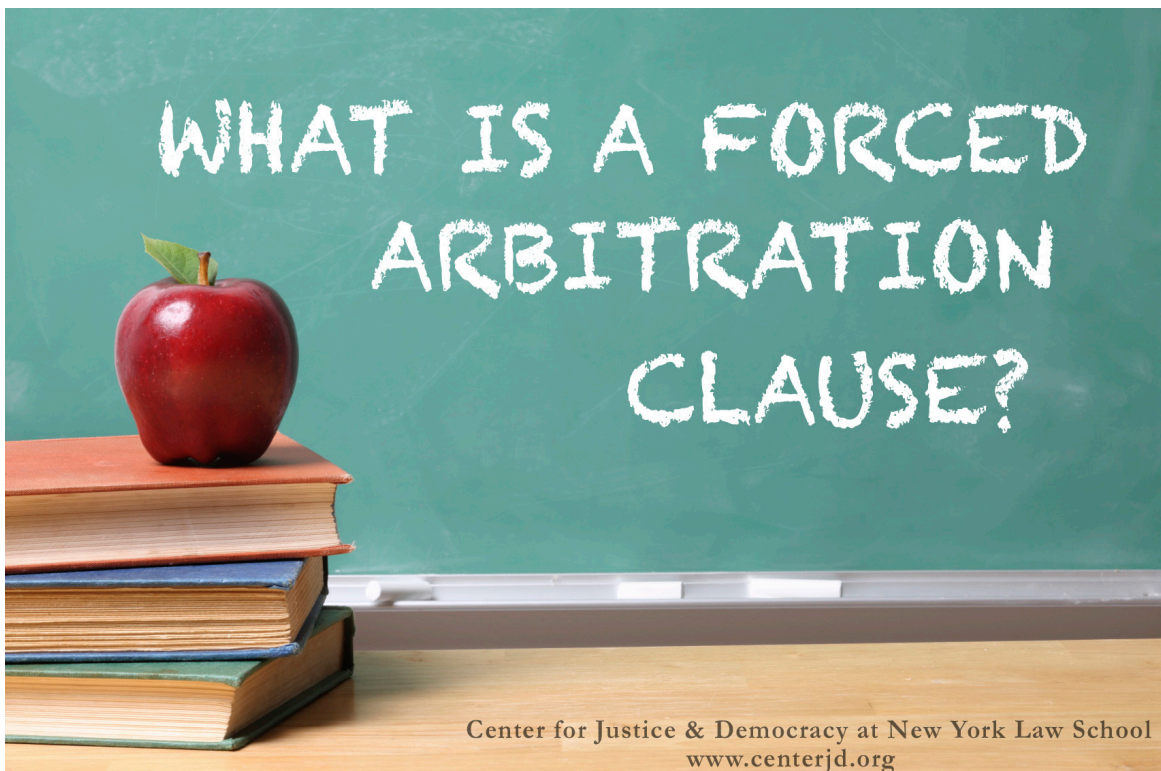




Spotlight On Justice



Center for Justice & Democracy at New York Law School
www.centerjd.org

This is a clause buried in the fine print of most credit card, cell phone, online “terms of use” agreements, nursing home admission forms and many other everyday contracts, including employment. It means that if the company cheats, defrauds, discriminates against, physically injures or otherwise harms you, you cannot sue the company in court or have a jury trial. Instead, you are forced to resolve your dispute in a private, secretive, rigged arbitration system controlled by the company. You may have to pay for the arbitrator. And there is no right to appeal.

Center for
Justice &
Democracy

185 West Broadway
New York, NY 10013
212.431.2882
www.centerjd.org

