



THE SAVVY CONSUMER COLUMN

FOR IMMEDIATE RELEASE
December 1, 2010

CONTACT: D. Christopher Garrett
or Shannon Ashford
(615) 741-6007

Ho-Ho-Hold up! Be careful on the Internet, holiday shoppers

Nashville, TN – With the winter holiday shopping season under way, millions of shoppers are looking for bargains from online retailers. But be warned, savvy consumers: You're on the wish list of Internet scammers and identity thieves. Do your best to ruin their holidays, by following these tips:

- **Know your retailer.** Confirm the online seller's physical address and phone number, in case you have questions or problems. If you get an e-mail 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 e-mail. When the web page asks for your credit card information, the web address in the browser window should begin with "https://" instead of "http://."
- **Know what you're buying.** Read the seller's description of the product closely, especially the fine print. Be aware of words like "refurbished," "vintage," or "close-out."
- **Know what it will cost.** Check out websites that offer price comparisons. To get the best protections, pay with a credit card – even if you intend on paying off the card's balance by month's end. If there are any problems with your order, your bank can be notified and the charge disputed. Factor shipping and handling – along with your needs and budget – into the total cost of any order. Never send cash.
- **Check out the terms of the deal.** What are the 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.
- **Keep a paper trail.** Print and/or save records of your online transactions, including the product description and price, the online receipt and copies of every e-mail you send or receive from the seller. Read your credit card statements as you receive them and be on the lookout for unauthorized charges.
- **Don't e-mail your financial information.** E-mail is not a secure method of transmitting financial information like your credit card, checking account, or Social Security number.
- **Check the privacy policy.** It should let you know what personal information the website operators are collecting, why, and how they will or will not use the information.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

###