

# CONSUMER ADVISORY

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## Tips for Happier Holiday Shopping

Before tackling your holiday shopping list at your local retailer, a shopping mall, or online, spending some time on research may save you some spending money, and can also save you from aggravation.

If you know what you're looking for, make sure it's a good product at a good price from a reputable seller.

- Is it a quality item or is it something that's simply cheap? A cheap price isn't always a better bargain.
- What do you know about the seller – is this a store or website you know and trust?

**Take your ads with you.** If you're headed to a store, make sure the product and price match the ad.

**Keep your receipts and paperwork.** Most stores won't give refunds without a receipt, and many won't offer exchanges without a proof of purchase. If you really think you need a service contract and end up paying for one, be sure to save the paperwork. (Find out more about service contracts at [www.ftc.gov](http://www.ftc.gov) and type "service contracts" in the search box.)

**Returns and layaways:** Make sure you know a store's policies on returns, layaways, restocking fees, and return shipping costs for online retailers before you make a purchase. Remember, no state law 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). Keep in mind that 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? Shop with reputable sellers.** Make sure the seller lists an address or phone number, just in case you have a problem. Be sure purchases are refundable in case you're not satisfied. Get all details on shipping and handling fees, refund and return policies, and complaint procedures. Consider printing and keeping them. Also print and keep records of your purchase. *Pay by credit card.* Avoid using a debit card or check, so you can dispute the bill and withhold payment if necessary. Use only secure websites. Secure sites utilize an "https://" prefix for their website address, with the "s" signifying that it's secure. Emailing credit card or financial information is not secure! Be wary of online classified ads and auctions, and avoid providing financial information directly to classified ad sellers.

**Mail orders:** If you order gifts by mail, by telephone or through a website, you have certain protections. Federal law requires the seller to ship your purchase within 30 days, unless the offer or ad specifies a later date. If there is a delay, the seller must notify you, allow you a chance to cancel your order, and send a full refund if you choose to cancel. Don't send cash or use your debit card – a credit card gives you the most protection.

**Gift certificates and gift cards:** Check the retailer's policy. Find out if the retailer will give a credit or cash return if the purchase price is less than the value of the gift certificate, and know any other terms the store places on the certificates. Money on a gift card cannot expire for at least five years from the date of purchase, or from the last date you loaded any additional funds onto the card. The card's expiration date must be clearly disclosed on the card, and fees must be clearly disclosed on the card or its packaging.

To file a complaint or get more information, contact the Iowa Attorney General's Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or toll-free to 888-777-4590. The website is: [www.IowaAttorneyGeneral.gov](http://www.IowaAttorneyGeneral.gov).