

Consumer Shopping Guide

Know Your Rights

A quick and handy guide to safe and cost-effective shopping



**New Jersey Office of the Attorney General
Division of Consumer Affairs**



Do Your Homework *Before You Shop*

Planning and preparation are key ingredients to successful shopping. Whether you prefer to shop online, in-store, or a little of both, taking a few steps beforehand can lead to a more pleasant, cost-effective, and safe shopping experience. To help you prepare, the New Jersey Division of Consumer Affairs has included a shopping check-list, along with assorted consumer tips, that will help you save time and money and also keep you safe while you shop. Remember, being an informed and knowledgeable consumer is an individual's first line of defense against fraud and the best way to get a good deal while shopping!

***Be an Informed
Consumer***



Shopping Check List

- Make a shopping list**
- Set a budget and stick to it**
- Do your research**
- Get the best price**
- Shop securely**
- Familiarize yourself with a merchant's store policies**
- Use a secure payment method**
- Keep thorough records**
- Be alert: avoid consumer scams**



Make a shopping list

Make a list of the items you would like to purchase. Having a list will help you avoid the temptation to make impulse purchases.

Identify the exact product you want to purchase.

Determine what products you want to buy.

Be sure to identify model numbers, price, and all other pertinent product information.

Have a back-up plan. Decide in advance whether there are any alternative products you are willing to purchase if your first selection is unavailable.

Read sale ads carefully. If you see an advertisement offering an item “on sale” or for a “special deal,” make sure to bring the advertisement with you to the store. Be sure to read the fine print in all advertisements as some may contain restrictions such as “quantities are limited” or that the advertised price is “not available in all stores.” If a store advertises an item at a certain price and then refuses to honor that price, it may be deceptive advertising which is an unlawful practice under New Jersey’s Consumer Fraud Act.

Set a budget and stick to it

No matter where you find yourself on your next shopping spree – whether it is online or in-store – make sure you have a budget set.

Shop with a budget in mind. Decide ahead of time how much you want to spend and do your best to stick to your budget.

Make sure to budget for additional costs. Often, purchases may include additional fees such as shipping costs, taxes, and other assorted fees.

Be cautious of special offers. Often, special sales, such as door-buster specials with limited quantities, are designed to get you into a store or shop online so that the retailer can sell you items you are not planning to purchase. It is very easy to get caught up in the excitement and overspend.

Do your research

Do both the seller and the product have good reputations? Whether you are planning to purchase an item in-store or online, take a few minutes to research both the product and vendor before you make a purchase.

Research the product. Read reviews to see how others rate the product. Do a search online by typing in the product name in a search engine with terms such as “review,” “complaint,” or “scam.” See what others are saying about the quality of the product or service. Be sure to understand exactly what you are buying. Read the seller’s description of the product carefully, especially the fine print. Pay attention to the product description. Words such as “refurbished,” “vintage,” or “close-out” may be indicative that the product is not in great condition, while name-brand items with extremely low prices may be counterfeits.

Investigate the seller. Before you purchase any item, make sure you are dealing with a reputable source. Search online for consumer reviews of the merchant by typing the company name in a search engine with terms like “review,” “complaint,” or “scam.” Read the reviews. Be suspect of any company with only positive reviews, as they could have been paid for or manipulated. Verify with the manufacturer or distributor that the seller is legitimate for the items offered for sale. Also, confirm that the business operates from a real location and be

wary of businesses that only list a Post Office Box as an address. If there is no permanent address, email, address, or phone number, it may be a fake company.

Beware of Pop Up Stores. Retailers that set up shop in rented commercial spaces such as a mall, vacant storefront, or city center for several weeks and close up shortly afterward are considered “pop up” stores. “Pop up” stores come and go in a flash so shoppers need to be extra careful when making purchases. Always inspect merchandise to make sure that the merchandise inside the box matches what is on the label. Follow these simple steps when shopping at “pop up” stores:

- Ask store personnel how long the store plans to occupy the building.
- Ask how you would be able to contact the store after it closes. Is there a website or alternate address that is available?
- Ask for specific details on returns. What types of merchandise will the store take back? Will you get a full refund or store credit? Is store credit redeemable after the shop has closed for the season?
- Save all your receipts and, if possible, pay by credit card so that you can dispute unsatisfactory purchases through the card’s issuer.



✓ Get the best price

Make sure you know the price of the item before you put the item in your online cart or get in the check-out line at the store. For in-store shopping, New Jersey law requires merchants to clearly mark the price of items either on the items themselves or the display where the merchandise is located.

Search for lower prices. Never assume that the first price you find is the best price. Once you know the exact item you would like to purchase, search online to identify the best pricing available for both online and in-store purchases.

Inquire about price-matching policies. Some merchants will match, or even beat, a competitor's prices — at least for a limited time. Read the merchant's pricing policy. It may not apply to all items.



Check comparison shopping sites. These sites connect consumers to many retailers selling the same product, sometimes at significantly different prices. Compare your total purchase price, including shipping and handling, and taxes, rather than just the selling price. Different sites also have different return policies. Check the policy and find out whether you will be charged extra shipping or restocking fees for returns. Some sites let you sign up to get alerts when prices change.

Check for coupons. If shopping online, search for any promotional or coupon codes that can be applied to your purchase. If shopping in-store, inquire as to whether there are any coupons available for your transaction.



Shop securely

More individuals are shopping online than ever before. Follow these tips for safe online shopping:

Use secure and encrypted networks. Always look for the lock! Make sure the website you are visiting is secure. Avoid buying anything online using your credit card from a site that does not have SSL (secure sockets layer) encryption installed. You will know if the site has SSL because the URL for the site will start with “HTTPS” instead of just “HTTP.” An icon of a locked padlock will appear, typically to the left of the URL, in the address bar.

Do not use public Wi-Fi to do your shopping.

Open networks make it easier for hackers to steal your information. Consider using a virtual private network to be safe. Make sure that your home’s Wi-Fi network is secured with a password.

Use familiar websites. Shop at a trusted website. If you know the name of the website, go there directly by typing the address rather than clicking on a link that was sent to you. If you are unfamiliar with the seller or wary of a website, do your due diligence and proceed cautiously. Check that the website uses the correct spelling of the business’ name, has a street address rather than a post office box, and has a working customer service number.

Do not overshare. Always try to disclose as little personal data as possible when shopping both online and in-store. The more scammers know, the easier it is to steal your identity.

Create strong passwords. Always use strong, unique passwords for all online accounts and change them regularly. Follow these password tips:

- Use at least eight characters.
- Use a combination of upper and lower case letters, numbers and symbols such as # \$!.
- Use substitute letters or characters in words to help make the password more complex, while easier to remember.

Check the privacy policy. Learn what personal information the website collects and how it is planning to use this information. If you cannot find a privacy policy, or if you do not understand it, consider taking your business to another site that is more user-friendly.

Shopping apps. Be aware that some shopping apps collect a lot of personal information. Make sure that you understand how your data will be used. Only use apps that clearly explain what they do with your data and how they keep it secure.



✓ Familiarize yourself with a merchant's store policies

Before you shop either online or in-store, make sure to familiarize yourself with all store policies in advance. Do they offer full refunds? What is the store's return policy? Do they offer layaway plans? Do they offer sales adjustments?

Refund and return policies. Can you return an item for a full refund or will you only receive a partial credit or store credit only? Many stores have fairly strict rules about returns. Since merchants may impose other conditions on returns and refunds, it is recommended that you always inquire about the refund policy before making a purchase. You can always check the retailer's website for its return policy. In most instances, retail establishments in New Jersey must disclose their refund policies for non-perishable merchandise, including whether the business offers refunds and, if so, in what form and under what conditions. The refund policy must be posted:

- On a sign either attached to the merchandise itself;
- Affixed to each cash register at the point of sale;
- Posted at each store entrance used by consumers; or
- Posted so that it is clearly visible to the buyer from the cash register.

Businesses can always provide refunds even when they are not required to do so under the law. If a retailer fails to post its policy, or fails to honor its

terms, the retailer may be in violation of New Jersey's Consumer Fraud Act. If you believe this may be the case, you may file a complaint with the Division of Consumer Affairs by going to: NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx.

Helpful tips:

✓ **Keep your receipts.** Many merchants who accept returns will require you to present the original receipt before providing you with a refund. For online purchases, save or print records of your online transaction, including the product description and price, the online receipt, and all correspondence to and from the seller.

✓ **Keep the original tags.** It will be easier to return an item if the original tag is intact so try to keep all store tags on purchased items. Some items come with manufacturer tags that describe the item and have a bar code. For big-ticket or electronic items, keep the item in its original packaging and be sure to inquire if there is a restocking fee for returned items.

✓ **Inquire about additional fees.** If the item is purchased online, you may be required to pay for return shipping and handling. In addition, always inquire as to whether there is a restocking fee for returned items.

Sales adjustments. Inquire as to whether the seller offers any sales adjustments. For example, if you buy an item at regular price and it goes on sale the next week, are you able to get a credit or refund for the discounted amount? What documentation will you need? What is the length of time you have to request a sales adjustment?

Sold out merchandise. Advertisers must maintain and offer for immediate purchase advertised merchandise in quantities sufficient to meet reasonably anticipated consumer demand. This requirement does not apply to merchandise which is advertised:

- On an in-store sign only with no corresponding out-of-store sign;
- As being available in a specific quantity; or
- As being available in a “limited supply,” pursuant to a “closeout sale,” or pursuant to a “clearance sale” if such offering meets the definition of a closeout sale; or if the merchandise is being offered at a permanently reduced price.

Before you go to the store, call ahead to make sure the merchant has the item you want in stock. If you are shopping for a popular item or hard-to-find item, ask the merchant if they would be willing to hold the item until you can get to the store. When checking out, watch the cash register display to make sure the scanned price matches the advertised or posted price.

Rain checks. Does the store issue rain checks? A “rain check” is a written statement issued by the seller allowing the customer to buy the item at a later time at the current sale price. Although stores are not required to offer rain checks, many do. If they advertise that rain checks are available, make sure you get a written document allowing you to purchase merchandise at the advertised price. Stores must honor the rain check within 60 days or provide an extension with which you agree. The rain check policy must be posted conspicuously in the store.

Layaway plans. Some sellers offer layaway plans. “Layaway purchase plans” are designed for people who want to buy products without using credit or paying the full price immediately. With a layaway plan, a consumer places a deposit on an item to “lay it away” for later pick-up when they are financially able to pay off the balance. Familiarize yourself with the store’s layaway policy. Some stores have additional charges for layaway, beyond the cost of the item purchased. For example, some stores may charge penalties for late payments. Others may also have policies as to whether you can get reimbursed if you make some payments and then decide not to purchase the merchandise.

Gift cards. Only buy gift cards from reputable sellers to ensure the card is valid and has not been previously used. Under state law, gift cards and gift certificates must retain their full value for 24 months after purchase. After that period, merchants are allowed to charge a dormancy fee of up to \$2 a month, as long as the fee is disclosed on the card or certificate, sales receipt, or package for the card or certificate. The merchant also must include a telephone number for consumer inquiries into the expiration date and dormancy fee on the card. If a balance of less than \$5.00 remains on the card, the owner of the card can request the merchant to refund the balance in cash to the owner.



Helpful tips:

✓ **Buy gift cards from sources you know and trust.**

Avoid buying gift cards from online auction sites, because the cards may be counterfeit or stolen.

✓ **Inspect a gift card before you buy it.** Make sure that none of the protective stickers have been removed. Make sure that the codes on the back of the card have not been scratched off to show the PIN number. Report any damaged cards to the store selling the cards.

✓ **Save the gift card receipt.** Keep the original purchase receipt and give it to the recipient. Having the sales receipt will help to verify that the card was purchased in case it is ever lost or stolen.

✓ **Read the terms and conditions of the gift card.** Be sure to read the terms and conditions on the card so that you are aware of all fees and expiration dates.

✓ **Use the card as soon as you can.** People often misplace gift cards and gift certificates or forget they have them. Try to use them early, which will help you get the full value.

✓ **Treat gift cards like cash.** If your card is lost or stolen, report it to the card's issuer immediately. You might not get back the money left on the card – or you might get some amount, perhaps for a fee. You might need to show the receipt and the ID number on the card.

✓ Use a secure payment method

Before you pay for your purchase, be sure you understand all of the terms of your sales transaction.

Review all of the terms of the sale. Make sure you understand all of the terms of your sales transaction, including the total cost, taxes, shipping fees, restocking and other fees, delivery dates, as well as refund and return policies.

Beware of sellers who only accept cash.

When shopping online, avoid sellers who demand payment via wire transfer or cash as the offer may be a scam. If there is a problem with the transaction, recovering the money is nearly impossible if you pay via cash or wire transfer.

Use anti-fraud chip technology. When paying with credit cards in stores, take advantage of the anti-fraud chip technology whenever possible. These cards have a small square metallic chip embedded on the front that better protects a consumer's identifying information from fraudsters, making it difficult for criminals to steal personal identifying information.



Keep thorough records

Always maintain thorough records of your purchase transactions.

Save receipts. It is always a good idea to save the purchase receipt, even if only for a few months until you are certain you are keeping the item. This is especially important when you purchase a high-ticket item. If you do not have a receipt, there is a strong likelihood that you will only be able to return your product for store credit, for a lower price than you paid, or not at all.

Maintain thorough records. Print and save records of your purchase, including the product description and sales price, the purchase receipt, warranties, and all email correspondence to and from the seller.

Be alert: avoid consumer scams

Scam artists are always lurking, waiting to take advantage of innocent shoppers as they shop both online and in-stores. Be an informed consumer and know your rights.

Be careful of misspelled websites. Typosquatting, also known as URL hijacking, is when someone registers a domain name that is an intentionally misspelled version of other popular websites. Sometimes these cases of

URL hijacking are fairly harmless and you may end up on a page advertising some other company's products or services. But other times you might land on a page that can cause serious damage to your computer, trick you into surrendering personal or financial information, or show pornography across your screen. Always be careful and check for typos when typing a website's URL.

Beware of drastically low prices. If prices are significantly lower than prices you have seen elsewhere, this may be indicative of a scam.

Watch out for “knock-off” or “copycat products.”

Be on alert for websites that sell counterfeit merchandise, trying to trick consumers into thinking they are buying the original, often high-end, item. Instead, they sell “knock-off” or “copycat products” made with inferior materials and workmanship, often at unreasonably low prices.

Be on alert for offers that appear to be too good to be true. Always do your research. Check out the seller and the product, know what a reasonable price is for the product, and be sure to fully understand any offer before you accept. If it sounds too good, it may very well be a scam. Some examples include:

- “Free trial” offers. Companies may offer you a chance to try a product for “free.” Be aware that most “free trial” offers may start for free, or for a very low cost, but ultimately come with a cost after the trial period has ended, frequently billing

you each month until you cancel. Some businesses make it difficult to cancel, hiding the terms and conditions of their offers in small print, using pre-checked sign-up boxes as the default setting online or imposing conditions on returns and cancellations that are difficult to meet, making it nearly impossible to stop the deliveries and the billing. Before signing up for any “free trial” offers, research the company and make sure you understand the terms and conditions of the offer.

- “BOGO offers.” Be cautious of “buy one get one free” offers. Some retailers mark up the price of an item offered as part of a BOGO deal so that you end up paying more than you normally would for the item. Before you participate in any BOGO deal, research the price of the item at other stores. If the price is lower elsewhere, walk away and decline the offer. You should also consider whether you really need two of the item you are considering purchasing as part of the BOGO promotion.

Avoid phishing scams. Phishing is a type of online scam that targets consumers by sending an e-mail asking a consumer to provide personal identifying information. Watch out for unsolicited emails, texts, or calls offering a free item or letting you know there may be a problem with a delivery for an item you purchased. Clicking on a link to verify or provide information could expose you to identity theft or allow malware onto your electronic device.

Helpful tips:

✓ **Treat all links as if they are suspicious.**

✓ **Never provide any personal information**

in response to an unsolicited phone call, email, social media message, or text message.

✓ **If a suspicious email contains a link, you can verify its legitimacy by moving your cursor over the link.**

Do not click on the link, instead just hover your cursor over the link for a few seconds and the destination of the link will pop up. A link that appears to go to one location, but actually links to another is a red flag.

✓ **Use up-to-date antivirus software,**

which will help you avoid non-secure websites and pop-up phishing scams.

If you believe you have been the victim of a fraud, you can file an online complaint with the New Jersey Division of Consumer Affairs at: NJConsumerAffairs.gov/Pages/Consumer-Complaints.aspx or by calling (800) 242-5846 to receive a complaint form by mail.



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*For more information visit us at
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