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# 10 Things Every Consumer Should Know

## #1 Check a business' license status and complaint history.

DCA licenses businesses in dozens of different industries. To check if a business has a valid DCA license, go to [nyc.gov/consumers](http://nyc.gov/consumers). You can also call **311** during business hours and ask to be transferred to DCA to learn more about a business' current license status or any consumer complaint history. If DCA doesn't license the type of business you're investigating, we'll help you find out if it is regulated by another city, county, state, or federal agency so you can learn more.

## #2 Look for refund policies and credit card limitations, which stores must post.

- **Refund Policy Sign:** Stores can set their own refund policy, but they must post one near the register where you can easily read it. The posted sign must explain all conditions or limitations on getting a refund or exchange, such as whether the store charges restocking fees, requires a receipt, has time limits on returns, or gives refunds in cash, credit, or store credit only. If no refund policy is posted, you can return any unused item within 30 days, and the business must give you the choice of cash or credit.
- **Credit Card Limitation Sign:** If a business has any kind of restriction on the use of a credit card, such as requiring a minimum purchase amount to use one, the store must clearly post the policy both near the register and the front entrance.

## #3 Look for prices, which stores must post for goods and services.

Businesses selling goods must post prices either on the item or on a sign where the item is displayed. It is illegal to charge more than that posted price. Businesses selling services—for example, salons or dry cleaners—must post prices near where orders are placed and at the register. It is illegal to charge different prices for men and women for the same service, although price lists may include other cost differences. For example, a dry cleaner cannot charge prices for “men's shirts” and “women's shirts,” but may post prices based on physical differences between shirts (irregular sizes or other physical characteristics like sequins, ruffles, or fancy buttons).

## #4 Ask for and keep receipts.

In NYC, a business must give you a receipt for purchases over \$20 automatically, and upon request for purchases between \$5 and \$20. A receipt may not show a credit card's expiration date or more than its last five digits, but it must show:

- Business name and address and, if licensed by DCA, “Department of Consumer Affairs” and license number
- Amount of money paid for each item
- Total amount paid, including a separate line for any tax
- Date of the purchase
- Make and model of any electronic purchase that costs more than \$100

You need a receipt to file a complaint with DCA.

## #5 Beware of false advertising and scams.

Sale advertisements must describe the name, variety, and size of sale items, as well as any restrictions, which may not be in fine print. “Bait and switch” ads that promise savings that aren’t actually available when you arrive at the store are illegal. In-store “sale” signs must also display the pre-sale price clearly, and the business must have reasonable quantities available. If a store advertises that it is having a specialty sale due to fire, smoke, or water damage or because it is going out of business, liquidating, lost its lease, or is renovating, it must have a DCA Special Sale license. The best rule of thumb for any offer is: if it sounds too good to be true, it probably is.

## #6 Look for a DCA seal on scales, gas pumps, and home heating oil delivery trucks, which shows they passed inspection.

DCA inspects all scales used by stores and airports for accuracy. DCA also inspects the accuracy and quality of gasoline dispensed by NYC gas stations and delivery trucks. Stores must position scales so you can see the weight and price per pound, and they must subtract the weight of the container—or “tare”—from the cost of the weighed item.

## #7 Protect your identity.

Never give personal information over the phone, by email or text, or on social media sites, especially if you’re using a public computer or public Wi-Fi, and shred papers that have personal information. Protect your computer, tablet, and smartphone against viruses and “malware” with security and firewall software. Review your free credit report every year for unusual activity at [annualcreditreport.com](http://annualcreditreport.com). If you are a victim of identity theft, place a fraud alert on your credit report and report the theft to the Federal Trade Commission (FTC) at [ftc.gov/idtheft](http://ftc.gov/idtheft) and your local police precinct.

## #8 Research, negotiate, and review contracts carefully.

Ask for and check references before you buy expensive merchandise or services. Feel free to negotiate to try to get the best deal possible. Always read contracts carefully before you sign them, and make sure all written documents include key details and match what you’ve been promised. Walk away from sales efforts that are too aggressive or make you feel uncomfortable, and never sign a document that you don’t understand or that has blanks that someone can fill in later.

## #9 Tackle your debt and take control of your finances.

If you’re struggling with debt, call 311 to make an appointment for free, one-on-one financial counseling at one of the City’s Financial Empowerment Centers. Professional counselors can help you deal with debt collectors, understand your credit report, create a budget, open a bank account, and more. For help finding free or low-cost financial education classes and workshops and safe banking accounts, go to [nyc.gov/consumers](http://nyc.gov/consumers).

## #10 File a complaint if you’ve had a problem the business won’t resolve.

File a complaint with DCA at [nyc.gov/consumers](http://nyc.gov/consumers) or by contacting 311. DCA mediators will help. You can file your complaint in multiple languages.

**NYC**

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Visit [nyc.gov/consumers](http://nyc.gov/consumers)

Contact 311 | (212) NEW-YORK (Outside NYC)

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