



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS
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FOR IMMEDIATE RELEASE

What You Should Know About Holiday Shopping

Columbia, SC... The holiday shopping season is fast approaching. Whether you plan to make purchases with the click of a mouse or brave the mall with hundreds of your closest friends, the South Carolina Department of Consumer Affairs (SCDCA) is offering the following tips to help consumers shop wisely:

Shopping Online

- **Use antivirus or antispymware software and a firewall.** Make sure to update them regularly.
- **Pay by credit or charge card.** They offer the best consumer protections.
- **Look for a Secure Checkout.** Does the website start with “https” (the “s” stands for secure) when you are checking out? Also, look for a lock icon.
- **Looking for a great deal? Beware of penny auctions.** Bidding is not free, unlike traditional auction sites. If you win, you pay for each bid in addition to the price of the item, shipping and handling and other fees. *For example:* The site posts a \$300 smart phone. You place 100 bids at one dollar each, so you will pay \$100 whether you win or lose. If you happen to win, you are responsible for paying \$100 for the bids plus the cost of the phone (which increases 1 penny with every bid). Say the final price of the phone is \$100, you will be out \$200 plus the cost for shipping and any other transaction fees.

General Shopping Tips

- **Set a budget.** Create a list, check it twice, and make sure you review all financial statements carefully.
- **Get a copy of the store’s return/refund policy.** Are full refunds given, or does the retailer only offer store credit? Save your receipts.
- **Want to finance a purchase or get new credit?** Make sure you shop around for the best deal and “thaw” out any security freezes you may have on your credit reports.

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For more tips on holiday shopping, view SCDCA's Spotlight "Be a Savvy Shopper this Holiday Season" available at <http://www.consumer.sc.gov/Documents/SCDCA%20Spotlight-%20Holiday%20Shopping.pdf> . To learn more about how to "thaw" a security freeze, visit www.consumer.sc.gov and click on the "ID Theft Resources" button.

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SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit www.consumer.sc.gov or call toll-free, 1.800.922.1594.

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