



NEW YORK STATE SENATOR

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Helpful Holiday Shopping and Safety Tips

KENNETH P. LAVALLE December 16, 2009

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While many of us still enjoy supporting our local businesses during the holiday, shopping online has become a very popular way to purchase gifts.

To help consumers protect themselves, especially those who do a majority of their shopping via the Internet, I have provided some helpful holiday shopping and safety tips, with a variety of helpful information to assist in making your holiday season a safe one.

By following some simple tips and staying alert, Internet shoppers can improve their chances of avoiding becoming a victim of online predators and have a safe and happy holiday season.

According to the New York State Consumer Protection Board (NYSCPB), online shoppers should follow these safety tips:

- **Know the company with whom you are dealing:** Anyone can create a web site that looks professional. If you are not familiar with the company, request a catalog or brochure to get a better idea of its merchandise and services. You can also check the reliability of a company with the Better Business Bureau at www.bbb.org;
- **Be thorough when using Internet auctions:** If a consumer is utilizing an auction web site, such as eBay, they should have complete confidence in a potential seller by checking for feedback before conducting business;

- **Use a secure website and browser:** Make sure that the web site contains a closed lock or unbroken key icon on your screen's status bar and look for the "http" in the web site address when making your purchase. For your protection, also make sure that your web browser complies with the most current technology such as Secure Sockets Layer (SSL) to ensure that your purchase and financial information is scrambled. If a company's web site does not provide these protections, you should consider ordering by telephone;
- **Read the privacy policy of the web site:** This will help you determine whether your personal information, such as your e-mail address and other identifying information, will be used or shared with others. Determine what security features are in place so that any personal information cannot be obtained and used fraudulently;
- **Protect Your Identity:** Never respond to e-mails from "sellers" or anyone asking for your passwords, Social Security number or other personal information.

Additional Tips:

- Always maintain a record of your online transaction by printing a copy of your purchase order and confirmation from the web site. If the company sends you a confirmation via electronic mail, you should retain a copy of that correspondence until all concerns regarding the transaction are satisfied;
- Prior to purchasing any item online, check shipping and handling fees, compare prices and fully review any warranty information. Also be sure to check whether the item has been recalled by visiting the recall pages of the federal Consumer Product Safety Commission (CPSC.gov) and the NYSCPB (nysconsumer.gov);
- Compare prices and availability of specific items at stores and other sites. Consider carefully whether you are paying too much for an item, especially on auction sites;
- Use a dedicated credit card to allow an easy review of purchases;
- Finally, make sure you know all the costs involved, including shipping and handling. Know the return and refund policies.

In addition to online caution, the NYSCPB offer the following advice for all shoppers regarding gift cards, layaway plan and refunds or rebates:

Gift Cards: The NYSCPB urges consumers to read all the fine print, and apprise themselves of any fees, warranties, expiration dates, store closings and other details about a gift card before purchasing one. Recipients of gift cards are advised to use them quickly and in full to get the most out of the cards.

Layaway: During the fiscal crisis, layaway plans can be a helpful method of purchasing big ticket items. Consumers are advised to read all the terms in any layaway contract, and have their questions answered before moving forward with a layaway plan. Be sure to retain a copy of the contract and maintain a record of their payments

Refunds: Clarify the store's refund policy before making a purchase. There is no legal requirement under state law for a store to offer a refund in the form of cash, credit, replacement merchandise or other means. Many stores clearly post their refund policy, however if the store does not post any return policy, the law requires the store to accept your return within 20 days of a purchase. Even if the store has no return policy, consumers always have a right to obtain a refund for returned damaged or defective merchandise.

Rebates: Stores offering merchandise with rebates may post the after rebate or discounted price only if the actual selling price is displayed and it is clearly stated that a rebate is required in order to pay the lower price.