

Consumers: Be Aware!

Some Things to Consider before Purchasing Online

The Basics

As more companies and subscription services establish purchase and payment options on the Internet, you should be aware of some potential concerns:

- **Not all websites are real** – some can be misleading or completely fake.
- Unfortunately, there are some websites out there which exist solely to gather your information for **identity theft purposes** – to use your information, at some future date, to impersonate you, exploit and possibly ruin your credit history, or worse.
- **Not all websites are secure.** Sometimes your Web browser or security software might alert you to a possible problem, such as an “expired certificate” of authenticity. See if there is “secure login” and whether or not, when you need to enter personal information, the Web address starts with **https:** instead of **http:** (the *s* in **https** stands for “secure”).
- You should **never volunteer personal details or financial information** at just any website: you should make every attempt to **confirm** the website you are at is indeed the **official website** before proceeding.
- If you **cannot determine** which Web address is the correct one, **contact the company** or organization involved (e.g. by telephone or mail) to find out the proper Web address you should be typing.
- **You should NOT rely exclusively on search engines** to locate companies online. Websites reported as matches can just be “sponsored results,” where any company (or person) can pay to have a website listed whenever someone searches for a particular set of words, products, brand names, and so on. Sometimes a “sponsored result” *can* be the official company website, but that can be difficult to determine. Exercise caution.
- Search results, in general, are reported whenever the words or names you search for are found in any of the millions of websites out there. In **one wrong click**, you can set yourself up to possibly lose money, have your name and/or credit compromised, or enable the wrong people to access your banking account.
- **Your credit card issuer or banking institution** might offer further guidance and services concerning unauthorized use of your financial information or services designed to monitor or block possible unapproved activities on your accounts. Check with them to see what options you have or what additional protections might be available.

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Other Issues & Warning Signs

Does the Website Look Professional?

Don't be fooled by looks! Anyone with enough time and determination can create a convincing website. Just because a website *looks professional* doesn't mean it is. The same goes for a poorly designed website: it could indeed be "the real thing." If the website does look *exceedingly* unprofessional, containing perhaps numerous misspellings or incomplete information, you might want to reconsider before proceeding.

Is Contact Information Available?

If a company does not provide telephone numbers, a mailing address, or customer service contact information (other than e-mail), then you might want to reconsider doing any business with that place. If, after purchasing an item or service, you needed to return something, cancel a subscription, or attempt to have an issue resolved, could you do so in the future?

Privacy Policy, Terms of Service, and Billing

Is a privacy policy posted? Are you informed whether or not your information will be shared with third parties? Review all posted Terms of Service and Legal Notices at a website before proceeding. Buried somewhere within that text might be something you would never agree to do, especially if there might be contractual obligations or other fees applicable to purchases.

Some subscription services offer "continuous" or "automatic" renewals. Under such circumstances, your credit or banking account might be automatically charged. Pay close attention to any such options or statements before finalizing any purchases. Getting out of such an agreement could be costly or frustrating down the road.

Educate and Empower Yourself!

As a consumer – online or anywhere – you can use the Internet to help yourself make safer and more informed choices and purchases – *if you know where to look!*

To assist you, Thrall created a **Consumer Information Guide** (at www.thrall.org/consumer) and a blog (at www.thrall.org/blogs).

There you can tap into important FTC/U.S. Government consumer advisories, learn about product safety and recalls, research businesses, read product reviews, access places like the Better Business Bureau, pursue consumer complaints with New York State's Office of the Attorney General, and learn more about all the topics in this publication and related issues.

Please take advantage of this free information so no one can take advantage of you!