

Title:

What Smart Shoppers Know About Telephone, Mail Order, and Internet Sales

Word Count:

975

Summary:

Do you shop in your underwear?

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Article Body:

**Buying without visiting the mall**

Buying by telephone and mail is a convenient way of shopping for most consumers. As more people have access to a computer, and as more companies sell their products and services online, the Internet is also becoming a convenient way of shopping for most people.

Consumers face more choices than ever before, not only when selecting merchandise, but in determining whether to shop through the mail, via the Internet, over the phone, at their local store, or the new mall outside of town. The following tips are what smart shoppers should know about purchasing merchandise through the mail, by telephone, or via the Internet.

**Shop carefully before buying**

First, do some comparison shopping. If the product you want is available locally, how does the local price compare with the telephone or Internet price? (Remember to add the price of handling and delivery for orders that are shipped.) Also consider the advantage of receiving the product right away from a local merchant, and of having the merchant nearby if problems develop. (But also remember the cost and time involved in getting to and from the mall.)

Watch out for offers that seem unbelievably cheap. The merchandise will most likely be of poor quality, or you may never receive it.

Most retail sellers allow a customer to return purchased merchandise within a reasonable time for a full cash refund, store credit, or an equal exchange. Find

out the seller's return policy. Many sellers have a very limited return policy. Some do not allow returns. Can you return the item if the item is too large, or the color is not exactly right? Who pays for return postage? If the seller does not allow returns for full cash refunds, store credit or equal exchanges for at least seven days, the seller's refund policy must be conspicuously posted.

Find out if the quality and performance of the merchandise are guaranteed. Is there a warranty? If so, check the terms of the warranty. Are repair parts available? Can the item be repaired locally if it needs repair? Who pays for shipping if it needs to be returned to the seller for repair? How long will it take the seller to repair the product and return it to you?

Ask the seller for a more detailed description of the merchandise, and ask for a copy of the warranty, if one is offered, if you have any doubts about either.

Find out how long it will take the business to ship your order. If the business does not state a delivery time, the maximum time you must wait for shipment is 30 days, according to a Federal Trade Commission (FTC) rule, and a similar rule in effect in California. If the business does not ship the item within the proper time frame, it must notify you of the delay and give you the opportunity and a cost-free method to cancel the order and receive a refund.

It is safest to order from reputable merchants who are known to you, your family, or trusted friends. If you have not done business with the merchant before, and the purchase is especially large or important to you, check the business' reputation. If you have any doubt, call a local consumer protection agency or the Better Business Bureau to find out if they have received any complaints about the company. However, if the Better Business Bureau has not received complaints about a business, which does not necessarily mean there have not been any complaints. Unless you already know the company by its reputation, it is best not to start out with a big order. Instead, find out how the business handles one that is smaller or less important to you.

**If you decide to order**

Your name, address, and product information (e.g., stock number, color, size) must be communicated clearly. If you want the item sent to someone else as a gift, it is especially important to give the correct name and address of the person you are sending it to. Most sellers also ask you to provide a means of quick and inexpensive communication, such as a telephone number or e-mail address. Since doing this will involve giving up some of your privacy, give it some thought before you do so.

Keep a copy of your order form and any letters you send to the business. If you

order by telephone, make a note of the date, time, type of payment, and confirmation number. If you order over the Internet, print out a copy of your order. If the transaction does not pan out, this information may be of help.

Never send cash. Pay by check, money order, or credit card so that you have a record of payment. If you do not know the company or its reputation for integrity and competency, it is best to pay only by credit card, since you ordinarily can cancel the payment if the promised merchandise is not delivered.

Examine the merchandise immediately when you receive it. Make sure it is what you wanted and ordered. If it is not, telephone or e-mail the business right away. All reputable mail, telephone, and Internet sellers maintain an easy-to-use method of returning such merchandise and either returning your payment or sending the merchandise you ordered. If things do not seem to be going right, notify the business in writing and keep a copy of your letter. Return any merchandise promptly for a refund or exchange.

**<b>Before buying over the Internet</b>**

Internet shopping can be as safe and advantageous for consumers as shopping by telephone or mail. You have many more options, including purchase of air transportation, music, books, and almost anything else, but there are also some risks, which you can reduce by acting carefully and cautiously.