

# SHOPPING BY MAIL AND PHONE



prepared by  
**PETERSON AFB  
LEGAL OFFICE**  
(719) 556-4871



Shopping by phone or mail is a convenient alternative to shopping at a store. Before ordering by phone or mail, consider your experience with the company or its general reputation. Determine the company's refund and return policies, the product's availability, and the total cost of your order.

## Mail or Telephone Order Rule

By law, a company should ship your order within the time stated in its ads. If no time is promised, the company should ship your order within 30 days after receiving it.

If the company is unable to ship within the promised time, they must give you an "option notice." This notice gives you the choice of agreeing to the delay or canceling your order and receiving a prompt refund.

There is one exception to the 30-day Rule: if a company does not promise a shipping time, and you are applying for credit to pay for your purchase, the company has 50 days to ship after receiving your order.

## Fair Credit Billing Act (FCBA) – SEE *FAIR CREDIT BILLING ACT* LEGAL ASSISTANCE HANDOUT

You're protected by the FCBA when you use your credit card to pay for purchases. If you find an error on your credit or charge card statement, you may dispute the charge and withhold payment on the disputed amount while the charge is in dispute. The error might be a charge for the wrong amount, for something you did not accept, or for an item that was not delivered as agreed. Of course, you still must pay any part of the bill that is not in dispute, including finance charges on the undisputed amount. See the Fair Credit Billing handout for more information.

## CONTACTS FOR RESOLVING PROBLEMS

If you have problems with mail or phone order purchases, try to resolve your dispute with the company. If that does not work, the following resources may be helpful:

- State and local consumer protection offices. Contact the office in your home state and where the company is located.
- Postal Inspectors. Call your local post office and ask for the Inspector-in-Charge.

You may want to have your name removed from direct mail or phone lists. However, if you purchase goods by mail after your name is removed, it may be added again. You may want to make a new request to have your name removed every few years. You also may want to ask mail or telephone order companies to retain your name on in-house lists only.

Consumers can register at the Direct Marketing Association's (DMA) consumer website: [www.DMAchoice.org](http://www.DMAchoice.org) for a processing fee of \$2 for a period of ten years. Registering online is the fastest way to see results. DMAchoice offers consumers a simple, step-by-step process that enables them to decide what mail they do and do not want.

The federal government's National Do Not Call Registry is a free, easy way to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone number you want to register.

The federal trade commission has numerous information resources available on their website. For more information visit: <https://www.consumer.ftc.gov/>

If you have specific questions not addressed in this handout, schedule a Legal Assistance appointment at the legal office by calling 556-4871.

Source:  
<https://www.consumer.ftc.gov/topics/limiting-unwanted-calls-emails> <https://www.consumer.ftc.gov/>

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