



## PRESS RELEASE

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### **Attorney General Frosh: ‘Tis the Season to Know Your Consumer Rights, Be Vigilant This Holiday Season**

Attorney General Releases Top Tips for Consumers to be Savvy Shoppers this Holiday Season

**BALTIMORE, MD (November 20, 2017)** – As Black Friday, the unofficial start to the holiday shopping season, quickly approaches, Attorney General Frosh is urging consumers to know their rights, educate themselves, and to be extra vigilant as consumer spending online and in stores sharply increases. November also marks the start of a sharp increase in charitable giving. Consumers spend approximately \$60 billion on holiday shopping, especially during the Thanksgiving weekend alone.

“Having the basic knowledge of your consumer rights can make an enormous difference in the way you shop and donate, whether it’s online, or in a brick and mortar store,” said Attorney General Frosh. “The number one rule: if something seems too good to be true, it probably is.”

In an effort to help consumers avoid falling victim to holiday season traps, Attorney General Frosh issued the following tips for consumers:

**Make sure your charitable donations are going to the intended cause.** Particularly during the holiday season, many consumers make generous donations to charities – which is also a prime time for crooks to take advantage of those generous hearts and pose as charities to pocket the money for themselves. Before making a donation, check to see if the charity is registered with the [Maryland Secretary of State’s Office](#). Educate yourself on the charity and determine what percentage of your donation goes to the charity’s mission. Bogus charities frequently use names that resemble well-known, legitimate organizations. These charities often surface after national emergencies, or natural disasters. The only way to be sure a charity is legitimate is to do some research before you give. Read more about [charitable donations](#) in our Consumer’s Edge.

**Check return and refund policies.** The Maryland refund rule requires that the retailer disclose its policy in writing so consumers are aware of the store’s policy before making a purchase. This rule does not apply to foods and perishable goods or merchandise that was custom made for the buyer (like window draperies) or custom altered (like a business suit). Always ask the store about its return policy, and read the fine print. Some stores

charge restocking fees, or don't allow the return of "final-sale" items. Read more about [refunds and exchanges](#) in our Consumer's Edge.

**Be mindful of the websites you visit.** Online shopping is a convenient way to get your holiday shopping done, but consumers should triple check that the website address they are visiting is legitimate. Consumers should also be wary when clicking on ads found on a webpage or social networking sites. Scammers lure unknowing consumers through social media or emails to fake websites, which are set up to steal personal and/or financial information. See more about [shopping smart and safe online](#).

**Avoid potential pitfalls with gift cards.** Ask questions and read all disclosures so you know all the terms and conditions of gift cards you are purchasing, especially the expiration date and any fees. Only purchase gift cards from reputable sources, or directly from the store. Encourage the gift card recipient to use the card to avoid additional fees or charges or in the event a business closes. Treat gift cards like cash and keep them in a safe place. Keep the receipt of the gift card purchase in case there are any issues with the card. Examine the card for any signs of tampering. Crooks can copy numbers from cards and wait for them to be activated. Read more about [gift cards](#) and the laws that protect Maryland consumers in our Consumer's Edge.

**Be wary of bargains and "sale" prices.** Delivery charges and/or other added costs such as assembly fees are often not reflected in the "sale price." In many cases, hidden costs like these negate the value of the sale. In other cases, a product offered at a certain price may be available only if purchased with other items.

**Know the terms of layaway plans.** The Maryland Layaway Sales Act requires a merchant to give you a written layaway agreement, spelling out your rights and obligations when you buy an item on layaway. If the seller does not comply, you can cancel the agreement and get a full refund. Consumers have the right to cancel a layaway agreement within seven days and receive all the money they've already paid. A merchant may only keep 10 percent of the full price of the item if a contract is cancelled after eight days or more, or if the consumer does not make a payment within 15 days of a due date. Read more about [layaway and consumer's rights](#) in our Consumer's Edge.

**No-interest financing can cost you plenty.** While no-interest plans can save you money, many carry hidden charges. For example, some offers have a time limit. If you don't pay off the amount of the purchase within the time period allotted, you are then charged interest on the entire purchase amount. Alternatively, some offers inflate the selling price to make up the difference. Consumers should read the fine print and understand the terms of the agreement before signing. Read more about [no-interest financing](#) in our Consumer's Edge.

For additional tips, please follow the Office of Attorney General on [Facebook](#) or [Twitter](#), and [subscribe to receive our consumer alerts](#) to receive the most up to date information on scams, fraud and consumer news. The Maryland Attorney General's Office offers free publications to educate consumers and encourages reprints and distributions. A full list of publications can be found at <http://www.marylandattorneygeneral.gov/Pages/CPD/TipsPublications/edunit.aspx>