



NEW YORK STATE SENATOR

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'Tis The Season For Safe Shopping

JAMES L. SEWARD December 17, 2009

While shopping our local main streets is still one of the best ways to get in the holiday spirit and at the same time help spark the local economy, shopping online has also become a very popular way to purchase gifts. Whether during the holiday season or any other time of the year, Internet shoppers can reduce their chances of becoming victims of online predators by following some simple tips.

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

- 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](#);
- Be thorough when using Internet auctions: If a consumer is utilizing an auction web site, such as eBay, he should have complete confidence in a potential seller by checking for feedback before conducting business;
- Maintain a record of your online transaction: Always print 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;

- 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 security technology 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.

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

- Gift cards: The NYSCPБ urges consumers to read all the fine print, and apprise themselves of any fees, warranties, expiration dates, store closings and other details about gift cards before purchasing them. 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 layaway contracts, and have

their questions answered before moving forward with layaway plans. Be sure to retain a copy of the contract and maintain a record of your 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 policies, however if a store does not post any return policy, the law requires the store to accept your return within 20 days of a purchase. Even if a store has no return policy, a consumer always has the right to obtain a refund for returned damaged or defective merchandise;
- Rebates: Stores offering merchandise with rebates may post the after rebate or discounted prices only if the actual selling prices are displayed and it is clearly stated that a rebate is required in order to pay the lower prices.

Have a wonderful and joyous holiday season.