

Safe Shopping by Catalog



By Greg Abbott
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The Internet and the telephone have drastically changed the way Americans shop. Catalog sales are a multi-billion dollar business.

The click of the mouse and the 24/7 toll-free number allow us to shop from our homes at any hour of the day or night.

Millions of shoppers benefit from the convenience of catalog shopping. However, a few precautions can help ensure that your experiences are positive.

When shopping online, be sure that you are using a secure server. Check the location at the top of your browse window. The Web page on the merchant's site where you actually enter your personal information should begin with <https://> rather than <http://>. The "s" indicates a secure server.

Do not e-mail your personal financial information. Beware of a recent trend in Internet scams. Thieves may send you an e-mail that appears to be from a well known merchant, with the request that you e-mail your financial information for "verification." No legitimate online sales company would ask you to do this.

It is very easy to set up a business under almost any name online. If you are not familiar with a company, verify the existence of a real address and phone number. You should also familiarize yourself with the company's return and

privacy policies. The privacy policy should reveal how your information is being collected on the Web site and how that information is being used.

Pay by credit card when possible, whether you are shopping online or by telephone. The Fair Credit Reporting Billing Act (FCRBA) enables you to dispute charges to your credit card under certain guidelines and withhold payment pending the creditor's investigation. If the charges are found to be erroneous or fraudulent, generally you are only held liable for the first \$50 of the charge.

Be sure to print out a copy of the purchase form or order verification for your records. Under federal law, you must receive your catalog order within a reasonable time. Six weeks is considered reasonable for a business to advertise. If the business does not advertise a specific delivery time, 30 days is considered reasonable.

If a shipment is delayed, you must be notified of the new delivery date and you must also be allowed to cancel the order. If you decide to cancel, but have already paid for the item, the business has seven days to refund your money. If you used a credit card, you must be credited within one billing cycle. The FCRBA applies to both online and telephone catalog orders.

As you scan a catalog, be sure to read the fine print of the product picture. Many items are enlarged and not pictured at their actual size. Look for actual dimensions and inquire if they are not provided.

Be wary of outlandish promises, especially when used in conjunction with health-related items. These types of products are notorious for not delivering as advertised and may actually be a health risk. This applies to many quick weight-loss or bodybuilding supplements. As always, if it sounds too good to be true, it probably is not true.

Don't fall for price comparisons between "list price" and "suggested retail price." Very few items are sold at the manufacturer's suggested retail price. However, sellers will often use these terms in promotional ploys to make the catalog price seem like a bargain. To verify savings, compare a product's price in the catalog to its price in local shops. You might be surprised.

Sometimes a business will ship an item that you did not order in hopes that you will pay for it. According to federal law, you may consider unordered merchandise a gift. In addition, you are not required to notify the seller that you did not order the merchandise and do not intend to pay for it. It is a good idea to do so in writing, however, to prevent the merchant from billing you in the future.

If you have been ripped off by a catalog company, you can file a complaint with the Office of the Attorney General at www.oag.state.tx.us. Or call (800) 621-0508. You can also file a complaint with the Federal Trade Commission by calling (800)382-4357.

POINTS TO REMEMBER

ONLINE SHOPPING

When shopping online:

- # Use a secure server
- # Be sure to look for <https://>
- # Never e-mail financial information

When shopping by catalog:

- # read the fine print closely and check actual dimensions
- # don't be fooled by "suggested retail price" versus "list price"
- # Beware of health-related products that promise miracles

You are protected by the Fair Credit Reporting Billing Act, regardless of whether you shop by phone or on line.

Verify address and telephone number - Contact the Secretary of State's Office for registration information for a business operating in Texas at www.sos.state.tx.us or call (800) 648-9642.

To file a complaint, contact the Office of the Attorney General at www.oag.state.tx.us or call (800) 621-0508.

You can also file a complaint with the Federal Trade Commission at www.ftc.gov or by calling (800)382-4357.



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Information on this and other topics is available on the Attorney General's Web site at www.oag.state.tx.us.