

From: Attorney General Ellen Rosenblum <attorneygeneral@doj.state.or.us>
Sent: Tuesday, November 20, 2012 12:52 PM
To:
Subject: Holiday Online Shopping Warning



Consumer Protection Hotline: 1-877-877-9392

www.oregonattorneygeneral.gov/consumer

Look up consumer complaints about businesses online:

www.oregonattorneygeneral.gov/beinformed

ATTORNEY GENERAL'S

SCAM ALERT

A Consumer Protection Alert from the Oregon Attorney General

With Black Friday and Cyber Monday fast approaching, Oregon Attorney General Ellen Rosenblum reminds Oregonians to be cautious when shopping online this holiday season.

"Predatory scammers can turn the Holidays from wonderful to ruinous in the click of a mouse," Attorney General Rosenblum said. "But there are simple steps you can take to protect yourself."

1. Know the seller. Anyone can set up an online store. Before you make a purchase from a seller you do not know, visit the Department of Justice's online database of consumer complaints. The database - available at [Be Informed](http://www.oregonattorneygeneral.gov/beinformed)- will show if other Oregonians have expressed concern about a seller and how the seller responded to those concerns. Also, confirm the seller's physical address and phone number in case you have any problems or questions.

2. Be skeptical of offers too good to be true. Scam artists often lure shoppers to their websites with outrageously low prices or offers of free products. Before you buy, shop around to get an idea of how much other retailers are asking for the same or similar items. Even at steep discounts, retailers tend to price similar items within a general price range. Remember: "if it sounds too good to be true, it usually is."

3. Stay away from pop-up ads. Many pop-ups unleash viruses or spyware on your computer when you click on them. Do not click on these ads and make sure you have the latest firewall and anti-virus software installed on your computer to protect against any online attacks.

4. Stick to secure websites. If you shop online, always verify that the website you are purchasing from is secure. Although there is no foolproof indicator, a secure or encrypted website address should begin with HTTPS rather than HTTP, and you should see the icon of a lock in the address bar.

5. Review shipping policies. Make sure that a retailer has not changed its shipping, return and exchange policy on Black Friday or Cyber Monday. Some retailers declare sales on these days are final and items purchased cannot be returned or exchanged. Also confirm the store does not charge a restocking fee on a returned item or charge excessive shipping and handling fees in an effort to recoup some of the cost on sale items.

6. Use plastic wisely. Consider using a credit card instead of a debit card. Credit cards make fraud easier to deal with because they give shoppers more time to notice unauthorized charges, notify their credit card company and promptly report any unauthorized transactions. to notice unauthorized charges, notify your credit card company of the issue, and have them removed from your bill.

7. Keep a paper trail. Print and save records of every online transaction you make, including the product description, price, copy of your receipt, and any correspondence with the seller. These records will be important if you have a problem with the seller, product or service.

8. Create a budget and stick to it. It is easy to get carried away when shopping online, and you may be inclined to spend more than your budget permits. Decide ahead of time how much you want to spend, and resist impulse buying, especially if you do not know how good a deal you are really getting.

The Oregon Department of Justice is committed to protecting Oregonians from fraud and scams. Call the Attorney General's Consumer Hotline for help at 1-877-877-9392 or file a complaint online at <http://tinyurl.com/ORcomplaintform>.

Quick Links

[DOJ Web Site](#)

[Sign Up for the Scam Alert Network](#)

[Be InfORmed: Search Consumer Complaints Online](#)

[File a Consumer Complaint](#)

[Forward email](#)



Try it FREE today.

This email was sent to by attorneygeneral@doj.state.or.us |
[Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).
Oregon Attorney General's Office | 1162 Court St NE | Salem | OR | 97301