

State of Connecticut Attorney General George Jepsen

Quick Tips

Going Shopping on the Internet?

Here are a few tips to keep in mind:

• Know who you are dealing with.

Make sure the company is legitimate. Identify the company's name; its physical address, including the country where it is based; and an email address or telephone number so that you can contact the business if there are any problems or if you have any questions.

• Know what you are buying.

Look for clear, accurate information that is easily accessible about the goods or services you are interested in.

• Understand the terms, conditions and costs involved in the sale.

Are the prices posted in U.S. dollars or other currency? Does the company ship internationally? How long will it take for an order to be delivered? Will unexpected taxes or shipping and handling costs be added to the price? What are the warranties and guarantees for the product? What are the cancellation, return or refund policies?

• Protect yourself when paying online.

Look for information posted online that describes the company's security policies. Check whether the browser is secure and encrypts your personal and financial information during online transmission, which makes the information less vulnerable to hackers. Avoid using a debit card for any purchase made over the Internet. A credit card that is not tied to your bank account and that offers the opportunity to seek a charge back is a better option when making online purchases.

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

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

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

Resources

- To file a consumer complaint with the Office of the Attorney General, complete a complaint form at <u>www.ct.gov/ag</u> or email <u>attorney.general@ct.gov</u>.
- For additional information, call the Office of the Attorney General Consumer Assistance Unit at 860-808-5420.