

Buying smart checklist

Use this checklist before, during and after you shop. Checking off these tips will help you make smart purchasing decisions and handle any issues if they come along. Write down any notes or questions you have on the back of this sheet.



Before you buy

- Understand what you need the product or service to do.
- Read product or service reviews. Find out which option will best suit your needs.
- Compare prices from different sellers.
- Read up on the seller. Look for signs of a seller's good reputation, eg professional licenses and good reviews.
- Find out where the seller is based. It's safer to buy from registered businesses based in New Zealand.
- Understand the risks of buying from a private seller — you'll have fewer protections under Consumer Law if there's a fault or issue later on.
- Write down any questions you want to ask the seller.



During purchase

- Talk to the retailer or service provider about what you need the product or service for. Be as specific as possible.
- Do a thorough inspection. Check for any signs of damage. Ask the seller if there's anything you should be aware of about the product or service's condition.
- Ask questions. Be sure the seller addresses all your questions or concerns.
- Read the sales contract and terms and agreements.
- Make sure the price tag matches the price at the till, or the agreed price is written down.
- If you're buying online, make sure the payment method is secure.
- For services, agree and write down how long a service should take, and when it should be completed by.
- Ask about any return or cancellation policies.
- Get copies of important documents such as:
 - receipts
 - contracts
 - warranty details
 - instruction manuals.



After you buy

- File your proof of purchase, eg receipts, sales contracts or email confirmations.
- File signed contracts and terms and conditions.
- File any warranty details.
- Read any instruction manuals and file them.
- Write down and keep important purchase information like:
 - when you bought it or signed a contract
 - the seller's details
 - how much you paid, or agreed to pay
 - what method you used to pay, eg if you paid cash or which bank account or credit card you paid with
 - any scheduled payments.

► **Need more help?** See **Get Guidance** at [consumerprotection.govt.nz](https://www.consumerprotection.govt.nz) for more tips on how to be a confident consumer.

