



THE SAVVY CONSUMER COLUMN

The Savvy Consumer

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FOR IMMEDIATE RELEASE
December 3, 2007

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Tips for Online Shopping this Holiday Season

With the holidays now here, millions of shoppers will go online for hassle-free shopping. But, you may get more than you bargain for with internet scams and identity thieves targeting holiday shoppers. Taking precautions before you make those purchases can help ensure your online experience is a safe one.

If you're going online to make your holiday purchases this year, here is some advice to help you make the most of your experience:

1. **Know who you're dealing with.** Confirm the online seller's physical address and phone number in case you have questions or problems. If you get an email or pop-up message while you're browsing that asks for personal or financial information, don't reply or click on the link in the message. Legitimate companies don't ask for this information via email. When the web page asks for your credit card information, the web address should begin with "https://" instead of "http://."
2. **Know exactly what you're buying.** Read the seller's description of the product closely, especially the fine print. Words like "refurbished," "vintage," or "close-out" may indicate that the product is in less-than-mint condition.
3. **Know what it will cost.** Check out websites that offer price comparisons. To get the best consumer protections, pay with a credit card. If there are any problems with your order the bank can be notified and the charge disputed. Factor shipping and handling — along with your needs and budget — into the total cost of the order. Do not send cash under any circumstances.
4. **Check out 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 order.
5. **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 send or receive from the seller. Don't email personal or financial information. Read your credit card statements as you receive them and be on the lookout for unauthorized charges.
6. **Don't email your financial information.** Email is not a secure method of transmitting financial information like your credit card, checking account, or Social Security number.
7. **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.

The Tennessee Division of Consumer Affairs is here to help you understand your rights and responsibilities, to resolve complaints through the mediation process, to investigate violations of the

Continued – Tips for Online Shopping this Holiday Season

state Consumer Protection Act, and to clarify consumer protection laws. We are here to help consumers and business owners who have been affected by unfair business practices.

If you need our services, please feel free to call Consumer Affairs toll-free at 1-800-342-8385. Another great resource is our Web Page, where consumers can get tips on everything from investment scams to home repair. You can find this information on our website at www.tennessee.gov/consumer.

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