

## Ohio Sales Tax Holiday 2017

Friday, Aug. 4 – Sunday, Aug. 6

- Clothing priced at \$75 per item or less
- School supplies priced at \$20 per item or less
- School instructional material priced at \$20 or less



# Ohio Attorney General's Consumer Advocate Newsletter

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### [Three Things to Know about Ohio's Sales Tax Holiday](#)

This year, Ohio has a sales tax holiday from Friday, August 4 through Sunday, August 6. Learn which purchases are exempt from sales tax during the holiday and find other back-to-school smart shopping tips.

Wise shopping for the season starts with knowing the facts about Ohio's sales tax holiday, including:

1. **The sales tax holiday runs from Friday, Aug. 4, through Sunday, Aug. 6, 2017.** Ohio Senate Bill 9 established a one-time sales tax holiday for 2017. Ohio's sales tax holiday begins at midnight on Friday, August 4, 2017, and ends at 11:59 p.m. on Sunday, August 6, 2017. During the holiday, qualifying items are exempt from sales tax. For web-based purchases, the seller's time zone dictates when sales tax will not be charged.
2. **Only certain purchases qualify.** In general, the sales tax holiday exempts the following from the state's sales and use tax:
  - Clothing priced at \$75 per item or less
  - School supplies priced at \$20 per item or less
  - School instructional material (such as workbooks) priced at \$20 per item or less

Certain exclusions apply, and items used in a trade or business are not exempt under the sales tax holiday.

3. **Detailed information is available on the Ohio Department of Taxation's website.** For more information about the sales tax holiday, visit the department's website at [www.tax.ohio.gov](http://www.tax.ohio.gov). The website offers answers to [frequently asked questions](#), such as which types of clothing qualify for the sales tax holiday, and which types of items qualify as school supplies or school instructional materials.

Whether you're shopping during the sales tax holiday or making annual back-to-school purchases, it's important to know your consumer rights when it comes to shopping. Here are some pointers:

- **Disclosure of limitations:** An offer's exclusions and limitations must be clearly listed in advertisements; it is illegal to advertise a sale without listing specific limitations if they exist.
- **Rain checks:** If a store runs out of an advertised product or service, you generally have the right to a rain check that enables you to buy the advertised good for the sale price at a later date. Sellers do not have to issue rain checks if their ad mentions the number of goods

available or that the merchandise is seasonal or clearance and that no rain checks will be given. They also are not required to issue a rain check if the consumer agrees to buy a similar item at the same price or if the seller proves it had a reasonably sufficient supply.

- **Return policies:** Ohio's Consumer Sales Practices Act doesn't require merchants to have any particular return policy, but it does require businesses to clearly post their return policy. If businesses do not accept returns, that must be clearly posted. Before making a purchase, read the refund and cancellation policies for that store or product, and keep your receipt.
- **Gift cards:** Under Ohio and federal law, businesses must honor most single-store gift cards for at least five years from their issue date and generally they may not charge fees that reduce the card's value for at least two years.
- **Credit card vs. debit card:** Consumers who pay with credit cards have added protection if something goes wrong. Federal law allows consumers to dispute unauthorized credit card charges within 60 days after the first bill containing the error was mailed. Debit card providers are not required to offer the same protections. Regardless of your payment method, carefully review your statements for errors.
- **Rebates:** Follow rebate directions closely and make sure you complete all of the requirements in the specified timeframe.
- **Online purchases:** Make sure the website is secure before you enter payment information such as a credit card number. To do this, look for "https" (rather than "http") in the website address. And remember, if a deal sounds too good to be true, it probably is.

If you suspect a scam or an unfair business practice, contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

## [Protecting Consumers from Do Not Call Violations](#)

With all the telemarketing calls you probably receive, you may wonder if there are penalties for making illegal calls. Recently, a federal court ordered Dish Network to pay a record-breaking penalty for more than 82 million violations of the Do Not Call laws.

In June, following a years-long case brought by the Ohio Attorney General's Office, the federal government, and other state attorneys general, a federal court in Illinois ordered Dish Network to pay penalties totaling \$280 million to the U.S. Department of Justice on behalf of the Federal Trade Commission (FTC) and to the attorneys general of Ohio, North Carolina, Illinois, and California. Dish Network was found liable for more than 82 million violations of the Do Not Call laws.

The states and federal government argued that Dish had violated the law by making calls to phone numbers on the National Do Not Call Registry, calls to subscribers who had previously requested no further calls, and autodialed or prerecorded voice messages. They also alleged that Dish Network knew or consciously avoided knowing that the telemarketers it had hired were engaged in violations of the law.

The court commented that Dish initially hired retailers "based on one factor, the ability to generate activations. Dish cared about very little else. As a result, Dish created a situation in which unscrupulous sales persons used illegal practices to sell Dish Network programming any way they could."

Concerns about telemarketing calls are a common source of consumer complaints. If you are receiving unwanted telemarketing calls:

- Put your phone number on the National Do Not Call Registry. Your registration is permanent, but if your phone number changes, you must register your new phone number. Register at [www.donotcall.gov](http://www.donotcall.gov) or by calling 888-382-1222.
- Ask to be put on a business's internal do not call list. In addition to the National Do Not Call Registry, telemarketers must maintain an internal list of consumers who ask them to stop calling.
- If you do not recognize a phone number, don't answer the call. If you have an answering machine or voicemail and the call is important, the person likely will leave a message. By answering an unknown number, you may increase your chances of receiving additional calls because answering may signal to the caller on the other end that they have reached a live number.

Keep in mind that while some unwanted calls may come from legitimate businesses, other calls are placed by scam artists who won't abide by the Do Not Call laws. If your number is on the Do Not Call Registry and an unknown number is calling, there is a good chance it is scam.

Report illegal or suspicious calls to the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.

## [How the AG's CyberOhio Initiative Helps Small Businesses Stay Safe](#)

Many small businesses want to do the right thing by safeguarding their systems from viruses and other malicious software. But, as a small business, where do you start, and where can you find information about keeping your business secure? The answer is the Ohio Attorney General's CyberOhio initiative.

One of the primary ways CyberOhio reaches out to small business owners is through a free cybersecurity training for small businesses. The main purpose of the training is to help educate small businesses on the current cybersecurity landscape, common cyber threats facing small businesses, and steps businesses can take to better protect themselves.

The information shared in the presentations helps business owners consider ways to protect their business, their employees, and their customers, as well as when they should seek help from cybersecurity professionals.

Small businesses can request a CyberOhio training by visiting the [Attorney General's website](#) or by calling the Ohio Attorney General's Help Center at 800-282-0515.

In addition to small business training, the Attorney General's CyberOhio initiative includes several other components aimed at helping Ohio businesses fight back against data security threats. Those components include:

- A Cybersecurity Advisory Board composed of industry experts and business leaders to provide guidance.
- Exploring draft legislation to improve the legal cybersecurity environment in Ohio for businesses and consumers.
- Educational opportunities, including a cybersecurity business summit that was held in March 2017.
- Expanding the Ohio Attorney General's Identity Theft Unit to assist businesses with cybersecurity and data privacy.
- Encouraging more cybersecurity workforce personnel, including through the creation of collaborative internship opportunities between businesses and Ohio colleges and universities.

More information about [CyberOhio](#) is available on the Ohio Attorney General's website.

### [Beware of Rental Scams When Apartment Hunting](#)

Looking for a great place to rent? Before sending any money, make sure your new landlord isn't a con artist. Learn how to detect a phony rental posting designed only to steal your money.

In a typical rental scam, a con artist takes information from a legitimate real estate listing – such as the property's address and photos – and reposts it as a place for rent on Craigslist or another website. The advertised rent is often low, and the potential renter is told to send a few hundred dollars via wire transfer or prepaid money card to secure the rental. Once the money is sent, it is nearly impossible to track or to recover.

One northeast Ohio real estate company reported that someone was listing one of its homes on Craigslist by using the company's photos and listing a price that was below-market rent. Reports to that company showed that the scammer was trying to convince unsuspecting renters to send a \$1,000 "security deposit" to Texas. The scammer had even created an email address containing the name of a previous owner of the property.

Similarly, a southwest Ohio resident reported that his home – which was legitimately for sale through his real estate agent – was listed fraudulently online for rent at a rate of \$700 per month.

In another case, a southern Ohio consumer found out that an apartment she wanted to rent was listed by a scam artist. Unfortunately, before she discovered the scam, she paid a \$600 "deposit" to the con artist, who then asked her to send another \$600 for "rent."

To avoid rental scams, keep the following in mind:

- Be skeptical of ads offering low rates on houses or apartments. If it sounds too good to be true, it probably is.
- Search your county auditor's website for a record of who owns the property. Be aware that scam artists may pretend to be the true owner.
- Don't trust potential "landlords" or property owners who say they had to leave the country quickly for business or missionary work. Scam artists often make these claims.
- Don't send any money until you've seen a property in person and/or verified that the person communicating with you is truly who he or she claims to be.

- Beware of requests for wire transfers or prepaid money cards as payment methods especially if you have not seen the property. These are preferred methods for scammers, because once the money is sent it is nearly impossible to recover.
- Be wary if you find rental ads offering properties that are listed for sale on other websites.
- Copy and paste an image from an online listing into a search engine to determine if it has appeared elsewhere online.
- Be wary of landlords or property managers who offer to rent property to you without gathering any information from you, such as your credit score or a background check.

Real estate agents and sellers can help protect themselves and their listings by following these tips:

- Consider not listing the complete address of the property online.
- Watermark your photos.
- If you find a fraudulent posting based on your listing, notify the website where you found it, so the post can be flagged and removed.

If you suspect a scam or an unfair business practice, contact the Ohio Attorney General's Office at [www.OhioProtects.org](http://www.OhioProtects.org) or 800-282-0515.