

Stay Safer When You Shop Online

Source: Cuyahoga County Department of Consumer Affairs

<https://cuyahogacounty.gov/consumeraffairs/consumer-protection/shopping/online-shopping-tips>

Avoid Scam Sites

- Just because something has many “likes” on social media or a great review, it doesn’t mean that it is good. Some people who share or like product posts haven’t used the product. Companies can pay people to write good reviews, even if the product is bad.
- Any social media posts that say “Sponsored” are ads. The company pays for their ad to be there. These ads are often scams: false posts to take advantage of you. They can take your money or put viruses on your device. Instead of clicking on the ad, search for the product with your browser app.
- Never click ads you get through messaging apps. These are often malware or viruses, which can break your device. Clicking bad links can load malware on your phone, tablet, or computer.
- Before you order from a site that's new to you, see how they treated other customers. Look at ratings and complaints on sites like bbb.org or Yelp. You can also search the company and/or product name with words like “complain,” “scam” or “rip off.”

Avoid Complicated Return Policies

- Before buying anything, carefully read the return policy. Ohio law says that stores can set their own return policies. They don’t have to refund your money, but they must post their return policy. Read it before you buy it!
- Don’t shop if you don’t understand a return policy, or if the policy is confusing. Watch out for companies that make you pay to send your return to a foreign country.
- Avoid stores that only issue refunds as store credits, especially if you aren’t likely to shop there again.
- Pay close attention to the item-return time limit. It can be difficult to send a package back within a day or two.
- Find out if the store charges restocking fees, especially for expensive items or electronics. If they do, and you return the item, you won’t get back all the money you spent.

Paying

- Use credit cards – not debit cards or payment apps – for online purchases. If your items aren't as good as promised, credit card payments protect you more than debit cards or apps.
- Save all of your shopping confirmations and delivery receipts. Some stores won't give you a refund without your receipt. Keep screenshots of order confirmations in an Orders album. You can also create a "Receipts" email folder. Keep everything where you can find it if there's a problem.

Guard your Information

- Consider paying as a "guest," rather than creating an online account. This keeps your payment information private
- Update your operating system every time it says so. This will protect your device. Get more tips and step-by-step guides from the Cuyahoga County [Internet Safety](#) site.
- Read each privacy policy before you download anything!
- When you're done shopping, log out of sites and apps. Then close the tab or app if it didn't close automatically.

Dealing with Problems

- Ohio law says that companies must deliver your products within eight weeks of taking your payment, unless you say it's OK for it to take longer.
- Even if stores don't allow returns, you have the right to return broken or defective merchandise not marked "as is."
- As soon as you receive your order, examine the items to make sure you received everything.
- Immediately check electronics and other devices to make sure they work, even if you won't use it right away. If you wait, and it turns out you don't like it, you might not be able to return it later.