

CONSUMER ADVISORY

December 2005

By Attorney General Tom Miller



Consumer Tips for Holiday Shoppers



The holiday shopping season is by far the busiest time of year for most shoppers and retail stores -- and the season also generates more than its share of consumer problems. Why? Most likely because of the sheer volume of purchases, because many consumers are in a rush, and because people later will want to make more gift returns and exchanges than during other seasons. It's an important time to be a smart shopper.

How to avoid consumer problems:

Buying Online: Be sure to shop with reputable companies. Make sure the seller lists an address or toll-free number just in case you have a problem. Be sure purchases are refundable in case you are not satisfied. Get all details on shipping and handling fees, refund and return policies, and complaint procedures. Print out and keep records of your purchase. Use only "secure" web sites. Pay by credit card (not by check) so you can dispute the bill and withhold payment if necessary. For more tips on "Web" shopping, go to: (click on "consumer protection"), or www.iowaattorneygeneral.org or www.FTC.gov

Returns and "layaways": Make sure you know a store's policy on returns or layaways before you make a purchase. **Remember, there is no state law that requires stores to give a refund, exchange, or credit for merchandise that is returned or taken off layaway (unless the store advertises that it accepts such returns, or unless an article is defective or was misrepresented.)** Remember, Iowa's three-day-right-to-cancel law only applies to door-to-door sales, or sales made away from a seller's usual place of business. In short, most refund policies are up to individual retailers.

Always keep receipts. Most stores will not make refunds without them.

Mail orders: If you order gifts by mail or telephone or over the Internet, you have certain protections. Federal law requires the seller to ship your purchase within thirty days, unless the offer or advertisement specifies a later date. If there is a delay, the seller must notify you, give you a chance to cancel your order, and send a full refund if you choose to cancel. The safest way to pay for mail order purchases is by credit card.

Gift Certificates: If you're thinking of buying a gift certificate, check the store's policy. Find out if the store will give a credit or cash return if the purchase price is less than the value of the gift certificate, and any other terms the store places on the certificates.

To file a complaint or get more information, contact the Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or toll-free at 1-888-777-4590. On the web: . Have a wonderful holiday season.

Consumer Protection Division • Hoover Building • Des Moines, Iowa 50319 • 515/281-5926