## CONSUMER AFFAIRS ISSUES SMART BACK-TO-SCHOOL SHOPPING TIPS

Back-to-School season is here – before you plunk down your hard-earned money, the New York City Department of Consumer Affairs (DCA) reminds parents and students how to shop smart. From knowing the return policy before you buy to keeping receipts and an eye on the fine print in advertised deals, DCA Commissioner Jonathan Mintz issued the following tips today to ensure consumers are protected and equipped to make informed choices.

For more information or to file a complaint, call 311 (or 212-NEW-YORK outside New York City) or visit the DCA online at <u>www.nyc.gov/consumers</u>.

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## 1. KNOW THE RETURN POLICY AND KEEP RECEIPTS:

- Look for the refund/exchange policy before making a purchase. Retailers can establish the terms of their own policies, so long as the policy is prominently posted on a sign including all limitations and conditions. If no policy is posted, consumers are entitled to a refund within 20 days in the manner in which the purchase was paid. (This does not apply to food, perishables, custom-made or custom-finished goods, and items with defects that the consumer was made aware of when the sale took place.)
- Always get a receipt and save it. Under New York City's Consumer Protection Law, consumers are entitled to a receipt for purchases over \$20.
  Upon request, consumers are also entitled to a receipt for purchases between \$5 and \$19.99. All receipts must include: the total amount paid, sales tax, date, business name and address, the make and model of the item bought including all package items, and license number, if applicable.

## 2. MAKE SURE THE ADVERTISED OFFER IS LEGIT:

- Avoid bait and switch. By law, if retailers offer a special deal to lure you into the store, they must supply what they advertise, at the advertised price. Don't fall for the sales pitch that another item is better if the advertised item isn't available.
- Watch out for bogus "special sales." Sale offers that shout "Everything Must Go!" are meant to grab your attention. Special sales including *Going Out of Business* or *Liquidation* sales must be licensed by the DCA to ensure validity. Be sure to check out a business' history before you shop.
  - 3. BUYING COMPUTERS AND OTHER POPULAR ELECTRONICS:
- Is the store licensed? Retailers selling electronics in NYC computers, video/photo/audio equipment and more must be licensed by the DCA.
- Know the manufacturer's warranty and be wary of additional "add on"

items. Defective products may be covered by warranties, or the retailer may provide a replacement or refund. Check the coverage provided by the manufacturer's warranty before deciding to purchase additional warranties to avoid unnecessary costs. Know which accessories are included by the manufacturer at no extra cost – don't pay extra for cables, cases, remote controls or batteries if you don't have to.

- Know what you are buying. An item may look new, but it could be used or rebuilt. Any product that has been used must be marked "used," "floor model," "rebuilt," or "refurbished."
  - Be careful when shopping online. Do your research and shop around. When possible, look at products in person and then shop comparatively online. Have a clear list of features you want, check with friends or industry publications like *Consumer Reports* about reputable brands. Be careful of prices that are drastically lower than those you have seen elsewhere – the lowest price is not always the best deal. Avoid online retailers that do not have a legitimate physical address or someone who can be reached by phone in case there is a problem.

The New York City Department of Consumer Affairs (DCA) ensures that consumers and businesses benefit from a fair and vibrant marketplace. The DCA licenses more than 60,000 businesses in 55 different categories and enforces the Consumer Protection Law, Licensing, and Weights and Measures regulations citywide. For more information, call 311 (or 212-NEW-YORK from outside New York City) or visit www.nyc.gov/consumers.