

# Attorney general provides consumer advice

The holiday shopping season is by far the busiest time of year for shoppers and retail stores – and also generates more than its share of consumer problems. Attorney General Steve Six is warning Kansans today to be smart consumers this holiday season.

“The holiday shopping season is already well underway. Unfortunately, it’s a prime time for consumers to get scammed,” Six said. “I encourage Kansans to take precautions when making holiday purchases and take time to read the company’s policies and fine print.”

Six went on to say that the Attorney General’s Consumer Protection Office typically sees a lot of complaints involving online shopping, refund problems, gift cards, and charities.

Here are some tips to help avoid consumer problems.

### Shopping Online

- Be sure to shop with reputable companies. Make sure the seller lists an address or toll-free number just in case you have a problem.
- Be sure purchases are refundable in case you are not satisfied.
- Get all details on fees, refund and return policies, and complaint

procedures. Print it out.

- Use only “secure” web sites. (You can tell by looking for a small padlock icon in address bar)

- Pay by credit card (not by check) so you can withhold payment if necessary.

### Returns and “layaways”

- Make sure you know a store’s policy on returns or layaways before a purchase. There is no state law that requires stores to give a refund, exchange, or credit for merchandise returned or taken off layaway (unless the store advertises that it accepts such returns, or an article is defective or was

misrepresented.)

- Remember, Kansas’s three-day-right-to-cancel law only applies to door-to-door sales, or sales made away from a seller’s usual place of business.

- In short, most refund policies are up to individual retailers.

- Always keep receipts. Stores won’t refund without them.

### Gift Certificates

- If you’re thinking of buying a gift certificate, check the store’s policy. Find out any terms the store places on the certificates.

- A gift certificate issued by a retailer that files for bankruptcy

or closes its doors may become worthless.

### Charitable Giving

- Ask for written information, including how much of the money raised is actually used for charitable purposes.

- Be careful with telemarketers – often the telemarketer keeps a large portion of the donation.

- Do not be pressured.
- Do not feel obligated to send a donation to charities that send token gifts such as key chains.
- Make certain the charitable organization actually serves.
- Ask for financial statements.
- Visit the Web site at [www.KsCharityCheck.org](http://www.KsCharityCheck.org) or call (785) 296-4564 to find information.

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