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MEDIA ALERT

"Grinch proof Holiday Shopping by adding Consumer Protection to your list"

"Utah Division of Consumer Protection offers tips to protect purchases and personal information"
(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 Thanksgiving Day, Black Friday, Small Business Saturday and Cyber Monday retail events to keep consumers safe and informed when making holiday purchases. According to the National Retail Federation (NRF), 164 million Americans plan to shop over the Thanksgiving weekend. The NRF estimates consumers will spend \$967.00 per person in the following categories; \$608.00 on gifts for family and friends, \$218.00 on food, candy and decorations and \$141.00 on non-gift purchases for themselves and family members.

While retail sales between November and December 2017 are expected to hit upwards of \$678 billion dollars, finding a good deal still tops shopper's lists as the NRF reports 30% of consumers bought all purchases on sale in 2016.

"While Utahns are savvy when it comes to hunting for bargains in store and online, remember tis' the season for con artists looking to line their pockets," cautioned Francine A. Giani, "Hot toys in demand can make consumers vulnerable to counterfeit products and fake websites."

Online shopping continues to grow as the National Retail Federation projects 64% of shoppers this year will use their smartphone or tablet to shop for holiday gifts, up 8% from 2016. Consumers are expected to buy in store, on mobile devices and via computer through text, email and website offers that may also target consumers via social media websites such as **Facebook, Twitter and Instagram**.

With so many shopping choices, the Director of the Utah Division of Consumer Protection advises that you check out refund and return policies first to protect your purchases.

"As you compare prices and products, take a moment to review the vendors' return policy to avoid any refund headaches after the holidays have passed," advised Daniel O'Bannon,

Division Director.

Tips for shopping smart and safe this holiday season

1. **Beware of rogue public Wi-Fi spots.** Fraudsters will set up shop at popular public Wi-Fi locations and promote “free” Wi-Fi connections to entice consumers to connect their devices. Before you connect to any Wi-Fi, make sure the connection is password protected and don’t enter personal or credit card information.
2. **Secure your smartphone and tablet devices.** Mobile devices are a convenient resource but may also provide fraudsters with access to your personal and account information. Only install apps or programs from known sources, keep an eye on your bill, investigate if your battery runs down quickly and don’t leave your phone unattended. Also, make sure you log off retailers’ websites so your information isn’t vulnerable to cyber thieves.
3. **Keep your anti-virus software up-to-date on your mobile devices and home computer.** Make sure you have installed the latest firewall and anti-virus software to protect your mobile devices and computers against hacker attacks.
4. **Don’t send cash or wire money for payment.** Do not wire money via Western Union, Money Gram, Green Dot card or any other wire service for online purchases; you may be handing over your money to scammers, and never get the item you “ordered.” Pay by credit card to protect your purchases.
5. **Compare prices, look out for phantom websites.** Anyone can create a store online. Confirm the online seller’s physical address and phone number in case you have any problems or questions. If you buying an item from websites such as **eBay** or **Etsy**, be sure to use a trusted payment service or your credit card to protect your funds if you need to file a dispute with the seller.
6. **Avoid counterfeit products.** Carefully examine the products you want to buy for signs of missing information (manufacturing information, warranty, product codes, etc.), broken or missing safety seals, different or incomplete packaging, and subtle or obvious changes to a company logo.
7. **Appy holidays: For safe online shopping,** make sure your apps are downloaded from a trusted source, such as the [Android Market](#), [Apple App Store](#) or the [Amazon App Store](#). When you download the app, it will ask for various "permissions." Be sure to read through them and note whether they make sense... for example, does a shopping app need access to your contact list? Another way to check on the safety of apps is to read through the feedback in the comments section of the market and choose apps with a high rating.
8. **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.

9. **Keep a paper trail in a file folder.** Print and save records of all your online transactions, including the product description, price, online receipt, and emails in case you need to return a gift after the holidays.
10. **Before you purchase, review the refund policy and delivery rates.** Look to see if you can return a product for a full refund before you complete the transaction. Check out who pays for the cost of shipping a returned item and if the company charges a "restocking" fee back to the consumer.
11. **Consider coupons:** Some companies offer discounts via email, 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."
12. **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.

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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