

# Tips for Mail Order Shopping

You can order all kinds of things from the comfort of your home using the telephone, mail, or a computer. But along with this convenience come common complaints of late delivery, shipment of wrong or damaged items, and hidden costs.

## Tips to avoid problems when shopping from home:

- **Be wary of post office boxes and sellers in other countries.** It may be difficult to find the seller to resolve a problem later.
- **Know the total price.** Make sure it includes all charges, shipping, handling, insurance and taxes. Coupons and other discounts should be properly deducted.
- **Make sure you are clear on what you are buying.** Watch for words like "refurbished," "reconditioned," "close-out," or "discontinued."
- **Give your credit card, debit card, or bank account number only if you're using that account to pay,** never to prove your identity.
- **Keep a record of your purchase.** Keep track of what you ordered, when, the price, and how you paid (check, money order, charge, etc.). Also save any information the seller gives you such as product description, delivery date, cancellation policy, privacy policy, warranties, and order confirmation numbers.
- **Keep track of your order.** Follow up with the company if package is late or missing.
- **It is against the law to require a purchase in order to enter a contest.**
- **Check the fine print.** Any time you place an order or enter a contest, your name, address and telephone number may be sold to other companies. Companies may also charge "restocking fees" for items you wish to return.
- **Review your credit card bill carefully** to ensure you were charged correctly for your purchases. Promptly report any errors to your credit card company.



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