



## 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  
Government  
Issuing Attorney  
General Opinions  
Enforcing Tobacco Laws  
Protecting Utility  
Customers

## Resources

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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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