

December 7, 2004

CONSUMER TIPS FOR THE HOLIDAYS

The holiday season is the busiest time of year for most shoppers and retail stores, and it is an important time to be a smart shopper. It's also the time of year when many people contribute to charities in the spirit of holiday giving. The Consumer Protection Unit of the Alaska Attorney General's Office offers the following tips for the holiday season:

Charitable Donations: Know where and how the money you donate will be used. Remember that charities often use paid fundraisers to raise money, so it is important to know how much of your donation will actually go to the charity. In Alaska, paid fundraisers (paid solicitors) who solicit over the phone must tell you the following *before they ask for a donation*: their real names, the name and address of the charity they are soliciting for, the name of the fundraising business they are working for, how and where the contributions will be used, and that a copy of the charity's financial statement and its contract with the paid solicitor are available upon request. To see if a charity is registered in Alaska, go to <http://www.law.state.ak.us/pdf/consumer/regcharit-2004-2005.pdf> or to find out more about a particular charity go to <http://www.guidestar.org/>.

Buying Online: Be sure to shop with reputable companies and use only secure web sites. Be aware of all details on shipping and handling fees and return/ exchange policies. Review the Federal Trade Commission's new online shopping webpage for more information: <http://www.ftc.gov/bcp/online/edcams/onlineshopping/coninfo.html>

Mail Order Purchases: If you order gifts by mail or telephone or over the Internet, you have certain protections. Federal law requires the seller to ship your purchase within 30 days, unless a later date is specified in the advertisement. If there is a delay, the seller must notify you, give you a chance to cancel your order, and send a full refund if you decide to cancel. The safest way to pay for mail order purchases is by credit card.

Gift Certificates: Check the fine print before buying a store's or mall's gift certificate. Look to see if there are any fees associated with using the card and if the card has an expiration date.

Sale Prices: Be sure that a sale is really a sale. Just because it's "on sale" does not mean it's a good deal. Retailers sometimes inflate the "original price" of an item and then reduce the price to make it look like a bargain. Check to see if the item has a manufacturer's suggested retail price ("MSRP") that is established by the manufacturer, not the retailer. Shop around to see what other stores are selling the product for, or do a search on the internet to see what on-line retailers are charging (and don't forget to factor in shipping costs to Alaska). Shopping on line isn't always the best option, but it can help you compare prices.

If you believe that you have been the victim of unfair business practice, we encourage you to file a consumer complaint with the Alaska Attorney General's Office. You can call (907) 269-5200 or hit your browser's back button and click on "File a Consumer Complaint" to download the complaint form.