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Reading Fine Print When Online Shopping

Online shopping offers a wide range of advantages to shoppers but there are some precautions shoppers should take to when shopping at an online store to ensure their shopping experience is enjoyable and meets all of their expectations. Online shopping is not generally risky but consumers should pay particular attention to all of the necessary details when making purchases online. This article will discuss a few specific areas in which it is worthwhile for the consumer to read carefully to ensure they are not making a mistake with their online purchase. These areas include product descriptions, descriptions of payment options and explanations of return policies.

Checking Product Descriptions Carefully

The product descriptions on an online website are one of the most important components of the websites. This is because, unlike at traditional stores, consumers cannot physically examine the products before they make a purchase. Therefore, the consumer must rely on the product descriptions to make important decisions about whether or not to purchase a particular product. This is especially important when there are similar products available for purchase because the subtle differences may not be evident in the images available online. In these cases, consumers should pay particular attention to the product descriptions to ensure a mistake is not made in the ordering process. If the product descriptions are not descriptive enough or do not answer all of the consumer's questions it may be worthwhile to contact a customer service representative to seek clarification about the product before making a purchase.

## Understanding Payment Options

Online shoppers should also carefully investigate the payment options available before making a purchase online. This includes not only the type of payment accepted but also the total cost of the item including taxes and shipping. Without a full understanding of this information the consumer may make a costly mistake with an order. To avoid these problems the consumer should first verify the methods of payment accepted before making a purchase. In most cases this will be limited to credit cards and debit cards when online shopping. Additionally the type of credit card accepted might be limited although most online retailers will accept all major credit cards.

Regarding the use of gift cards the consumer should also investigate the policies regarding the use of these cards at the online retailer. This is important because some online retailers may limit the number of cards which can be used as well as the value of the cards which can be applied to an online

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purchase. This also applies to coupons and promotional codes as there may be restrictions regarding the use of these discounts. The restrictions regarding these discounts typically revolve around the times in which the discounts can be used as well as whether or not the discounts can be used on sale items or in combination with other promotional codes.

Understanding Return Policies

The need to make a return can be one of the most stressful situations resulting from an online shopping experience. Although making returns with items purchased online can often be very simple there are also some complications which may arise. To avoid these complications the consumer should read the return policies carefully and make sure he understands these policies before making a purchase. Depending on these policies the process of making a return may still be complicated and potentially expensive but as long as the consumer is aware of the policy he will not be caught by surprise when the need to make a return arises.

The most difficult situation when returning a product purchased online typically includes the consumer being fully responsible for the cost of returning the item to the online retailer. Items which are relatively small may not be particularly expensive to return but oversized items and heavy items may be quite expensive to ship. Also, expensive items may require the purchase of costly shipping insurance.

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