



# Shopping Tips

## *for the Holiday Season*

The NYC Department of Consumer and Worker Protection (DCWP) compiled these tips to help you protect your identity and money during the holiday season.

### Create a budget.

Don't let holiday spending put you in debt. Decide how much you want to spend and what you want to buy in advance. Stick to your plan and don't spend more than you can afford.

### Shop early.

It's more important than ever to shop early this year to avoid shipping delays.

### Shop local.

Support New York City's local economy by shopping at local retail stores.



### Free Financial Counseling

If you need help budgeting, NYC Financial Empowerment Centers are here to support you.

Book an appointment today:  
Visit [nyc.gov/TalkMoney](https://nyc.gov/TalkMoney) | Call 311

### Beware of Buy Now, Pay Later Loans



You've probably seen "**Buy Now, Pay Later**" or "**Pay in 4**" payment options in stores or online, but do you know what they mean? They are short-term loans that let you pay for something in small installments and avoid fees or interest *if you pay in full and on time*. Unfortunately, it can be easy to spend more than you intend. Visit [nyc.gov/dcwp](https://nyc.gov/dcwp) for more information.

## Know your consumer rights.

### Refund Policies

Stores can set their own refund policies, but they must post a sign with all conditions or limitations at each register, point of sale, or at each entrance where customers can easily read it. If no refund policy is posted, you can return any unused item within 30 days, and the business must give you the choice of cash or credit. Check with stores for extended return policies during the holidays, free return shipping, and any restocking fees.

### Receipts

In New York City, businesses must give you a receipt for purchases over \$20 and upon request for purchases between \$5 and \$20. Save your receipts and ask for gift receipts to make returns easier.

### Payment Methods

Stores can limit credit card use, but they must clearly post all limitations near the register and the entrance. Stores must accept cash unless they have a machine to convert cash to a prepaid card. Stores cannot charge more if you pay in cash.



Consumer and  
Worker Protection


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### Price Postings

Stores must post prices either on the item or on a sign where the item is displayed. Businesses that charge a range of prices for a service must list the range and what affects the price. It is illegal to:

- Charge more than the posted price.
- Charge men and women different prices for goods or services that are substantially similar. For example, in New York, businesses cannot charge more for a girls' bike than a boys' bike.

⇒ Visit [dos.ny.gov/consumerprotection](https://dos.ny.gov/consumerprotection) to report products priced differently based on gender.

 Bring your own bag when shopping in NYC stores! Due to the plastic bag ban, stores may only have reusable bags for purchase. This “bag” fee is legal if posted. Avoid an extra cost as you help the environment.

### Delivery Dates

Many retailers are expecting shipping delays this year. Secure a delivery date in writing before you leave a store. If online retailers don't specify a “ship by” date, they must ship within 30 days.

### Complaints

If you have a problem the business won't resolve, file a complaint with DCWP:

Visit [nyc.gov/dcwp](https://nyc.gov/dcwp) | Contact 311

**More Tips Available Online:** For tips about shopping for [electronics](#), [furniture](#), a [used car](#), and at the [supermarket](#), visit [nyc.gov/dcwp](https://nyc.gov/dcwp)

## Be a smart shopper.

### Research products and sales before shopping.

Use websites, smartphone apps (see tip about **Fake Apps**), and social media to research products, compare prices, and find sales and discounts before you start shopping. Many retailers will offer different sales throughout the holiday shopping season. Avoid entering your personal information to get a coupon—some scammers use the promise of discounts to steal your information.

### Know the rules regarding gift cards.

The value of a gift card is valid for at least five years from when the card was purchased or money was last loaded onto it. In New York, card issuers must list all fees and cannot charge inactivity or service fees if the card has been used within the past 25 months. If you're buying an “experience” card (e.g., spa treatment, flight, hotel stay), buy one with a specific dollar value so you can benefit from these consumer protections.

⇒ Visit [federalreserve.gov](https://federalreserve.gov) for the latest information on gift card rules.

⇒ Visit [osc.state.ny.us](https://osc.state.ny.us) to see if you have unclaimed funds. New York corporations that issue gift cards must report unused gift card values to the Comptroller's office as abandoned property after five years of dormancy.

### Check for recalls.

To check if a gift or toy has been recalled, visit the Consumer Product Safety Commission at [cpsc.gov](https://cpsc.gov) and click on the recall section.

### Protect yourself when shopping online.

Only shop on secure websites—use familiar websites or research and read reviews of new ones, and check that the website starts with https (not just http—the “s” stands for secure) or has a padlock icon. Avoid typing your personal information when using unsecured Wi-Fi. Also, don't click on shopping links included in unsolicited emails or social media sites—type the address directly into your browser.

⇒ Visit [OnGuardOnline.gov](https://OnGuardOnline.gov) for more information on how to be safe, secure, and responsible online.

### Read the fine print and understand financing.

Whether you're giving a monthly subscription service or booking a vacation, read the fine print *before* you sign an agreement or set up a recurring charge to your credit card. Some financing options are actually “leases” where you rent merchandise rather than buy it.

Financing—credit cards; “buy now, pay later” agreements; installment loans—can allow you to purchase gifts during the holidays and spread out payments. But make sure you understand all the terms—for example, the number of months you will have to make repayments, interest rates, fees, “credit insurance charges”—and how they increase the total cost.

### Keep an eye on your accounts.

Some employees have used handheld machines illegally to swipe card information and use it later to hack into accounts. Increasingly, scammers are targeting retailers and e-skimming consumer credit card information. Monitor your credit card charges and bank balance for any suspicious charges.



## Be on alert for holiday scams.

It's a busy time of year and, unfortunately, scammers try to take advantage of people and their generosity. Here are some common scams:

### Fake Online Ads + Cryptocurrency Scams

If you see an ad on a website or on social media, check it out elsewhere and research complaints. Many fake ads look real, but more people are reporting ordering items that never arrive.

Also, scammers may post ads online that promise big payouts if you invest in their cryptocurrency, only to find that you cannot withdraw the money you've invested. Or they may offer easy-to-use software to help you mine for cryptocurrency, only to find it steals your money or personal information instead. Research before you invest. Avoid sites that "guarantee profits," including ones with celebrity endorsements, which can be easily faked.

### Fake Apps

A lot of fake retail and product apps pop up around the holiday season—some even mimic real shopping apps. Fake apps can produce annoying pop-up ads, install malware, or steal your personal and credit card information. Before you download an app, read the reviews and check if the publisher is legitimate. If you are shopping at a specific store, go to the store website to find its official app.

### Gift Card Scams

Be careful of websites or social media sites that offer free or discounted gift cards. These sites often ask you for personal information or to pay for a gift card that has no balance. Inspect a gift card for any signs of tampering before purchasing it and keep your receipt.

If you're giving a gift card virtually, research the website and company to make sure they are legitimate. Also, be suspicious of anyone who asks you to pay a bill with a gift card. Government agencies (e.g., IRS, FBI, NYPD) and public utility companies (e.g., Con Edison) will never ask for payment using gift cards.

### Delivery Scams

Watch out for texts or emails that say you will be receiving a package but then ask you to enter personal information. If you have questions about a delivery, don't click the email but contact the carrier or retailer directly. Some thieves will even come to your door with a package for your signature but then ask you to swipe your credit card for a "delivery charge."

Package theft is also common during the holiday season, so be sure to request delivery to a place that is safe. Look for options to pick up your shipment at a local store or mailing center.

### Temporary Holiday Jobs Scams

If you're looking for a temporary job during the holiday season, be careful of jobs that are advertised online and that ask for personal information or payment in order to apply. Under the [Fair Workweek Law](#), retail (and fast food) employers must give workers predictable schedules.

➡ Visit [nyc.gov/workers](https://nyc.gov/workers) for other rights.

### Online Gift Exchanges/Sales/Swaps

Be wary of social media posts inviting you to join a "Secret Gift Exchange," promising that you will receive as many as 36 gifts in exchange for sending a gift valued \$10 or more to a stranger. This is an illegal pyramid scheme, and it can be a way for scammers to obtain your personal contact information. Also be cautious when doing sales or swaps online.

Remember: If an offer sounds too good to be true, it probably is.

### Fake Holiday E-Cards, Phishing Emails/Texts, Online Romance and Dating Scams

Unfortunately, not all e-cards send holiday wishes but instead may install malware to steal your personal information. Be wary of an e-card notification or any email or text that is not from a recognized name, has misspellings, looks suspicious, or asks you to click a link or provide personal information. Avoid links or attachments that end with ".exe," which could download a virus. Be wary of anyone you meet online who needs emergency cash or wants you to invest.

### Charity Scams

The holidays are an important time to give to those in need, but many people will take advantage of this. Watch for spoofed or fake phone numbers that look real, copycat organization names, sweepstakes promises. If you are planning to make a donation, make sure to research the organization carefully. All legitimate charities must be registered with the New York Attorney General's Charities Bureau.

To investigate the charity:  
Visit [CharitiesNYS.com](https://CharitiesNYS.com) | Call (212) 416-8401

**Report Scams:** Visit [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) or call (877) FTC-HELP (382-4357)



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Worker Protection**

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