



State of Utah

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MEDIA ALERT

"Check it twice", Division of Consumer Protection offers tips for safe holiday shopping

"National Retail Federation estimates 2012 holiday sales to reach \$586.1 Billion as consumers hit stores"

(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 releasing its annual list of shopping tips ahead of Black Friday and Cyber Monday events to keep consumers safe when buying this year's hottest gifts. According to the National Retail Federation (NRF), 2012 holiday retail sales are expected to hit around \$586.1 Billion, a 4.1 percent increase over last years' totals. With many retailers opening doors on the Thanksgiving holiday and offering earlier than usual Black Friday specials, consumers are being pressured to look at their lists before November 23rd.

"Before your Thanksgiving dinner hits the oven, consumers will be flooded with offers as retailers send out emails to your smartphone and computer," said Francine A. Giani, "Make sure your holiday game plan includes protecting your credit information, using reputable merchants and checking the terms of sales twice before completing a purchase whether its in-store or online."

Cyber Monday continues to grow with in popularity as tracking expert, comScore, found consumers spent \$1.25 Million online in 2011 during the Monday after Thanksgiving. The NRF estimates over 52% of consumers will purchase a holiday gift online this year. Shop.org is projecting a 12% increase in online holiday shopping with \$96 Billion in cyber sales between November and December 2012.

"Internet fraud is our Divisions' top consumer complaint," explained Traci Gundersen, Director of the Division of Consumer Protection, "Don't forget to read the fine print such as the return policy and product warranty before you cross that gift off your list."

Tips for shopping smart and safe online

- 1. Don't send cash or wire money for payment.** Do not wire money via Western Union or Money Gram for items purchased online; you maybe giving your money to scammers, and you may never get the item you "ordered." Pay by credit or charge card.
- 2. 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 online purchases.
- 3. Research the seller.** Anyone can create a store online. Confirm the online seller's physical address and phone number in case you have any problems or questions.

4. **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.
5. **Enter financial information only on secure sites.** Do not email financial information, like your credit card or checking account number. If you initiate a purchase online, look for indicators that the site is secure. Although no indicator is foolproof, look for a lock icon on the browsers status bar, or a URL address that includes an "s" after http.
6. **Keep a paper trail in a file folder.** Print and save records of all your on-line transactions, including the product description, price, on-line receipt, and e-mails in case you need to return a present after the holidays.
7. **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?
8. **Consider coupons:** Some companies offer discounts via e-mail, and some websites collect and list codes for free shipping and other discounts. Search for the store with terms like "discount," "coupon" or "free shipping."
9. **Read retailer and product reviews.** Reviews from other people, experts, and columnists can give you an idea of how a product performs. But don't put all of your trust in one review. A brand's reputation for quality and good customer service can really pay off.
10. **Use your Smartphone wisely.** Mobile devices offer convenient consumer resources but may also provide fraudsters with your personal and account information. The rule of thumb is to be sure that what you are installing comes from a legitimate source, keep an eye on your bill, investigate if your battery runs down quickly and try not to leave your phone unattended.

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

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