

# BUYING FROM HOME

## The Consumer's Guide to buying by Mail, Telephone or Internet

More and more people are buying goods and services direct from their homes - by mail, by phone and the Internet. You may see an advertisement which invites you to respond to a catalogue, coupon, card, telephone number or website. This guide to direct marketing will answer some of your questions.

### BENEFITS

**Convenience:** You can buy almost any product from a brochure, catalogue or website - and avoid the rush, the travel, and the hassles of shopping. You can discuss the product, the price, the special offer with your family and friends before you buy - at your leisure, in your time.

**Vital Information:** Good brochures, catalogues and websites may give you more accurate information about the product than many shop assistants can - so you will be able to make an informed buying decision.

**New and Unique Products:** The 'direct' of direct marketing also means that many products you're offered are new and unique - and not readily available through shops.

**Competitive Prices:** Direct marketing may give you lower prices because overheads are often much lower than for retail selling - and the savings are passed on to you.

**Guarantees & Refunds:** Many direct marketing companies will let you inspect their goods - with no obligation - and there is usually a money-back guarantee. However, you should carefully check the details, particularly if you are ordering from an overseas company.

**Credit:** You can sometimes buy on credit and pay in easy instalments.

**Service:** Many direct marketers can give you excellent service when it comes to enquiries, refunds, exchanges or guarantees.

### TIPS: MAIL SHOPPING

**Understand the Offer:** When you are buying direct, make sure you understand the offer, the product, the price and any special conditions.

A clear offer suggests a straight offer. If something looks too good to be true - or the offer is confusing - check it thoroughly!

**Order With Care:** Make sure the company gives a street address and phone number as well as its postal address. Always print your own name

and address clearly. Carefully check the details you should give to get the right product - and whether you can return the item if you're not satisfied.

**Payment:** Do not send cash through the mail. Pay by cheque or credit card, so that you have proof of payment. Some direct marketers will let you pay when you receive the goods. Often, you can use a freepost number or reply paid envelope to save postage. Check out the full cost of credit.

**Keeping Records:** Make a copy or detailed diary note of what you ordered in case there is an unexpected delay in delivery or an item gets lost. Contact the supplier in writing if you need help - and keep a copy. If you use email or fax, you can order quickly and keep a record of your order at the same time.

**Delays, Loss, Faults, Damage or Returns:** If there is a delay in the stated delivery, check whether you have the right to cancel your order for a full refund. For loss, faults or damages, contact the company in writing to sort it out. For returns, check your rights and responsibilities - and who pays the cost of return.

### TIPS: TELEPHONE SHOPPING

Many direct marketers invite you to order by phone - especially with an 0800 number - and increasingly companies now actively sell direct to you by phone as well.

**Timing:** Telephone selling is usually done only between 8.30am and 9.00pm - and you should tell the caller if it is not convenient for you to talk.

**Ask Questions:** If you are interested in the product or service offered, you have the chance to ask questions - so make the most of it!

**Identify the Caller:** Callers should clearly identify themselves, their companies and the purpose of the call as soon as you answer. If you have any doubts, ask for the telephone number of the company, check it in the directory, and phone back before you give any personal information.



“Cooling-off” period: If the organisation called you and you decide you don’t want the goods or service, you have 5 working days, starting the day after you receive the agreement, to cancel. This is called the “cooling-off” period. You don’t have to say why you want to cancel. (See the Consumer Law Reform Act 2012 for details)

## TIPS: INTERNET SHOPPING

All the above tips for shopping by mail and telephone count for Internet selling too. Here are some extra tips for buying from the Internet.

Website security: Before you decide to buy from a website - and before you give your credit card details - look for information about the security systems the organisation uses. This information should be in clear, simple language so you can judge the level of risk in relying on those systems. Often you will see a small closed padlock symbol showing it’s a secure site.

Internet and email opt-out: Whenever you are asked for data or information that identifies you, make sure you are able to choose whether to have this information made available to others for marketing purposes.

Verification of Internet orders: Always take the time to check the terms and conditions of the contract and that the details of your order are correct before you submit it. Print the web-page with the order details for your own records.

Confirmation of contract/offer: Check whether your order will be promptly acknowledged so you can be reassured it will reach its destination.

Safety and health warnings: Make sure that, where applicable and appropriate, there are safety and health care warnings which you would expect to be given at any other point of sale.

## TIPS & SAFEGUARDS

Concerning Your Name: How did they get my name, address and phone number? This is the question most asked about personalised mailings or phone calls.

Many companies keep the names and addresses of their customers so they can send them further offers that may be of interest. There are many lists based on people’s known interests. These lists may sometimes be rented to other businesses by direct marketing companies. The Privacy Act 1993 requires organisations to advise you if they intend to rent or sell your

You’re in Control: You can ask to be removed from a mailing list by going direct, in writing, to the company that has mailed you. You can also register your details on the Marketing Association’s Do Not Mail or Do Not Call service. This will significantly reduce the number of unsolicited phone calls or amount of mail. Simply visit [www.marketing.org.nz](http://www.marketing.org.nz) and click on “Get Removed” on the home page, or write to the address below giving your name, address and telephone number. Marketers will always protect the privacy of your details if you request it. It is wise to check their Privacy Policy, usually found on their website.

### WHAT TO DO IF SOMETHING GOES WRONG

If something goes wrong check the terms and conditions. Write to the company outlining the problem and tell them what you would like done about it, e.g. refund or replacement. **KEEP A COPY OF YOUR LETTER.**

If you are not satisfied with the response you get, please put your complaint in writing to the Marketing Association - include a copy of the letter you sent to the company. We will do our best to get the problem sorted out for you.

### MARKETING ASSOCIATION MEMBERS PROTECTING CONSUMER RIGHTS

When dealing with members of the Marketing Association, you can expect to have your consumer rights respected - whether you are buying a product or a service. Member companies have agreed to:

- abide by the Code of Practice for Direct Marketing
- abide by the Advertising Codes of Practice
- promise only what they can deliver
- deliver your order promptly - or notify any delay
- keep clear records of your order and payment
- deal efficiently with returns, exchanges, refunds and replacements

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