

CONSUMER

ALERT

Holiday Shopping Edition



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LAYAWAY

THE DEVIL IS IN THE DETAILS

Layaway is an option for you to avoid the often high interest rates of credit cards and short term loans. With a layaway plan, you can pay for gifts over time. But before utilizing a store's layaway service, be sure you are fully aware of the pros and cons.

Remember, when using a layaway plan, you don't get to take the item home until you make all the payments. Ask yourself these questions to find out if layaway is the best option for your needs and budget:

- Is layaway only available between certain dates? Be sure to ask the store and make note of these dates.
- What are the payment terms? Make sure you fully understand the payment terms. Is a deposit required?
- Are there penalties for late or missed payments? What happens to your items if you stop making payments or decide to cancel?
- Are there fees associated with the layaway plan?

As with any transaction, keep all payment receipts and a record of your transactions.

STORE RETURN POLICIES

WHAT YOU SHOULD BE ASKING

You've made your list and checked it twice, but what if you need to return an item? Consider these tips, especially if you're unsure about a gift you bought for someone.

- **Ask for a copy of the store's return and refund policy.** Check your receipt or near the cash registers.
- **Read the terms and conditions of the policy.** Can you return the item? Are full refunds given, or does the retailer only offer a store credit? Do you need a receipt?
- **Does the policy differ if the item is on sale or clearance?** Retailers may have a different refund and return policy for sale

and clearance items.

- **When are returns accepted?** A store may extend or shorten their return window during the holidays.
- **Is there a restocking fee?** A restocking fee, often a flat amount or percentage of the price, is sometimes charged.

If you purchased your gifts online, can you return them? If you can, where (in store, by mail)? Before clicking the buy now button, be sure you understand who is responsible for the return shipping costs. As with any online purchase, save records of your transactions, including all emails to and from the seller.

CPSC RECALL ROUND-UP

The Consumer Product Safety Commission (CPSC) is an independent federal regulatory agency formed in 1972 with a mission to protect the public against unreasonable risks of injury or death from consumer products through education, safety standards activities, regulation, and enforcement. SCDCA has been working with CPSC since 1986. Consider these safety tips from CPSC for holiday gift buying:

- **Read the label.** Choose age appropriate toys by reading the age label on the toy. Children younger than 3 should not have access to toys with small parts, which can cause choking.
- **Get safety gear.** Bikes, go-carts, scooters, etc. require safety gear. Helmets should be worn properly at all times and they should be sized to fit. Avoid riding a scooter on a street or roadway with other motor vehicles.
- **Be wary of hoverboards.** Although not considered a toy, hoverboards should be compliant with [UL 2272 safety standard](#).

Wholesale Fireworks



The recalled fireworks are overloaded with pyrotechnics intended to produce an audible effect, resulting in a greater than expected explosion, posing burn and explosion hazards to consumers.

Smart Balance Wheel Self-Balancing Scooters/Hoverboards



The lithium-ion battery packs in the self-balancing scooters/hoverboards can overheat, posing a risk of smoking, catching fire and/or exploding.

Polaris General Recreational Off-Highway Vehicles



The steering wheel shaft can shift and detach while in use, resulting in a loss of control and crash hazard.

Norco Children's bicycles with Samox cranksets



The cranks can bend or break during use, posing a fall hazard.

For a complete listing of recalled products, visit the U.S. Consumer Product Safety Commission at www.cpsc.gov. If you purchased a recalled product, the retailer should have information for you. If you find a recalled item on the shelf or have questions about recalled products, contact the CPSC at 800.638.2772

CAR BUYING TIPS

Purchasing a car can be stressful any time of the year. Don't let the hustle and bustle of holiday shopping get in the way of being smart with your vehicle purchase.

- **Decide where you are going to buy.** Ask a trusted friend or family member for recommendations of a dealer. You can also check with SCDCA to see if any complaints have been filed against the dealer.
- **Figure out financing.** If you are planning to finance the vehicle, compare rates from your bank or credit union, as well as options that may be available from the dealer. Don't be afraid to shop around and negotiate for the best deal.
- **Test drive and inspect.** Test drive the car on a variety of road conditions. If the car is used, have it inspected by an independent mechanic. You should also conduct a visual inspection yourself.

The Federal Trade Commission requires all dealers to post a Buyers Guide in every used car being sold. Review the Guide and keep it for future reference. The Guide outlines:

- If the car is being sold with a warranty, or "as-is."
- What percentage of repair costs the dealer will pay under the warranty.



FLOOD-DAMAGED VEHICLES

In the wake of two major hurricanes this year, Harvey and Irma, there's a chance the car you are looking at could have flood damage. The car may look fine from the outside but the mechanical and electrical systems could be damaged.

A few tips on how to avoid buying a flood-damaged vehicle:

- Check the trunk, glove compartment, dashboard and under the seats for mud, silt, or rust. This could be signs of water damage.
- Examine the interior closely, making sure the upholstery and carpet match and fit snugly. If not, it could be a sign it's been replaced due to water damage.
- Test the air conditioner and heater, ensuring they work and there are no musty smells.
- Obtain a free report on the vehicle's flood history at www.nicb.org or www.flood.carfax.com. All you need is the Vehicle Identification Number (VIN) to get the report. Keep in mind that flood history is only reported on vehicles that were insured when they were damaged.

HOLIDAY SCAMS

To Savvy Consumer
From SCDC

Be wary of any
communication you
didn't start.

For many, the holidays are a time of charity and giving. But not all charities asking for your hard earned money are legitimate. As you move forward this season, be sure your money is going to a well-established charity that will use it for a true cause.

- Seek out a charity that needs your support. Be cautious of groups that may approach you.
- Get more information on a particular charity by visiting the SC Secretary of State's Office at www.sos.sc.gov to search on a particular charity or by calling 1-888-CHARITI (242-7484).
- Know where the money is going. Ask what percentage of your contribution goes to the charitable cause. Find out their mission and history. Don't be afraid to ask for details in writing.
- Do not provide personal or financial information to cold callers. This includes your Social Security number, credit card and bank account numbers. When in doubt, hang up!
- Do not give or send cash. For security and tax record purposes, contribute by check or credit card. Write the official name of the charity on your check.

**DITCH
THE
PITCH**

Access a copy of "Ditch the Pitch: A Guide for Guarding Against Scams" on our website, www.consumer.sc.gov or request a hard copy by calling (800) 922-1594.

Your Information Destination!



Check out our YouTube channel.
youtube.com/scdcatv



Find the latest scam alerts and news here. twitter.com/scdca



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SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interests of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education. The Department strives to be a CREDIT to our State: Competence Respect Equality Dedication Integrity Timeliness. For more information on SCDCA, visit www.consumer.sc.gov.

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