Our mission is to use the law to serve the people of lowa. We're glad you visited us and we hope you find exactly what you need.

> Tom Miller Attorney General



Home | Search Site

#### Who We Are

Attorney General Tom Miller

Office Directory

### What We Do

Protecting Consumers

Fighting Crime

Helping Victims of Crime

Working for Farmers

Protecting the Environment

Raising Child Support Awareness

Representing State

Issuing Attorney General Opinions

Government

Enforcing Tobacco Laws Protecting Utility

# Customers Resources

File a Consumer Complaint

Other Complaint Resources

News Releases & Publications

Legal Resources

Jobs & Internships

Contact Us

Consumer Advisory Bulletin-May 2006

## The "Right-to-Cancel" Law - Know Your Rights!

The right-to-cancel law, known as the Door-to-Door Sales Act, can be a consumer's best friend. Under the law, a consumer may cancel a sale made at his or her home - or at some other location away from the seller's place of business - within three business days and get a refund. But, note: for many sales, there is no right to cancel!

The law DOES apply to all door-to-door sales of merchandise or services, such as meat and food products, vacuum cleaners, and home repairs. It also applies to sales made at tent sales, restaurants and hotel seminars (such as investment or job programs.) The law DOES NOT apply to purchases at a seller's normal place of business (such as a retail store or car dealership), to sales made by telephone or by mail, or to purchases under \$25.

Under the law, the seller must TELL you of your right to cancel at the time of sale and give you two copies of a written notice of your right to cancel. The contract is void if the seller fails to do this. If you cancel your purchase and request a refund, the seller must refund your money within ten business days and cancel any further financial obligations.

Don't buy from door-to-door sellers who don't give you your rights to cancel. In fact, contact local law enforcement or the Attorney General's Office about the company.

## Follow these tips if you purchase items or services from door-to-door sellers:

- · Get all promises in writing and get a written notice of your right to cancel.
- To cancel a sale, sign and date one copy of the cancellation form and mail it to the address given for
  cancellation. Make sure the envelope is postmarked by midnight of the third business day following the
  purchase. (Saturdays, Sundays, and holidays are not counted as "business days.") Or, hand-deliver the
  notice.
- Send the letter by certified mail for proof that you mailed your request for a refund within the required time.
   Get a receipt if you hand-deliver your notice.
- If you used a credit card for your purchase, you can contact your credit card company and challenge the charge within 60 days after the date the first bill was mailed to you.
- Contact local law enforcement officials if you are victimized by a door-to-door scam or you do not receive a refund you requested.

For more information, contact the Attorney General's Consumer Protection Division, Hoover Building, Des Moines, IA 50319. Call 515-281-5926, or 888-777-4590 toll-free. On the Web: www.lowaAttorneyGeneral.org.

Return to Consumer Advisories

State of IowaPrivacy StatementTranslationPDF Reader