

Welcome to the
Freedom Village Malls
Online Shopping
Information Center

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Shopping From Home -- Online Auctions and Private Sellers (FCIC)

Many private sellers sell items on the Internet through auctions, classified ads, newsgroups, and chat rooms. Unfortunately, these types of sales are a very common type of Internet fraud. Resolving disputes can be difficult when the seller is in a different part of the country. Be aware that government agencies may not be able to help you since many laws don't apply to sales between individuals. Follow this advice as well as the general tips on shopping from home.

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- **Check how the auction works.** Can you cancel a bid? Don't assume that the rules used by one auction site apply to another. Some sites offer step-by-step instructions that will take you through the bidding process.
- **Find out what protections you have.** Does the site provide free insurance or guarantees for items that are not as described or what the seller claimed?
- **Follow the strategies used in any auction.** Learn the value of the item you are bidding on. Establish your top bid and stick to it.
- **Don't bid on an item you don't intend to buy.** If you're the highest bidder, you have bought it. Auction companies penalize those who back out of a deal from future bidding.
- **If the seller can't accept payment by credit card, use an escrow service.** Your money is held by a third party until you get your purchase and approve release of your payment to the seller. There is a small fee, but the peace of mind is worth it. Auction company eBay recommends Escrow.com, which is backed by Fidelity National Financial Corporation.
- **Be wary of sellers who insist you use a specific escrow service**—especially if you have never heard of the service before. Check out the escrow service just like you check out sellers of other services. One warning sign is not being able to deal with a legitimate company is a web site that has grammar and other simple mistakes.