



Online Shopping

The internet has changed the face of the marketplace in America, providing both choice and convenience for consumers and competition for traditional “brick and mortar” businesses. Shopping online offers lots of benefits that consumers can’t find shopping in a store or by mail. For example, the Internet is always open—seven days a week, 24 hours a day. Consumers have found that the internet can be an important tool in comparison shopping. Often, some of the best advertised deals can only be found online.

As more consumers begin to do their shopping online it is important that they keep in mind that there are risks involved with internet shopping. Shopping on the Internet is no less safe than shopping in a store or by mail. Any time a consumer makes a purchase they can be taken advantage of by an unscrupulous merchant. The **Office of the Illinois Attorney General** wants consumers to be aware of the possible pitfalls of online shopping. The best way to protect yourself is to know the businesses that you are dealing with and find out policies for returns and refunds. The following tips will help any shopper become cyber-savvy and protect them from the down sides of internet buying.

Use a secure browser.

Do not submit credit card or other financial information to any web site that is not secure. Secure sites keep your information safe through encryption technology that scrambles your personal data. Once it is scrambled, the data cannot be read by anyone but you and the company to whom you are sending your information. Your browser will let you know if a site is secure: the URL address will change from “http” to “https” and there will be a closed padlock or unbroken key at the bottom right of your browser screen.

If a site is secure, but you still do not feel comfortable submitting your personal information online, check the site’s customer service page for other ways to order. You may be able to do so via phone or mail. Buy only from web vendors that protect your financial information when you order online.

Know who you’re dealing with.

Anyone can set up shop online under almost any name. Confirm the online seller’s physical address and phone number so you can contact them if you have questions or problems. If you’ve never heard of the seller, check to see if any consumer complaints have been filed with the Office of the Illinois Attorney General and the Better Business Bureau. Be wary of companies that do not provide ways of contacting them other than online or do not allow you to reply to them via e-mail.

Check the privacy policy.

The company’s privacy policy should let you know what personal information the company is collecting, why, and how the information is going to be used.

Know exactly what you’re buying.

Look for accurate, clear and easily accessible information about the goods or services being offered, especially the fine print. Words like “refurbished,” “vintage,” “closeout,” “discontinued,” or “off-brand” may indicate that a product is in less-than-mint condition. Some name-brand items with “too-good-to-be-true” prices may even be counterfeits. Seek information about any restrictions, limitations or conditions of the purchase and instructions for proper use of products, including safety and health care warnings and warranties or guarantees. Consider contacting the company to answer any questions you may have about the product prior to placing an order.

Understand the return policy before you buy.

Ask the company what their specific policies are for returning or exchanging a purchased item and also ask if the business has a refund policy. If the company does have a return policy, find out if you, the consumer, will be responsible for paying any costs associated with shipping the product back to the business or if there will be a “re-stocking fee” charged for the returned item.

Pay with a credit card.

Don't send cash. If you pay by credit or charge card online, your transaction will be protected by the Fair Credit Billing Act. Under this law, consumers have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor is investigating them. In the event of unauthorized use of a credit or charge card, consumers can, in most cases, be held liable only for the first \$50 in charges. Some companies offer an online shopping guarantee that ensures you will not be held responsible for any unauthorized charges made online, and some cards may provide additional warranty, return and/or purchase protection benefits.

Check delivery dates.

A federal law requires sellers to ship items when they say they will or within 30 days after the order date when no specific date is promised. If the vendor can't ship the goods within the promised or 30-day deadline, it must notify you, give you a chance to cancel your order, and provide a full refund if you've chosen to cancel. The seller also has the option of canceling your order and refunding your money.

Keep a record.

Be sure to print a copy of your purchase order and confirmation number for your records.

If consumers follow these guidelines, and shop cyber-savvy, there is less of a likelihood that they will be defrauded. If you have been victimized by an unscrupulous merchant on-line, it is important to immediately contact your credit card company and file a consumer complaint about the transaction with the Office of the Illinois Attorney General.

For more information regarding internet privacy and online safety, please visit

www.IllinoisAttorneyGeneral.gov

Chicago

1-800-386-5438
TTY: 1-800-964-3013

Springfield

1-800-243-0618
TTY: 1-877-844-5461

Carbondale

1-800-243-0607
TTY: 1-877-675-9339