

PRESS ADVISORY

FAIR TRADING COMMISSION 52 GRENADA CRESCENT, KINGSTON 5 TELEPHONE: (876) 960 – 0120-4 FAX (876) 960 – 0763 E-MAIL: <u>ftc@cwjamaica.com</u> Website: www.jftc.gov.jm

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FTC CONSUMER GUIDELINE TO ONLINE SHOPPING

The world is becoming increasingly digitized with businesses offering products and services online and consumers preferring to access goods and services by this method. Online shopping is associated with convenience, flexibility, and a broader scope of goods and services available to consumers.

As we approach the Christmas season, traditionally the most intense shopping period of the year, the Fair Trading Commission urges consumers to be vigilant when purchasing online by observing the guidelines below.

1. Search for information about the merchant

Before doing business with a merchant, the consumer should check whether any information is publicly available on the merchant. For instance, type the merchant's name in any search engine to check for the reviews of other consumers who have experience with that merchant. Consumers are encouraged to research merchants before doing business with them.

2. Check that the website is secure

Consumers should check that a website is secure before entering payment details. Typically, secure websites have a Secure Sockets Layer (SSL) certificate, and the URL for the website will start with HTTPS instead of HTTP. Also, a locked padlock icon will appear in the browser bar.

3. Check terms and conditions carefully

Consumers are encouraged to check the terms and conditions of sale to ensure that they understand what they are paying for, how the product should function, or any restrictions to accessing the product. Consumers should also note the terms related to the delivery of the product.

4. Ask questions about the refund policy

Before paying for goods or services, consumers should question the merchant about its refund policy if it is not stated on the website.

5. Keep records of all documents relating to the transaction

Consumers should keep records of the transaction, including the advertisement describing the product, terms of the transaction, and confirmation of payment from the merchant/receipt.

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David Miller, Executive Director