# Your Rights When Shopping by Phone, Mail or Online

Consumer.ftc.gov

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# Online holiday sales are expected to shatter previous records

- ▶ Online shoppers in the U.S. spent \$218.1 billion on retail purchases during the third quarter of 2020.
- ► That's a 50% increase over the \$145.5 billion spent during the same time period a year ago, according to the U.S. Commerce Department.

Source: 11/12/20 | Chain Store Age



## Consumer Tips from the FTC

- Know who you're dealing with
  - ► Especially when shopping online
- Protect your information
  - ▶ Don't email financial information
  - ► Check privacy policies

Source: FTC article, Shopping Online



# Consumer Tips from the FTC

- Look for the best deals
- Check out the terms of the sale
- Pay by credit card
- Keep records and track your purchases



## Your Rights: Shopping by Phone, Mail or Online

The FTC's Mail, Internet, or Telephone Order Merchandise Rule (MITOR) applies to most goods you order by mail, phone, fax, or online.

### ► The Rule:

- requires sellers to have a reasonable basis for claiming they can ship an order within a certain time
- details what sellers should do if there's a delay

Source: FTC article, Billed for Merchandise You Never Received



# Your Rights: Shopping by Phone, Mail or Online

## Ship Dates

▶ By law, a seller should ship your order within the time stated in its ads or over the phone. If the seller doesn't promise a time, you can expect it to ship your order within 30 days.

### Delays

If the seller can't ship within the promised time, it must notify you, give a revised shipping date, and give you the opportunity to cancel for a full refund or accept the new shipping date.

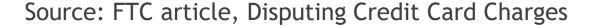
#### Refunds

Payment method



# Your Rights: Shopping by Phone, Mail or Online

- ► The Federal Fair Credit Billing Act (FCBA) protects consumers from unfair billing practices, including unauthorized charges and charges for unaccepted or undelivered goods and services.
- To dispute a billing error with your credit card issuer:
  - write to the issuer at the address given for "billing inquiries"
  - > send your letter so that it reaches the credit card issuer within 60 days after the first bill with the error was mailed to you





## Reporting Fraud Helps Everyone

► The FTC just launched **ReportFraud.ftc.gov** — a new version of the FTC's consumer reporting website





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