

KNOW



BEFORE YOU SHOP THIS HOLIDAY SEASON

The Holiday Shopping Season is officially here with bright lights and great deals. It is a wonderful time of the year for both our retailers and consumers. The Department of Business Affairs and Consumer Protection offers important holiday shopping and safety tips to protect consumers and help them make good choices.

Know About Gift Card Rules.

Gift cards purchased in Illinois can have an expiration date, but it must be good for at least five years. If the gift card does expire, the date must be on the card. Issuers of gift cards are not allowed to reduce the value of the card or charge a fee for not using the card after a certain period of time.

Scrutinize Your Credit Card Statement.

Always check your credit card statement thoroughly. If something looks suspicious or unfamiliar, contact your credit card company first. Thieves obtain your credit card number and make very small charges on your credit card with an innocuous sounding corporate name and a toll free number next to the charge. When you call the number, it's either disconnected or you're instructed to leave a message.

The next charge will be high!

Check Store Policies Before Purchasing.

Retailers set their own return and exchange policies and are under no legal obligation to offer refunds. Stores may offer cash refunds, exchanges, credit or no returns at all. Stores in Chicago are required to post return and exchange policies in plain view, and to provide consumers with a written receipt.

Keep Your Receipts.

Many retailers allow exchanges without receipts, but receipts are the key to hassle-free returns and cash refunds. Without a receipt, a retailer may reject the return or may only provide a merchandise credit for the lowest sale or clearance price.

Check on Restocking Fees.

Before purchasing big ticket items, make sure you do your research on the product. Don't open or use the item right away to avoid restocking fees if you do end up returning it. Some large retailers are charging restocking fees on electronics and appliances between 10-15%.

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Consumers Should Call 311 to File Complaints!