

## Shopping tips

### Internet, mail and telephone-order shipping

Merchants are required to ship merchandise within 30 days of receiving a completed order unless a longer time is clearly specified in advertisements or catalog listings.

For orders that cannot be shipped on time, the merchant must notify the consumer of the new shipping date and give the consumer the option of canceling for a full refund. If the consumer does not respond to this notice, the merchant can presume the consumer has agreed to a delay of up to 30 days.

If the company cannot meet the revised shipping date they must send the consumer a second notice. If the consumer does not consent to the second delay, the order is cancelled and a prompt refund issued.

If a consumer cancels the order, the merchant is required to make a full refund within seven days for cash, check or money-order sales, and within one billing cycle for charged sales.

### Consumer advice

- **Order early** to allow plenty of time for shipment and delivery. Holiday seasons are the busiest time of year for both mail-order companies and the Postal Service.
- **Keep a copy** of the company's name, address, phone number, the date of your order, the ad or catalog from which you ordered, the order form you sent to the company, and a canceled check or charge account record.

**Calling a company** can help determine a product's availability, the order's total cost, and the company's refund policy. Many mail-order companies provide telephone numbers, including toll-free "800", "888" or fax numbers, to make purchasing easier.

### Shopping online

Online shopping gives new meaning to convenience and choice. With a few keystrokes and a click of the mouse, you can shop at home — right from your computer. Here are some basic tips:

- **Know who you're dealing with.** Confirm the online seller's physical address and phone number in case you have questions or problems.
- **Know exactly what you're buying.** Read the seller's description of the product closely, especially the fine print. Name-brand items with "too good to be true" prices could be counterfeits.
- **Know what it will cost.** Check out websites that offer price comparisons, web addresses of sellers or who may be offering discounts. Remember to add shipping and handling fees into the total cost of the order.
- **Use a credit card.** Credit cards offer better consumer protections over debit cards. DO NOT send cash under any circumstances.
- **Checkout the terms of the deal, like refund policies and delivery dates.** Can you return the item for a full refund if you're not satisfied? If you return it, find out who pays the shipping costs or restocking fees, and when you will receive your refund or replacement.

- **Do not email financial information.** Email is not a secure method of transmitting financial information like your checking account or Social Security number. Look for indications that a site is secure if you initiate a transaction and want to provide your financial information, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for secure"). Unfortunately, no indicator is foolproof and some fraudulent sites have forged security icons.
- **Keep a paper trail.** Print and save records of your online transactions, including the product description and price, the online receipt, and copies of every email you sent or received from the seller.
- **Check the privacy policy.** It should let you know what personal information the website operators are collecting, why, and how they're going to use the information.
- **Make sure a website's address begins with "https" instead of the regular "http".** That "s" stands for "secure" and means the site is encrypted and safe for business transactions. The only parties who can view your credit card number are you and the merchant, so you can make purchases confident that your private information is protected.
- **Use anti-virus software, a personal firewall and keep them up-to-date.** Anti-virus software scans incoming communications for

troublesome files. A firewall blocks unauthorized access to your computer.

- **Make sure your web browser and operating system are up-to-date.** Your web browser security setting should be high enough to detect unauthorized downloads, for example, at least the "Medium" setting for Internet Explorer.
- **Be cautious about opening any attachment.** Don't open an email attachment even if it looks like it's from a friend or co-worker, unless you are expecting it or know what it contains. Remember not to click on links in pop-up ads. They could install harmful files on your computer.
- **Shop with companies you know.** Always determine the company's return and refund policy before you place an order.
- **Never give out your Internet password.** Be original when creating a password, perhaps using a combination of letters, numbers or symbols — CUL8R or \$2Burn. Also, be cautious if you're asked to provide personal information, such as your Social Security number. It is rarely necessary and should raise a red flag.

## Jewelry

Here are some pointers for shoppers in the market for gold, diamonds, gemstones, or watches. And remember — before you buy — ask about the store's refund and return policy.

- **There's a big difference between 14 karat gold and gold-plated jewelry.** Fourteen

karat (14) jewelry contains 14 parts of gold, mixed in throughout with 10 parts of base metal. Gold plated describes jewelry with a layer of at least 10K gold bonded to a base metal. Gold plating eventually wears away, depending on how often the item is worn and how thick the plating is.

- **When you're buying a diamond, consider four criteria: cut, color, clarity and weight, usually stated as karats.** Each factor affects the price. Color is sometimes "graded" on a scale. However, scales are not uniform: a "D" may be the best color for one scale, but not for another. Make sure you know how a particular scale and grade represent the color of the diamond you're considering. A diamond can be described as "flawless" only if it has no visible surface cracks or other imperfections when viewed under 10-power magnification by a skilled diamond grader.
- **Know the difference between lab-created gemstones and naturally mined stones.** Stones created in the lab are visually identical to stones mined from the earth. The big difference is in the cost: laboratory created stones are less expensive than naturally mined stones. But, because they look just like stones mined from the earth, they must be identified as lab-created. If you want a naturally mined stone, ask if it has been treated. Gemstone treatments — such as heating, dyeing or bleaching — can improve a stone's appearance or

durability. Some treatments are permanent; some may create special care requirements. Treatments may also affect the stone's value.

- **If you're buying a watch, ask if a warranty or guarantee is included, how long it lasts and what parts or repair problems it covers.** Also ask how and where you can get the watch serviced and repaired.

## Using credit cards

Fraud can result when cards are lost, stolen or when people "misappropriate" credit card numbers.

- **Never give a credit card number over the telephone unless** you have initiated the transaction and know the company you are dealing with is reputable.
- **Keep an eye on credit cards** during transactions and get them back promptly.
- **Avoid signing blank receipts.** When signing, draw a line through the blank space above the total, and keep copies of the receipts to compare with charges on your monthly billing statements.
- **Review credit card accounts promptly** every month and immediately report any questionable charges by writing to the company that issued the card.
- **Never lend credit cards,** or leave them or receipts lying around. Never write credit card numbers on a postcard.

## Lost or stolen cards

If a credit card is lost, call the card company immediately. Most companies have toll-free numbers to report missing or stolen cards. Consumers may be liable, up to \$50, for unauthorized purchases made on each card before reporting a loss or theft. Under federal law, consumers are not liable for any unauthorized charges after they call each company.

## Loan offers

Personal loan offers may be as simple as signing a form and sending it back to the company. This might be a quick way to handle shopping bills, but first read the fine print. Many of these loans have high interest rates and fees. Compare the rates with local financial institutions before making a decision.

During the holiday season some credit card companies offer a "free" month to skip a monthly payment so you can ease the tension of holiday bills. Again, read the fine print. The interest charges often continue to accumulate, costing you even more.

## Return policies

In Wisconsin, there are no state laws regulating store return policies. The store may set its own policy.

- **Take the time** to check out the policies before you buy. Misunderstandings about refund policies could be prevented if consumers had a clear understanding of a store's policies before making a purchase.

- **Return policies** may include a cash refund, a credit, an exchange or no refund at all. Some stores may require a sales slip to be returned with the merchandise or specify different refunds for close-out items. Stores may require that returns be made within a specific time period or that credit slips must be used within a certain time period.

- **Businesses should post** refund policies in a conspicuous place — near the cash register or customer service area. If the store policy is not posted, ask before making a purchase. With all the options available to retailers, make sure you consider the following:

- ? Do you need to keep receipts or other identifying tags or boxes?
- ? Is there a time limit for returns?
- ? Do you have to use credit slips within a specified time?
- ? Will the store accept returns of sale merchandise?

- **Many retailers allow no adjustments or returns** on special orders. Others agree to accept a return but require consumers to pay a percentage of the bill. When you sign a contract for special-order items, ask the retailer about return policies. Insist that delivery dates be written into your contract and make sure any exceptions to normal policy are noted in writing.

## **Layaway policies**

In Wisconsin, there are no state laws regulating layaway policies. The store may set its own policy.

Before laying any money down, be sure to check out the store's policy. Are there storage and layaway fees, maximum number of payments allowed, time limits between each payment or cancellation penalties or privileges? If you don't bother to check, you could lose your money.

## **What to do if you have a problem**

First contact the retailer and attempt to resolve the problem. Also contact the card issuer if one was used.

If the problem can not be resolved visit our website for more information.

To file a complaint visit our website or contact the Bureau of Consumer Protection at:

**Bureau of Consumer  
Protection  
2811 Agriculture Drive  
PO Box 8911  
Madison WI 53708-8911**

**E-MAIL:  
DATCPHotline@Wisconsin.gov**

**WEBSITE:  
www.datcp.state.wi.us**

**Toll-free in WI: (800) 422-7128**

**(608) 224-4976**

**FAX: (608) 224-4939**

**TTY: (608) 224-5058**

(Information provided by the Federal Trade Commission)