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MEDIA ALERT

Utah consumers reminded to check list twice before shopping online Nov. 29th
(For immediate release...)

SALT LAKE CITY, Utah - Francine A. Giani, Executive Director of the Department of Commerce, announced today that the Utah Division of Consumer Protection is reminding consumers to check their lists twice before shopping online for holiday deals. According to the National Retail Federation, shoppers are expected to increase 2.3% this year during "Cyber Monday" and beyond with projected holiday sales around 447.1 Billion dollars. A recent survey of retailers by Shop.Org showed that 9 out of 10 are planning special "Cyber Monday" online promotions for November 29th.

"Five years since 'Cyber Monday' began, internet fraud continues to be our Division's number one complaint among consumers," said Francine A. Giani, "Before you make a purchase on any website, carefully review the terms of sale and confirm the site is secure before typing in any credit card or personal account information."

During fiscal year 2010, 27% of all consumer complaints received by the Division of Consumer Protection were internet fraud related and included the following; failure to deliver the goods, failure to honor a warranty; and using false or misleading statements, such as "free" when hidden costs were involved. Below are suggestions to help consumers stay safe when shopping online.

Tips for shopping safe online

- 1. Compare prices.** Similar items typically fall into a general price range. Scammers will try to entice victims to their websites with ridiculously low prices. Also, remember to account for shipping and handling in the cost of on-line purchases.
- 2. Shop from a trusted source / Research the seller.** Anyone can set-up shop online. Confirm the online seller's physical address and phone number in case you have any problems or questions. If you were emailed a retail coupon code or special promotion, confirm the terms directly with the retail source.

3. **Keep your anti-virus software up-to-date.** Make sure you have installed the latest firewall and anti-virus software to protect your computer against online attacks.
4. **Enter financial information only on secure sites.** Do not e-mail financial information, like your credit card or checking account number. If you initiate a purchase on-line, look for indicators that the site is secure. Although no indicator is fool-proof, look for a lock icon on the browsers status bar, or a URL address that includes an "s" after http.
5. **Don't save your credit card or account information to the seller's site.** While this may be seen as a convenience for returning customers, you never know who could access the website or your computer looking for account information.
6. **Don't send cash or wire money for payment.** Do not wire money via Western Union or Money Gram for items purchased on-line; you maybe giving your money to scammers, and you may never get the item you "ordered." Pay by credit or charge card.
7. **Keep a paper trail.** Print and save records of all your on-line transactions, including the product description, price, on-line receipt, and e-mails.
8. **Read the fine print / Review the refund policy and delivery rates.** Look to see if you can return a product for a full refund if you are not satisfied. Check out who pays for the cost of shipping a returned item and is there a "restocking" fee for returning an item?

For more information on how to protect yourself from scams, log on to the Utah Division of Consumer Protection website at; www.consumerprotection.utah.gov

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