



## On-Line and Mail Order

*You ordered cosmetics from an on-line health and beauty web site six weeks ago but you haven't received your order. You notice that the charges have already been billed to your credit card account. Sound familiar?*

Anyone with access to the internet, which includes many Saskatchewan consumers, can benefit from the ability to shop, bank, conduct research, e-mail and perform on-line business transactions around the world or across the street. If you shop on-line you are probably concerned about sending personal financial information, such as your credit card number, over the internet. The following also applies to mail order transactions. Keep these tips in mind:

- Don't fall for offers that sound too good to be true because they probably are. Companies that offer to send you samples with purchases and other "freebies" may pocket your money and renege on their promises. Be careful, especially if you've never dealt with the company before. These "great deals" may be ploys to reel in the unsuspecting.
- Avoid "get rich quick" schemes. Could you earn \$10,000 simply by sending \$100 to a web investment firm? Do you really think you'll ever see that money again? Don't believe bogus



investment schemes and loan opportunities.

- Know with whom you are dealing. When you physically enter a store to purchase clothes, appliances or insurance for that matter, you check the reputation of the manufacturer or business before buying. You have an opportunity to ask questions about the product or service being considered. Be just as careful when shopping on the internet or through the mail. Basic information, such as the seller's name, business address and phone number, preferably a toll free phone number, should be spelled out. Along with any affiliation such as the Better Business Bureau or the Canadian or American Marketing Associations.
- Know what you are paying for. Appropriate product information should be provided. Look for information on size and materials, colour options and certificates or seals of approval, as well as the details of warranties or guarantees. All applicable taxes, shipping and handling charges, duty and currency conversions should be

disclosed and factored in when calculating the total price.

- Always read the fine print in the offer. The terms and conditions of the agreement along with any refund or exchange policies should be clearly stated. Print or save any information and receipts for your protection. Try to avoid purchases where there are no contract specifics detailing your rights and responsibilities as well as those of the company.
- Safety counts. If you are purchasing goods or services internationally, make sure the product meets Canadian safety standards. Be savvy about purchasing from companies located far away. You may face high shipping costs on returned items and it may be difficult to pursue legal remedies if a problem arises.
- Be wary of on-line auctions. These are potentially high-risk ventures for suspect goods. Before placing a bid on that autographed baseball, do your homework. Contact the owner of the item. Learn about the product's value and quality and compare prices before you place a bid.
- Avoid responding to unsolicited offers or junk e-mails known as "spam". If you respond even to request that such e-mails not be sent to you, the company may assume you are an interested consumer and continue to send more spam your way.

- Ensure that appropriate complaint handling procedures as in place. You should know where, how and to whom you may direct any complaints.

Look to see if this information is clearly stated on the company's web site.

- Decide on the appropriate form of payment. It is a good idea to wait until you have received your goods or services before making payment. The choice is yours, but make sure your credit card number and personal financial information is being sent over a secure and protected site. Responsible businesses usually advertise this fact. You may wish to refuse to deal with companies that won't ensure your personal information will not be passed on to other businesses without your consent.

#### Sources for assistance:

- Canadian Marketing Association  
607 – 1 Concorde Gate  
Don Mills, ON M3C 3N6  
Fax: 416-441-4062  
<http://www.the-cma.org>
  - American Marketing Association  
1120 Avenue of the Americas  
New York, New York USA  
10036-6700  
Fax: (312) 542-9001  
<http://www.marketingpower.com>
- Mail order and e-business complaints for Canadian or American based companies. Also provides a service for requests to remove names from member companies' mailing lists.*
- Saskatchewan Better Business Bureau Inc.  
302 - 2080 Broad St  
Regina, SK S4P 1Y3  
Phone: 306-352-7601  
<http://www.bbbsask.com/>
  - Canadian BBB website  
[www.bbb.org](http://www.bbb.org) has addresses for BBB's in Canada and the U.S.

#### For more information contact:

**Ministry of Justice  
and Attorney General  
Consumer Protection Branch  
Suite 500  
1919 Saskatchewan Dr.  
Regina, SK S4P 4H2  
Phone (306) 787-5550  
Toll free: 1-888-374-4636  
(Within Saskatchewan)  
Fax: (306) 787-9779**

Email: [consumerprotection@justice.gov.sk.ca](mailto:consumerprotection@justice.gov.sk.ca)

<http://www.justice.gov.sk.ca/cpb>

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Most public libraries have Internet access available if you do not have Internet at home.

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