



Shopping for a new electronic device like a laptop, tablet, cellphone, camera, or TV?

The Department of Consumer and Worker Protection (DCWP) created these tips to help you.

Research before you buy.

- **Shop around and compare prices.** Use trusted websites, smartphone apps, and social media to research products, compare prices, read reviews, and find sales and discounts.
- **Check if the store is licensed.** Most businesses that sell electronics must have an electronics store license. To check if a store has a valid license, go to nyc.gov/dcwp or call 311.

Beware of false advertising.

If an ad says one price, it's illegal for the store to pressure you into buying the item for a higher price. This is "bait and switch" advertising. If you see it, walk away.

Understand financing terms before you sign the contract.

Many financing plans are expensive. You could end up paying a lot more over time. Consider a less expensive phone to avoid financing if possible. If you do decide to finance your purchase:

- Ask to see the payment plan in writing. If the salesperson tells you that the payment plan has no interest or fees, it might be too good to be true.
- Read the entire contract before you agree and sign it.

- Make sure you see in writing what the total price will be after you make all the payments.
- If you are required to sign up for financing in the store on a computer system, don't give your Social Security number to the salesperson. Insist on entering it into the computer yourself—and only after you have read the contract terms.
- Ask the sales representative to point to sections of the contract that outline the terms you are discussing.
- Walk away from sales efforts that are too aggressive or make you feel uncomfortable.

Look for prices and the refund policy, which must be posted.

- **Prices:** Stores must post prices either on the item or on a sign where the item is displayed. It is illegal to charge more than the posted price.
- **Refund policy sign:** Stores can set their own refund policy, but they must post it near the register where you can easily read it. The posted sign must explain all conditions or limitations on getting a refund or exchange, such as whether the store charges restocking fees, requires a receipt, has time limits on returns, or gives refunds in cash, credit, or store credit only. 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.

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Examine the product closely.

Examine the product closely to make sure it's not used or refurbished and, if you're visiting, be sure it will work in your hometown.

- Some stores might want you to pay for an item before they show you exactly what you're getting. Insist on seeing the item first. Make sure you have all the accessories, double-check the packaging, and inspect for signs of wear or damage.
- Watch out for used items sold as new. If the label says "used," "demonstration/floor model," "rebuilt," "pre-owned," "refurbished," or "reconditioned," it is not new.
- Make sure the serial number on the box matches the one on the device.
- If you're buying a cellphone, check the phone's status to find out if it's been reported as lost or stolen and if it's eligible for activation. First, find the IMEI (international mobile equipment identity) number or MEID (mobile equipment identifier). [Apple](#) and [Android](#) both have instructions on how to find the number. You can then enter it into your carrier's website (e.g., [AT&T](#), [Sprint](#), [T-Mobile](#), and [Verizon](#)). Some stores may not want to show you the number so make sure you know the return policy so you can check it after you buy the phone.

Ask for and keep your receipt.

In NYC, a business must give you a receipt for purchases over \$20 automatically, and upon request for purchases between \$5 and \$20. A receipt can't show more than the last five digits of a credit card's number or its expiration date, but it must show:

- Business name and address and, if licensed by DCWP, its license number
- Amount of money paid for each item
- Total amount paid, including a separate line for any tax
- Date of the purchase
- Make and model of any electronic purchase that costs more than \$100

Check the receipt closely for hidden fees or add-ons. Avoid buying extra warranties that may not cover more than the manufacturer's and retailer's warranties. Keep the box and original packaging in case you need to return the item.

File a complaint if you've had a problem the business won't resolve.

File a complaint with DCWP at nyc.gov/dcwp or by contacting 311.



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