



Holiday Shopping On The Internet

Discovering Which Web Sites Are Naughty Or Nice

(NAPSA)—Whether you're looking for a toy, a trinket or a travel deal, doing your holiday shopping on the Internet can be fun, easy and practical. At the same time, viewing a product on the screen can present different challenges than seeing it in the store. When you're buying from an online retailer or an auction Web site, the Federal Trade Commission (FTC)—the nation's consumer protection agency—wants you to keep these shopping tips in mind:

1. Know who you're dealing with. Confirm the online seller's physical address and phone number so you can contact them if you have questions or problems. If you've never heard of the seller, check its reputation with the Better Business Bureau or the state attorney general where the company is located, or one of a number of consumer rating sites.

2. Know exactly what you're buying. Read the seller's description of the product closely, especially the fine print. Words like "vintage," "refurbished," "close out," "discontinued," or "off-brand" may indicate that a product is in less-than-mint condition. Some name-brand items with "too good to be true" prices may even be counterfeits.

3. Comparison-shop. Check out Web sites that offer price comparisons on similar items from different manufacturers or different Web sites. Some price comparison sites favor their advertisers' products, so it's a good idea to look at more than one. And remember to compare "apples to apples."

4. Check the privacy policy. The company's privacy policy should let you know what personal information they are collecting, why, and how it's going to be used.

5. Pay with a credit card. It offers you the most protection as



When shopping for holiday gifts online, it's a good idea to know whom you're dealing with.

a consumer. Don't send cash.

6. Use a secure browser. Look for an unbroken key or padlock at the bottom of your Web browser window to ensure that your transmission is protected. Buy only from Web vendors that protect your financial information.

7. Consider shipping and handling costs. Factor these into the cost of the order and choose the delivery option that best meets your needs and budget.

8. Print records of your online transactions. Save the product description and price, the online receipt and copies of every e-mail you send or receive from the seller.

9. Understand the return policy before you buy. Can you return the item for a full refund if you're not satisfied with it? If you return it, are you required to pay shipping costs or a restocking fee?

10. Check delivery dates. An FTC rule requires sellers to ship items when they say they will or within 30 days after the order date, when no specific date is promised. If the vendor can't ship the goods within the promised or 30-day deadline, it must notify you, give you a chance to cancel your order and provide a full refund if you've chosen to cancel.

If you feel you've been misled or deceived, file a complaint online at www.ftc.gov.