

# LOCUST VALLEY FIRE DEPARTMENT – PUBLIC SAFETY TIPS



## Holiday Shopping Safety – Avoiding Online Shopping Scams

Shopping online is becoming increasingly popular. It is an easy way to shop for sales and avoid crowds at the mall. It is also an easy way to get ripped off.

With the holidays fast approaching, we would like to remind citizens to take care when ordering items over the internet.

- **Trust your instincts.** If you don't feel comfortable buying or bidding on an item over the web, or if you feel pressured to place your order immediately, maybe you shouldn't.
- **Be knowledgeable about web-based auctions.** Take special care to familiarize yourself not only with the rules and policies of the auction site itself but with the legal terms (warranties, refund policy, etc.) of the seller's items that you wish to bid on.
- **Double check pricing.** Whether the product is being sold as new or used, be suspicious of prices that are too good to be true. Also consider carefully whether you may be paying too much for an item, particularly if you're bidding through an auction site. You may want to comparison shop, online or offline, before you buy.
- **Find and read the privacy policy.** Read the privacy policy carefully to find out what information the seller is gathering from you, how the information will be used, and how you can stop the process. If a site does not have a privacy policy posted, you may not want to do business with that site. If it does have a privacy policy, there will probably be a link to it from the seller's home page, or it could be included with the Legal Terms.
- **Review the return, refund, and shipping and handling policies as well as the other legal terms.** If you can't find them, ask the seller through an e-mail or telephone call to indicate where they are on the site or to provide them to you in writing. Often, return shipping charges may be more expensive than the item itself. Some retailers may only return for store credit or charge restocking fees. It is important to know these details prior to placing an order.

## LOCUST VALLEY FIRE DEPARTMENT – PUBLIC SAFETY TIPS

- **Check that the Internet connections are secure.** Before you give your payment information, there are various icons and software programs that indicate that security software is in place.
- **Use the safest way to pay on the Internet.** Pay for your order using a credit card. There are new payment options for users wary of putting their credit-card information on the Web. Some credit card companies offer temporary account numbers for their cardholders. These services will generate a random number that you can paste into a merchant's payment form. This limits exposing useful financial information to thieves and hackers. The merchant can't tell that you're using a temporary number, and the charge appears on your credit-card statement like a normal purchase. You can request a new number every time you shop or use the temporary number for multiple purchases, though each number can be used with only one merchant.
- **Print the terms.** You should print out and date a copy of terms, conditions, warranties, item description, company information, even confirming e-mails, and save them with your records of your purchase.
- **Insure the safe delivery of your item.** If you're concerned about the safety of your package if there's no one home to receive it, ask whether you can specify that the shipper must receive a signature before leaving the package. Or, it may be safer to have the package delivered to your office.
- **Inspect your purchase.** Look at your purchase carefully as soon as you receive it. Contact the seller as soon as possible if you discover a problem with it. Tell the seller in writing about any problem that you are concerned with, ask for a repair or refund, and keep a copy of your correspondence.