Auction Site Tips

If you shop via an on online auction site:

- Check seller feedback and chat areas for comments on sellers.
- Don't bid if a listing looks odd. For example, if there are many errors, or the seller and item are in different locations.
- Pay through a reputable online payment service such as PayPal or an escrow service.
- Don't pay cash or via Western Union.
- Look for product description with code and date of production information and check this information with the Consumer Product Safety Commission's listings to avoid purchasing a recalled product.

Know Your Rights

The federal Mail/Telephone Order Merchandise Rule covers online purchases. Your order must be delivered within 30 days unless otherwise stated. If there is a delay, you must be notified. If the company cannot reach you to obtain your consent to the delay, they must, without being asked, promptly refund all the money you paid for the unshipped merchandise.

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.

Resources:

- New York Department of State
  Division of Consumer Protection
  1-800-697-1220
  www.dos.ny.gov/consumerprotection
- Federal Trade Commission
  1-877-FTC-HELP (382-4357)
  www.consumer.ftc.gov

NEW YORK STATE OF OPPORTUNITY. | Division of Consumer Protection

A Division of the New York Department of State

Advocating for and empowering New York consumers

1-800-697-1220

www.dos.ny.gov/consumerprotection

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Andrew M. Cuomo
Governor

Rossana Rosado
Acting Secretary of State

NEW YORK STATE OF OPPORTUNITY. | Division of Consumer Protection

A Division of the New York Department of State

Consumer Online Shopping Tips

Learn to safeguard your money, credit, and privacy while enjoying shopping online.

Andrew M. Cuomo
Governor

Rossana Rosado
Acting Secretary of State

According to the U.S. Department of Commerce, online retail sales totaled over $100 billion last year. The Internet offers many benefits that are not available in a store or mall. It is open 24 hours a day, seven days a week, and allows users to shop from the comfort of their homes. Nevertheless, shopping online is not without risk. This brochure offers tips and advice to help ensure that any transactions you make online are safe and secure.

What You Should Know About Online Shopping

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.