

Protect Yourself While Shopping

Consumer Protection

Ohio Attorney General's Office



Ohio Attorney General's Office



- Attorney General Richard Cordray
 - Ohio's 49th Attorney General
- Duties of the Attorney General
 - Attorney for State of Ohio
 - Enforce laws
 - Support local law enforcement

Consumer Protection Section

- Works to ensure Ohio is a fair marketplace
- Enforces laws related to consumer transactions, such as:
 - Buying a car
 - Seeing a store's ad
 - Shopping for clothes online
 - Buying a cell phone
 - Debt collection from third-party collectors



Gift cards

- If a store goes out of business, you may not be able to recover money from unused gift cards.
- Protect yourself:
 - Only buy from trustworthy companies
 - Use gift cards quickly
 - Keep your receipts



Ohio Gift Card Act

- Gift Card Act, [Ohio Revised Code 1349.61](#)
 - Applies to most gift cards, but certain exceptions apply.
 - Exception: gift cards from multiple retailers
 - Gift cards cannot expire less than 2 years from issue date.
 - Gift cards with no expiration dates are valid until redeemed or replaced.



Credit card vs. debit card

- Consumers who pay with credit cards have added protection if something goes wrong.
- The law allows consumers to dispute unauthorized credit card charges and other billing errors within 60 days after the first bill containing the error was mailed. Debit cards may not offer that same protection.
- Always review your statements carefully to look for errors.



Layaway

- With credit card markets tightening, some retailers are bringing back layaway.
 - Layaway: a payment plan that allows you to pay in increments until you've paid the full price.
- Layaway can be risky.
 - If you don't keep up with payments, you may risk losing money.
 - Make sure you understand all terms and conditions.



Door busters

- To entice shoppers to get an early start, some retailers often offer first-come, first-serve deals.
- The deals usually are only good for a certain number of consumers and many who wait in line for that specific deal can go home empty-handed and disappointed.
- Always read the fine print before waiting in line.



Rain checks

- A rain check allows you to buy an item for the advertised price at a later time.
- Your right to a rain check does not apply if the ad says “supplies limited” or “seasonal merchandise only.”
- Rain checks must be honored within 60 days of issuance. If the retailer cannot fulfill the rain check within this time period, you have the choice to either purchase a similar or comparable in-stock item or agree to a specific time extension. Ask for a rain check to reserve the sale price for when the item is restocked.



Refund policies

- A store must clearly post its refund policy.
- Check refund policies *before* you buy.
- Look for signs near the store's register and on the back of your receipt.



Receipts

- Always keep your receipts.
 - Usually needed for returns
- Compare receipts to charges on your credit card bill.
 - If you find errors on your bill, immediately report them to your credit card company.
- A store's refund policy may be posted on the back of the receipt, but the store must notify you about the policy *before* you buy.



Fake check scams

- Online sellers beware:
 - Some scammers pose as potential buyers on sites like eBay, Craigslist and Facebook. They send sellers checks for more than the agreed-upon price, and then ask the sellers to cash the check and wire-transfer the difference. After sellers send the money, the check is returned as counterfeit, and the sellers lose any money they wire-transferred.



Fake check scams

- Protect yourself:
 - Never agree to accept a check for more than the agreed-upon price, and never wire transfer money to someone you don't know.
 - Read more about fake checks, www.fakechecks.org.



Consumer rules to live by



- Research companies
- Read the fine print
- Remember your rights
- Reconsider the purchase
- Report fraud



How to research a company

- Check Reliability Report – Better Business Bureau
 - www.bbb.org
- Check complaints filed against it – AG's office
 - www.ohioattorneygeneral.gov/SpeakOutOhio/Search-Consumer-Complaints
- Check registration – Ohio Secretary of State
 - www.sos.state.oh.us



How to handle consumer problems

- If you have a problem with something you buy, contact the business in writing.
- Your letter should clearly explain:
 - When and where you bought it
 - How much you paid
 - The problem
 - Your efforts to resolve the problem
 - A reasonable solution



How to file a complaint with the AG

- If you suspect fraud or think you've been treated unfairly, file a complaint with the AG:
 - Online: www.SpeakOutOhio.gov
 - By phone: (800) 282-0515
 - By mail: hard-copy forms available on Web site



How to file a complaint with the AG

- Submit copies of related documents:
 - Contracts
 - Receipts
 - Work orders, etc.
- Remove personal information, such as account numbers.
 - Complaints are public record and may be released in a public records request.
- If the AG is the appropriate agency to handle your complaint, your complaint will be assigned to a specialist.



Why to file a complaint with the AG

- In 2008, we received more than 25,000 complaints, and we helped recover or adjust about \$3.7 million for consumers through the complaint resolution process alone.
- Plus, when you file a complaint, you're providing critical information that can help ensure that Ohio is a fair marketplace.



Consumer resources

- **Attorney General's Office**
 - (800) 282-0515
 - www.SpeakOutOhio.gov
 - www.OhioAttorneyGeneral.gov
- **Better Business Bureau**
 - (800) 759-2400
 - www.BBB.org
- **Federal Trade Commission**
 - (877) 382-4357
 - www.FTC.gov
- **Save the Dream** (foreclosure help)
 - (888) 404-4674
 - www.SaveTheDream.Ohio.gov
- **Do Not Call Registry**
 - (888) 382-1222
 - www.DoNotCall.gov
- **Opt Out Programs**
 - (888) 567- 8688
 - www.OptOutPrescreen.com
 - www.DMAChoice.org
- **Annual Credit Report**
 - (877) 322-8228
 - www.AnnualCreditReport.com

