



2014 Holiday Shopping Tips



Now that we are approaching the holiday season, it is important to be properly equipped with information that will help make your holiday shopping safe, less stressful and more rewarding. The New York Department of State's Division of Consumer Protection offers the following tips:

- Determine your needs and your budget. Start with a list of items you wish to purchase, the stores where you wish to shop and designate a place for your receipts.
- Track your spending to avoid the holiday credit hangover. Verify your receipts and make sure they match your credit card statements.
- Review refund policies. Review the refund policy before making a purchase. Many items may be on clearance or "final" sale which means you can't return the product. If the store doesn't post a return policy, by law, the store is required to accept a return within 30 days of purchase.
- Be aware of refund and exchange deadlines and ask whether the store imposes a re-stocking fee for returned merchandise.
- Review layaway plans and rebates. Layaway plans vary by store so read all of the terms in the contract and keep a copy of the agreement. With rebates, look for the actual selling price of the item and ask if any additional fees apply.
- Pay attention to disclaimers. Take note of the fine print and the quantity of the product available at the advertised price, as well as whether rain checks are available. Retailers often advertise merchandise as "limited quantity," "limit of two per customer," or "while supplies last."



**NEW YORK STATE
DEPARTMENT OF STATE**

Division of Consumer Protection

Advocating for and Empowering New York Consumers

Consumer Assistance Hotline: 1-800-697-1220

Andrew M. Cuomo
Governor

www.dos.ny.gov

Cesar A. Perales
Secretary of State





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- Pay close attention to store offers and products. Retailers are required by law to advertise truthfully. Sometimes, what looks like the product you intended to buy may be similar, but lower in quality.
- Take note of rules related to gift cards, including whether there are any fees, especially 'dormancy fees' for non-use. Also, learn the replacement policy in case the card is lost or stolen and check to make sure the card's expiration date hasn't passed.
- When shopping online conduct transactions over a secure connection. Remember to protect your personal identifiable information by dealing with known and reputable merchants. Pay close attention to shipping and handling charges as well as the return and refund policies for items purchased.
- Stay informed about product and toy safety. When purchasing gifts for children, make sure you buy age appropriate products and toys. Make note of all warnings and ensure the product has not been recalled.
- To help you determine if your child's favorite toy is safe for use, you can visit our website at www.dos.ny.gov or www.recalls.gov to see if the product has been recalled.

Our Division of Consumer Protection is assisting consumers on how to navigate the shopping season and also operates a hotline to help mediate concerns you may have about purchases. Our toll-free number is 1-800-697-1220.

We want all New Yorkers to have a safe and happy holiday season. And we hope that when you shop, you'll consider supporting New York State's local retailers.



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