



CONSUMER TIPS FOR ONLINE AND CATALOG SHOPPING

by Texas Attorney General Greg Abbott

WITH THE HOLIDAY SEASON UPON US, many generous Texans are buying gifts for friends and family. Amid all the hustle and bustle, it's easy to forget how to protect hard-earned dollars from theft and fraud. Taking just a few precautions when shopping online or by catalog can protect Texans from holiday scams.

Shoppers should cautiously approach online advertising, even promotions displayed on well-known sites. Web sites that sell advertising space do not generally endorse advertisers, the claims they make or the products they advertise. Crooks often set up sites that appear to sell products or collect money for charities when, in fact, all they do is collect credit card numbers, take the money and run.

Before providing credit card numbers or other sensitive information online, consumers should verify the Web site's security features. The location bar should include the letters "https://" instead of "http://" – the "S" typically indicates the site is secure. Online shoppers should also examine the status bar and look for an icon that resembles a lock. When clicked, the "lock" icon reveals details of the site's security features. If the icon appears in the Web page itself, or if a consumer clicks on

the icon and finds it is merely a photo, it may be the sign of an insecure or fraudulent Web site.

If an offer sounds too good to be true, it usually is. Double-check the fine print. Always review the company's return policy, particularly when purchasing clothing or shoes.

Never rely on pictures alone. Often, several items are shown in an image, but only one or two are actually included in the purchase price. Also, size and quality may differ from what appears in written advertisements. To find out if a product meets expectations, consumers may want to see if the same product is sold locally so they can handle or test it in person.

As always, consumers should be cautious when providing credit card numbers and other personally identifying information. Online shoppers often prefer to use credit cards, which are convenient and often make it easier to dispute charges for products that are not delivered or were misrepresented. However, consumers should only give their credit card information to a company they trust, especially when shopping on the Internet. Many credit card companies offer specific protections to cardholders who shop online.

Consumers should consult their credit card companies to learn more about the safeguards they provide.

Under federal law, merchandise ordered by computer, catalog or telephone must be received within the timeframe stated in the company's advertisement or telephone offer. If the merchant is unable to ship ordered products within the promised time period, it must notify consumers of the new delivery date. This gives buyers the opportunity to decide whether to accept the revised shipping date or cancel their order for a full refund.

Finally, consumers should never respond to unsolicited offers, whether by telephone, spam e-mails, or by mail. Even if the solicitor appears to represent a trusted company and pitches an interesting offer, consumers should hang up and call the company directly with a telephone number they find in the local directory. This practice ensures that consumers are talking to an actual company representative and not responding to a fraudulent offer.

To learn more about safe holiday shopping and common consumer scams, visit the Office of the Attorney General's Web site at www.oag.state.tx.us.

POINTS TO REMEMBER



ONLINE AND CATALOG SHOPPING

When shopping by telephone, mail catalog or over the Internet, consumers should take the following precautions:

- **Verify** that the server connection and Web site are secure.
- **Know what the price includes** before placing an order.
- **Review** the company's refund policy.
- **Understand** your cancellation rights.
- **JUST HANG UP** on unsolicited telephone offers.

For more information on common consumer scams and how to avoid them, access our consumer brochures online at: www.oag.state.tx.us.

Consumers who believe they have encountered an online or catalog scam should contact the Office of the Attorney General at **(800) 252-8011**, or file a complaint online at www.oag.state.tx.us.



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