

# Consumer Responsibilities and Remedies



You may know your rights as a consumer, but do you know that you also have responsibilities? Do you know what to do if you have an issue with a good or service that you purchased? Consumers not only have rights in the marketplace, but also responsibilities to ensure protection from fraud, theft, and errors.

## Verifying Receipts and Statements

- Check your sales receipts
- Check bank and credit card statements



It's your responsibility to make sure you are charged the right amount for products. Before you leave a cash register or finalize an online purchase, check your sales receipt to ensure that you paid the correct amount for each item. If a store has a sign displaying a sale price, make sure you were charged the sale price, not the regular price. Once you receive a bank or credit card statement, confirm that the appropriate amount was charged to your account and verify that the purchase wasn't duplicated.

## Contesting An Incorrect Bill

- Communicate any issues to a store employee
- Contact your bank or financial institution



If you notice that you have been incorrectly charged for an item or items, ask questions and point out the issue to a store employee immediately. Most stores will honor the sale price on an item if it was mismarked by the store.

If you notice an incorrect charge on your bank account or credit card statement, contact your financial institution immediately. Most banks and financial institutions have policies protecting customers from errors to their accounts.

## Maintaining Consumer Vigilance and Safeguarding Against Fraud

- ◉ Keep up with the latest in consumer news
- ◉ Research company information
- ◉ Protect your personal information



It's your right and your responsibility to be an informed consumer and that means maintaining consumer vigilance and safeguarding against fraud. You can stay informed by keeping up on the latest in consumer news and warnings and researching the companies from whom you purchase goods and services. It is impossible to make smart choices if you don't have the knowledge and information you need beforehand. Part of your responsibility as a wise consumer is to take the time to gather information about the products, manufacturers, and sellers that you plan to do business with. When you make store or online purchases, protect your personal information to prevent identity theft.

## Consumer Remedies

- Contact parent companies or higher level managers
- Negotiate with the company
- Take the issue to small claims court
- File a consumer complaint



What should you do when you feel like your rights have been violated? If you have already contacted the store, website, or financial institution through which you purchased your good or service, you may need to take further action. You can start by contacting any parent companies and talking to a customer service representative or manager at a higher level. Be sure to have the information that you need about the complaint including receipts, pictures, and detailed descriptions of the issue.

Depending on the impact of the issue on your life and finances, you may need to obtain legal assistance to assist you in negotiating. Negotiating is the process of finding a solution that is acceptable to both sides—a compromise. If negotiating doesn't work, you can take your case to small claims court for damages of less than \$5,000. You have to prepare your own case because lawyers are not allowed. This remedy is faster and cheaper than a lawsuit in civil court.

Last, you should file a consumer complaint with the Federal Trade Commission, or FTC, using their complaint assistant form at [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov). While the FTC does not resolve individual consumer complaints, it does maintain a database of complaints that have been submitted. If the FTC notices wrongdoing on the part of a company, it can take legal action.