



The Savvy Consumer's Checklist Holiday Shopping Online

Shopping online can be a convenient alternative to the long lines and traffic jams common during the holiday season. If you are thinking about doing your holiday shopping on the Internet, follow these guidelines:

- ✓ **Purchase only from reputable retailers with whom you are familiar.** Make sure you have the retailer's physical address and phone number in case you have problems.
- ✓ **Never send personal or financial information through e-mail.** Legitimate companies will not ask you to send private information via e-mail, because it is not a secure way to transfer such information.
- ✓ **Pay with a credit card.** Using a credit card gives you consumer protections not afforded by other payment options.
- ✓ **Get the details.** When shopping online, it is important to read the product description and fine print very closely to ensure that you understand exactly what you are purchasing. Also, find out the Web site's shipping and return policies.
- ✓ **Comparison shop and figure your total cost, including shipping charges.** Use Web sites that provide you with a list of online retailers and the prices they're charging for the item you're looking for.
- ✓ **Place your order only when you know the site is secure.** If a site is secure, the Web address will begin with "https" rather than "http," and a locked padlock icon will be visible at the bottom right of your screen. Be aware, however, that some con artists have learned to forge these security indicators.
- ✓ **Understand your rights regarding timely shipment.** Retailers must ship your order within the time specified in their ads or on their Web site. If no timetable is specified, the retailer must ship your order within 30 days. If the company cannot ship your order within the specified time, they must give you the option either to agree to the delay or cancel your order for a full refund.
- ✓ **Keep a record of all transactions.** Print records of all your online orders (print the confirmation page, which will include information about your order, payment, and shipping) and any e-mails to and from retailers.

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