

# Going Shopping? Go Global!

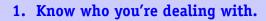
A Guide for E-Consumers

hopping online opens up a whole world of goods and services. With the simple click of a computer mouse, you can order tulip bulbs directly from Holland, exotic spices from Turkey or handwoven wall hangings from Mexico or Morocco.

The World Wide Web has expanded the international marketplace in a way never before possible, giving consumers unlimited choices.

But shopping electronically—especially when you're dealing with vendors in other countriesopens up a whole world of questions. Are the prices posted in U.S. dollars or some other currency? Does the company ship internationally? How long will it take for an order to be delivered? Will unexpected taxes or duties be added to the price? If there's a problem, where can you get it resolved?

The Federal Trade Commission offers these tips to help you when you "go global":



Do some homework to make sure a company is legitimate before doing business with it. Identify the company's name, its physical address, including the country where it is based, and an email address or telephone number, so you can contact the company with questions or problems. And consider dealing only with vendors that clearly state their policies. Is the company affiliated with industry groups, seal programs or other self-regulatory programs you trust?

2. Know what you're buying.

Look for accurate, clear and easily accessible information about the goods or services being offered, and contact the company to clear up any questions before you place an order. 3. Understand the terms, conditions and costs involved in the sale.

Find out up front what you're getting for your money—and what you're not. Get a full, itemized list of costs involved in the sale, with a clear designation of the currency involved, terms of delivery or performance, and terms, conditions and methods of payment.

Look for information about restrictions, limitations or conditions of the purchase; instructions for proper use of products, including safety and health care warnings; warranties and guarantees; cancellation or refund policies; and the availability of after-sale service.

4. Protect yourself when paying online.

Look for information posted online that describes the company's security policies, and check whether the browser is secure and encrypts your personal and financial information during online transmission. That makes the information less vulnerable to hackers.

5. Look out for your privacy.

All businesses require information about you to process an order. Some use it to tell customers about products, services or promotions, but others share or sell the information to other vendors—a practice with which you may not be comfortable.

Shop only from online vendors that respect your privacy. Look for the vendor's privacy policy on the web site. The policy statement

should reveal what personal identifying information is collected about you and how it will be used, and give you the opportunity to refuse having your information sold or shared with other vendors. It also should tell you whether you can correct or delete information the company already has about you.

6. Understand what recourse you have if you run into problems with your purchase.

privacy policy

Do business only with companies that state their commitment to customer satisfaction and their policy to resolve consumer complaints or difficulties quickly and fairly, without imposing excessive charges or inconvenience.

7. Get smart about e-commerce.

Demand consumer-friendly
policies and procedures.

Look for information from businesses, consumer representatives and governments about your rights and responsibilities when you participate in international electronic commerce. Take an active role in advancing an electronic marketplace that promotes fair and effective policies and procedures that protect businesses as well as consumers.

# **A Checklist**

Is the business you're buying from "consumer-friendly" for international e-commerce?

# **Does Its Web Site Clearly Disclose Information:**

# **About the Company:**

- what kind of business it is and what it sells?
- ✓ where it is located, including the country?
- how you can contact the business?

# **About the Product or Service:**

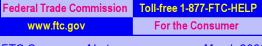
- what's being sold, with enough details for you to know exactly what you're buying?
- ✓ the cost of the product or service, and the currency used?

# **About the Sale:**

- ✓ the costs, in addition to the price of the product or service, if any, like costs for shipping and handling, taxes and duties?
- ✓ any restrictions or limitations on the sale?
- any warranties or guarantees?
- ✓ the availability of convenient and safe payment options?
- ✓ an estimation of when you will receive the order?

## **About its Consumer Protections:**

- ✓ the opportunity for you to print or save a record of the transaction?
- ✓ safeguards for protecting your payment information when it is transmitted online?
- policies on what personal identifying information is being collected about you, what the company does with it and whom it shares it with?
- ✓ an opportunity for you to "opt out" of having information about yourself collected?
- ✓ policies on sending unsolicited email, including an option for you to decline these offers?
- the return policy, including an explanation of how you can return an item, get a refund or credit or make an exchange?
- ✓ where you should call, write or email with complaints or problems?



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