Tips For Safe Holiday Shopping

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| ISSUE: **CONSUMER PROTECTION**

The New York State Division of Consumer Protection (NYSDCP) is warning consumers to use caution as they look for bargains in stores and online when they are doing their holiday shopping this year.

The following links will access information from the NYSCSP:

NYSCSP Guide To Holiday Shopping

Refunds, Rebate and Rainchecks

Shopping For Toys: A Game Plan To Keep Your Child Safe

Toy Safety Information from the United States Consumer Protection Safety Commision

Online Shopping from Safe Online Organization

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Helpful Holiday Shopping Tips from Travelers

WCBS TV - Police Reveal Parking Lot Safety Tips

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ONLINE SHOPPING SAFETY

Click here for a printable copy of Safe Online Shopping brochure from New York State Division of Consumer Safety

Remember To:

• **Compare product prices.**

• **Check website privacy policies.**

• **Note shipping and handling fees.**

• **Review warranties.**

• **Check the company's refund policies.**

• **Keep records and retain a copy of your purchase order and confirmation number from the website. Companies may also send you important e-mails regarding your purchase. You should retain these documents until you have resolved any concerns regarding your online purchase**

Online shopping is convenient and presents us with more choices and better deals than we can find locally. However, inherent dangers in shopping online include fraud, identity theft and privacy invasion.

Therefore, consumers should exercise caution and consider these tips:

• Only buy from a trustworthy and reputable seller. If a website looks unprofessional, don't buy from it.

• Request a catalogue or brochure from a company you are unfamiliar with before you shop from its website.

• Understand the product you are buying and the terms of the sale. Double-check price and quantity, and comparison-shop on other websites. If a deal seems too good to be true, it probably is.

• Before buying online, research promotional codes (online discounts) offered by retailers which can provide significant savings on your purchases. Many times you can secure free shipping or save as much as 30 percent off your total purchase.

• Designate one credit card for online shopping, as this will allow for an easy review of purchases and provide protection in case of a dispute. Don't use a debit card.

• Assure that your credit card information stays safe by checking that the website uses encryption. Before entering credit card information, make sure that the website's address begins with "https" and that there is a closed lock or unbroken key symbol in the lower portion of your window.

• Provide your credit card number each time you make a purchase. Don't agree to the seller keeping it on file for future purchases.

• Read and understand the site's privacy policy and practices, as online shopping means that the seller will be collecting your personal information. Make sure you know how the seller intends to use and possibly retain your information.

• Print out order forms, order numbers, purchase confirmation and policies – keep a record of your transaction.

• Make sure you keep your computer's operating system up-to-date by regularly downloading the latest security patches. Use other security precautions, such as anti-virus and anti-spyware programs, and install a firewall.

Protect Yourself with STOP. THINK. CONNECT from Homeland Security

Additional Resources:

Better Business Bureau

OnGuardOnline.gov: Shopping Online

OnGuardOnline.gov: Online Shopping Infographic

U.S. CERT: Shopping Safely Online

Information on Gift Cards from New York State Comptroller's Office