
FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Office of Consumer & Business Education

Holiday Shopping? Don't Take a Holiday From Savvy Online Shopping

The holiday season is right around the corner, and shopping on the Internet can be a convenient way to take care of your gift list. The Federal Trade Commission (FTC) — the nation's consumer protection agency — says sizing up your finds on the Internet is a little different from checking out items at the mall.

If you're buying items from an online retailer or auction website, the FTC offers this advice to help you make the most of your shopping experience:

- **Know who you're dealing with.** Confirm the online seller's physical address and phone number in case you have questions or problems. If you get an email or pop-up message while you're browsing that asks for personal or financial information, don't reply or click on the link in the message. Legitimate companies don't ask for this information via email.
 - **Know exactly what you're buying.** Read the seller's description of the product closely, especially the fine print. Words like "refurbished," "vintage," or "close-out" may indicate that the product is in less-than-mint condition, while name-brand items with "too good to be true" prices could be counterfeits.
 - **Know what it will cost.** Check out websites that offer price comparisons and then, compare "apples to apples." To get the best consumer protections, pay with a credit card. Factor shipping and handling — along with your needs and budget — into the total cost of the order. Do not send cash under any circumstances.
 - **Check out the terms of the deal, like refund policies and delivery dates.** Can you return the item for a full refund if you're not satisfied? If you return it, find out who pays the shipping costs or restocking fees, and when you will receive your order. An FTC rule requires sellers to ship items as promised or within 30 days after the order date if no specific date is promised.
 - **Keep a paper trail.** Print and save records of your online transactions, including the product description and price, the online receipt, and copies of every email you send or receive from the seller. Don't email personal or financial information. Read your credit card statements as you receive them and be on the lookout for unauthorized charges.
 - **Don't email your financial information.** Email is not a secure method of transmitting financial information like your credit card, checking account, or Social Security number. If you initiate a transaction and want to provide your financial information through an organization's website, look for indicators that the site is secure, like a lock icon on the
-

browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some fraudulent sites have forged security icons.

- **Check the privacy policy.** It should let you know what personal information the website operators are collecting, why, and how they're going to use the information. If you can't find a privacy policy — or if you can't understand it, consider taking your business to another site that's more consumer-friendly.

For more information about protecting your computer and your personal information online, visit www.ftc.gov/infosecurity.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION	1-877-FTC-HELP
WWW.FTC.GOV	FOR THE CONSUMER