



Who We Are

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Tom Miller
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Protecting Consumers
Fighting Crime
Helping Victims of
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Protecting the
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Raising Child Support
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Consumer Advisory Bulletin

Purchases at Seminars: The Consumer's Right to Cancel

Consumers who attend "financial seminars" at hotels or other temporary sales locations often are faced with high-pressure, buy- now-or-lose-out sales pitches for instructional materials or other products. Some consumers get caught up in the excitement -- only to find that they bought something that doesn't look nearly so great once they've left the highly-charged atmosphere of the sales presentation. They want to change their mind and cancel the purchase. Can they? There is no substitute for a healthy dose of caution in dealing with high-pressure sales, but Iowa law does provide some special protection. Iowa's Door-to-Door Sales Act provides consumers with three business days to cancel a transaction and obtain a full refund, if purchases are made at a seller's temporary location. Note: this law applies to all sales made at a place other than the seller's office or local address, if the sale involves consumer goods or services of \$25 or more.

Whether it's a financial seminar or a tent sale selling products, know your rights when you make a purchase away from the seller's permanent place of business:

- A seller making such sales is required to notify the consumer at the time of the sale -- both orally and in writing -- that the consumer has a right to cancel the transaction within three business days.
- The seller also must provide the consumer with special forms and instructions on how to cancel. If the consumer does cancel, the seller must provide a full refund.
- A seller who fails to provide the required notices is subject to penalties, and the transaction is considered void. (That means the consumer may seek a refund even after three days, if he or she wasn't given the required notices.)
- The consumer may cancel within the three days for any reason, or for no reason! Under the Door-to-Door Sales Act, it is not necessary to show misrepresentation.
- Remember, the Door-to-Door Sales Act can provide Iowans some relief for those situations where the excitement of the moment overcomes their better judgment.

For more information, or to file a complaint about door-to-door sales, instructional meetings or seminars, contact the Attorney General's Consumer Protection Division, Hoover Building, Des Moines, Iowa 50319. Telephone 515-281-5926.

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