



BRIAN E. FROSH, MARYLAND ATTORNEY GENERAL

# PRESS RELEASE

## **Attorney General Frosh Offers Consumers Tips for Safe Shopping and Charitable Donating This Holiday Season**

**BALTIMORE MD (November 24, 2021)** – The unofficial holiday shopping season begins on Friday, although many retailers have been offering “Black Friday” deals for some time already. If you’re looking forward to more Black Friday, Small Business Saturday, and Cyber Monday deals, Maryland Attorney General Brian E. Frosh is offering these tips to help you avoid scams, fraudulent products, and exposure to computer or smart device malware, especially if you’re planning to shop online.

**Be sure the website on which you’re entering payment information is secure.** You should never send personal information or payments through a website if the address does not begin with “https”—the “s” at the end means that your confidential information is secure.

**Be wary about clicking on ads found in emails, on a third-party website, or on social media.** Scammers frequently lure consumers through social media or emails to fake websites, which are set up to steal personal and/or financial information, or could release malware into your computer.

**Avoid paying online retailers with gift cards, wired funds, or by sending cash.** If possible, use a credit card to make your online purchases. If you have a dispute with the retailer, the credit card company may help you resolve it.

**Research the retailer.** Check online reviews to see if the retailer has a good reputation and satisfied customers. Is there an easy way to contact customer service if you have any problems? If not, you may want to consider another retailer.

**Purchase gift cards only from reputable sources.** Cards sold by individuals or at auction sites often turn out to be stolen or counterfeit. Buying gift cards directly from the business is always a safe option. Pop-up ads, text messages, emails, or social media posts offering free gift cards could be scams attempting to steal your personal information, release malware, or otherwise get you to disclose your financial information.

If you’re shopping in-person this year, there are other ways to protect yourself and make smart shopping choices.

**Check the retailer’s refund policy.** A retailer is allowed to set its policy for returns or exchanges, as long as it posts the policy or prints it on the receipt. The refund rule says that if a store imposes limitations on refunds or returns, the merchant must disclose its policy in writing so consumers are aware of the policy before making their purchases. This rule does not apply to foods and perishable goods or merchandise that was custom-made for the buyer or custom-altered.

**Buying an “experience” gift? Read any contracts carefully.** If you are purchasing a service that requires a contract for a gift, find out if you are able to cancel the contract if it’s not used, and what penalties, if any, you will incur for canceling. Be aware that some contracts will automatically renew at the end of the initial period, unless you tell the company within a certain period of time that you don’t wish to renew.

**Should you avoid “going out of business” sales?** Not necessarily, but you may be unknowingly purchasing lower quality merchandise and it may not actually be the bargain you think it is. It pays to comparison shop in this case, because the item you’re considering may actually be available at a lower price somewhere else. And if the sales are final, which they often are during going out of business sales, you will not be able to return or exchange it.

**Remember, if something you purchase doesn’t work, you can return it.** Even if a store posts a “no refunds, no exchanges” policy, in Maryland your purchase is covered by an implied warranty—a guarantee that the item works when you buy it. If you purchase a defective item, contact the seller first. If they refuse to refund or replace your merchandise, contact the Consumer Protection Division.

Many consumers also make generous donations to charities during the holiday season. This is also a prime time for crooks to take advantage of that generosity. Before donating, check to see if the charity in which you are interested is registered with the [Maryland Secretary of State’s Office](#). Several websites (such as GuideStar and Charity Navigator) provide information on an organization’s financials, mission statements, and more. This may help you decide how to allocate your giving. Bogus charities frequently use names and logos that resemble well-known, legitimate organizations. These charities often surface during national emergencies, such as the current COVID-19 pandemic. Read more about charitable donations in our [“Keeping Your Eyes Open When Donating to Charities”](#) Consumer’s Edge.

For additional information about safe online shopping, read our [“Smart Shopping from Home”](#) Consumer’s Edge. The Maryland Attorney General’s Office offers free publications, including the Consumer’s Edge, to educate consumers. A full list of publications can be found at <https://www.marylandattorneygeneral.gov/Pages/CPD/Tips-Publications/edunit.aspx>. Consumers are encouraged to download, reproduce, and share these publications.

**Finally, please join Attorney General Frosh and AARP-Maryland on Wednesday, December 1, 2021, at 12:00 pm for a virtual consumer forum: Spotting and Avoiding Holiday Season Scams, streaming live on Facebook and YouTube.** The audience will be able to pose questions to the speakers during the second half of the forum. Links to the forum will be posted on the Attorney General’s Twitter and Facebook pages.

<https://www.marylandattorneygeneral.gov/press/2021/112421.pdf>