

CONSUMER ADVISORY

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By Attorney General Tom Miller

Holiday Shopping? Tips to Make it Merrier

Trying to get into the holiday spirit can lead to holiday headaches when it's time to go shopping. 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.

How to avoid consumer problems:

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

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.

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" websites. Pay by credit card (not by check) so you can dispute the bill and withhold payment if necessary. Be wary of online classified ads and auctions, and avoid providing financial information directly to classified ad sellers. For more tips on "Web" shopping, go to: www.IowaAttorneyGeneral.gov (click on "consumer protection"), or www.FTC.gov.

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. Don't send cash. The safest way to pay for mail order purchases is by credit card.

Gift Certificates and gift cards: If you're thinking of buying a gift certificate or gift card, 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: www.IowaAttorneyGeneral.gov. *Have a wonderful holiday season!*