

Shopping by mail has been around almost as long as mail service has been available. But with the advent of worldwide phone service, fax machines, and the Internet, shopping from the comfort of your home is easier and quicker than ever.



However, before making a mail order purchase, there are several things you should know to make sure your transaction is quick, safe, and secure.

The Federal Trade Commission has established the Mail or Telephone Order Merchandise Rule, which covers merchandise you order by mail, telephone, computer or fax. This requires companies to have a reasonable basis for claiming they can ship an order within a certain period of time.

Ship Dates

- ◆ By law, a company should ship your order within the time stated in its ads. If no time is promised, the company should ship your order within 30 days.
- ◆ The 30-day “clock” begins when the company receives a properly completed order, which includes

your name, address and payment (check, money order or authorization to charge an existing credit account – **whether or not the account is debited at that time**).

- ◆ If the company does not promise a shipping time and you are applying for credit to pay for your purchase, the company has an additional 20 days (50 days total) to establish the account and ship the merchandise.
- ◆ Only the initial issue of a magazine subscription is covered by these rules.

Delays

If the company is unable to ship within the promised time, it must notify you by mail or telephone, give a *revised* shipping date, and give you the option to cancel for a full refund.



The company must also give you some prepaid means to exercise the cancellation option, for example, a prepaid reply card or a toll-free phone number to call.

- ◆ If you ignore the option notice and the delay is 30 days or less, it is assumed that you accept the delay and are willing to wait for the merchandise.

- ◆ If you do not respond and the delay is more than 30 days, the order must be canceled by the 30th day of the delay period and a refund issued.

If the company finds it cannot meet the revised shipping date, it must again notify you by mail or telephone and give you a new shipping date or cancel your order and give you a refund.



- ◆ The order will be canceled and a refund issued promptly unless you indicate by the revised shipping date that you are willing to wait.
- ◆ If you do not respond at all to the second notice, it is assumed that you are not willing to wait, and a refund should be issued promptly.

Refunds

- ◆ If payment is made by check or money order, the company must issue you a refund within seven business days.
- ◆ If you authorize a charge to a credit card account, the company must credit the account within one billing cycle – not give credit toward a future purchase.

Precautions

Before buying or making a charitable contribution by phone or the Internet, keep the following in mind:

- ◆ Don't **ever** divulge your credit card number or checking account number for any reason other than to make a purchase.
- ◆ Know whom you're dealing with. If you have doubts about a company, contact your state or local consumer protection office or the Better Business Bureau where the company is located **before** doing business with them. Ask your friends if they've heard of the company. Re-request that the company provide a list of past customers.
- ◆ Keep a record of the companies you deal with over the phone. Include names, addresses, telephone numbers, any payments made, including any credit card information given.
- ◆ Ask about additional fees for shipping and handling, state sales tax, insurance or restocking.
- ◆ Ask about refund and exchange policies.

- ◆ Know the total cost of the merchandise and any material restrictions on obtaining or using it.
- ◆ If you are unfamiliar with or have doubts about an offer or a charity ask for and wait until you receive written information before sending money or making a donation.



to make a purchase or pay money upfront in order to be eligible for a prize. **THIS IS ILLEGAL!**

- ◆ Don't be pressured or act on impulse. Take the time to understand an offer, and discuss it with someone you trust.
- ◆ Use common sense. ***If an offer sounds too good to be true, it probably is!***

Credit Card Purchases

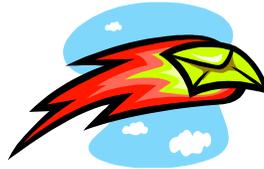
You are protected by the FTC's Fair Credit Billing Act when you use your credit card to pay for purchases. If you find an error on your credit card statement, you may dispute the charge and withhold payment on the disputed amount while the charge is in dispute. The error could be a charge for the wrong amount, for something you did

not accept, or for an item that was not delivered as agreed. You must still pay any part of the bill that is not in dispute, including any finance charge on the undisputed amount.

If you decide to dispute a charge

- ◆ Write to the creditor at the address indicated on the monthly billing statement for "Billing Inquiries". Include your name, address, credit card number, and a description of the error.
- ◆ Send the letter promptly. It must reach the creditor within 60 days after the first bill containing the error was sent to you.

The creditor must acknowledge your complaint *in writing* within 30 days after receiving it, unless the problem has been resolved. The creditor must resolve the dispute within two billing cycles, *but not more than 90 days* after getting your letter.



Unordered Merchandise

If unordered merchandise is received through the mail:

- ◆ You may consider it a free gift. Use it, throw it away, or do whatever you like with it, even if the merchandise

comes from a charity soliciting funds

- ◆ You need not respond to any bills for the merchandise.
- ◆ You have no obligation to return the merchandise, even if the sender requests the return or payment.

The material in this brochure is for informational purposes only. It is meant to give you general information and not specific legal advice



*Provided as a public service by
The Bucks County
Commissioners*

RETAIL

Be Smart and Safe When Ordering by Mail



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www.buckscounty.org