

CONSUMER'S EDGE

CONSUMER PROTECTION DIVISION, MARYLAND OFFICE OF THE ATTORNEY GENERAL

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SMART SHOPPING FROM HOME

At an online auction site, a Rockville man submitted the winning bid for a computer monitor. The monitor that was delivered was a different model than the one that had been pictured and described. The seller said he should be happy with this "comparable" model, even though it was missing features the other one had.

A Chevy Chase woman ordered a grill that was advertised on TV. When the grill didn't arrive and her credit card was billed for four grills, she called the 800 order number. She was told they only took orders and she should call the manufacturer. However, no one answered at that number.

Shopping by mail, telephone, or online can be very convenient. You can shop at any hour of the day or night, and you don't have to find a parking place at the shopping center. Plus, you can order items from companies all over the country and the world.

However, shopping from home isn't without risk. When there's no physical store to visit, it can be more difficult to get a refund or contact the company if the merchandise does not arrive or is defective. Scam artists can set up phony businesses with only a P.O. Box number, a telemarketing script or a slick website. Then there's the concern about people getting and misusing your credit card number or other identifying information.

Here's what you can do to prevent problems when shopping from home:

1. Know who you're dealing with. Do business with companies you know to be legitimate. If you're not familiar with a company's reputation, check up on it. Find out where the company is physically located, and make sure there is a phone number or address you can use to contact the company if you experience a problem.

Telemarketers are required by law to tell they are making a sales call and who they represent. If you have any questions, tell them to send you the information in writing before you agree to anything. Reputable door-to-door salespeople generally carry identification about themselves and their product. Check information about the seller on online auction sites before sending money.



2. Protect your privacy. If a sales representative or web form asks for your Social Security Number, your driver's license number or other personal information not needed for the transaction, look for another vendor.

When purchasing from a website, be sure the site is on a secure server. Look for a locked key or padlock at the bottom of the browser screen. These symbols mean the information you are sending is encrypted-turned into a secret code-for transmission.



When you shop online, many marketers want to know as much about you and your buying habits as you are willing to tell. They may use that information to bombard you with future advertising. Your best protection is to shop with a vendor that posts its privacy policies online and offers you options about the use of your personal information. In most cases, the password you establish with a vendor, your credit card number and delivery address are the only information a seller should need to take your order.

3. Write down or print out the delivery time that is promised. The federal Mail or Telephone Order Merchandise Rule (which also applies to online orders) requires companies to ship items by the date they promise, or if no delivery time is stated, within 30 days after the order date. If the seller can't ship the goods within the stated time frame or 30-day deadline, the seller must notify you, give you a chance to cancel your order and send a full refund if you've chosen to cancel. Some exceptions to the 30-day rule are magazine subscriptions beyond the first shipment, cash-on-delivery orders and a few other special kinds of transactions.

4. Find out what the shipping and handling fees will be. Don't assume the seller will choose the least expensive option. Also, on some websites the shipping fees appear on a separate page from the order form, so make sure you know what your final total will be.

5. Ask ahead of time what the return policy is, or what number or address you can use to report a problem. A special rule applies to door-to-door purchases of \$25 or more: federal and state law gives you three days to cancel the transaction. The salesperson must give you two copies of a cancellation form, one to keep and one to send and a copy of your contract or receipt.

6. Pay with a credit card. If a product doesn't arrive or you believe it was misrepresented, you can dispute the charge through your credit card company. If you pay by check or money order you would have to rely on having the business refund your money.

7. Keep a record of your purchase. Write down all information related to the transaction: the name, address and telephone number of the seller, the date of the order, how you paid for it, a description of the item, the price and shipping, and the seller's delivery date, terms and return policies. If ordering online, print out a copy of your order form or any confirmation you receive by e-mail.

8. Track your order. If it isn't delivered on time and you haven't been notified of a delay, contact the company. If you cancel the order, your money must be refunded within seven days, or your account must be credited within one billing cycle.

If you can't resolve a problem with a company you ordered from, contact the Consumer Protection Division at (410) 528-8662. To report mail fraud, call or send a copy of the mailing to the local U.S. Postal Inspection Service or postmaster. If you suspect telemarketing or Internet fraud, report it to the National Fraud Information Center at 1-800-876-7060 or online at www.fraud.org, or call the Federal Trade Commission's toll-free helpline at 1-877-FTC-HELP.

HOW TO CONTACT US

Consumer Protection Division

200 St. Paul Place, 16th Fl., Baltimore, MD 21202

- **General Consumer Complaints:** 410-528-8662
Toll-free: 1-888-743-0023 TDD: 410-576-6372
9 a.m. to 3 p.m. Monday-Friday
www.marylandattorneygeneral.gov/Pages/CPD/
- **Health Consumer Complaints:** 410-528-1840
Toll-free: 1-877-261-8807 TDD: 410-576-6372
9 a.m. to 4:30 p.m. Monday-Friday
www.marylandcares.org
- **For information on branch offices** in Largo, Salisbury, Hagerstown, and a full list of offices across Maryland, visit: www.marylandattorneygeneral.gov/Pages/contactus.aspx

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