



10 things consumers should know about Buying Online

The Transactions Act...

securing and building confidence in electronic transactions

Sections 27 –32 of the E-Transactions Act outline the rights of the consumer as it relates to the purchase of goods and services online. Here are 10 facts every consumer should know.

- 1 **Effecting a transaction:** When purchasing goods online you should be able to:
 - a) review the entire transaction
 - b) correct any errors made during the process of making the purchase
 - c) cancel the transaction before placing an order
 - d) access an accurate summary of the goods/services purchased including all terms and conditions associated with the purchase.
- 2 **Security of online payments:** If you submit your credit card or other payment information on a website, the supplier is responsible for ensuring the security of your payments and payment information.
- 3 **Full disclosure of price:** When purchasing goods or services online you should be able to view the full price of the goods or services including taxes and transportation costs if relevant.
- 4 **Delivery of Goods:** A supplier is required to deliver the goods or service within the time frame specified in the agreement or within 30 days of purchase if no delivery time frame is specified.
- 5 **Unavailability of goods:** If the goods or services ordered are unavailable, the supplier should inform the consumer as soon as he becomes aware that the item/s are unavailable. The supplier should also refund within 30 days, any payments made for the goods or services.
- 6 **Cancelling a transaction:** Except for certain goods and services such as personalized items, items bought through an auction, gaming or lottery services, perishables and certain financial services including insurance and banking services, a consumer can without explanation, cancel a transaction within seven days of receiving the goods or signing a credit agreement for the supply of services.
- 7 **Refund policy:** A consumer should be able to access from a supplier's website, their return, exchange and refund policy.
- 8 **Dealing with Spam:** If you are sent unsolicited commercial communications (spam), the sender should give you the option to decline to receive any further such communication and if requested, disclose where or from whom they obtained your contact details.
- 9 **Penalties for violations:** Persons who breach any provisions of this Act or any of its regulations commit an offence and can, in a Resident Magistrate's Court, be fined up to one million dollars or imprisoned for one year, or both.
- 10 **Consumer Complaints:** If you feel that a supplier has failed to meet the obligations outlined in the relevant sections of the Act, you can file a complaint to the Consumer Affairs Commission (CAC) under the Consumer Protection Act. The CAC can then take action against the supplier on your behalf.