



Classifieds Safety Guidelines



The Better Business Bureau takes great strides to educate consumers on how to shop safely online. Together with Oodle, the world's largest classifieds marketplace, the Better Business Bureau is now providing consumers with tips on how to safely buy and sell through online classifieds. Online classifieds, including sites like Craigslist, are becoming a popular way for consumers to find bargains and sell their stuff. With this rise in popularity, however, classifieds are also becoming increasingly prone to fraud and scams. Following these simple tips help can help protect yourself and ensure a safe and successful transaction.

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When Buying Something

1. Initial Contact

Ask questions. It helps to research the market value of an item to know if you're getting a good deal. When you first contact a seller by phone or email, express your interest in the item and ask any questions you may have about the condition and/or history of them item. Ask to see digital photos as well.



Limit personal information. Limit the amount of information you share about yourself (for example, don't give out your home phone or address and remove personal information from your email sig file). After the seller has answered some questions and seems credible, you may need to disclose more information about yourself such as your name and cell phone number. Try to keep it limited to that.

Establish the credibility of the seller. In addition to communicating over email, we recommend talking to the seller by phone before meeting them.

3. Seeing and Evaluating the Item

Do your research. It helps to do advance research on the market value of item so you will know if you are getting a good deal. You may want to bring copies of similar listings with you that support your valuation. Don't be afraid to haggle or negotiate on price, but don't insult the seller with an unreasonably low offer.



See it before you buy it. Always see the item in person before you buy it. If it is merchandise, inspect its condition carefully. If it is a car, check the vehicle history (carfax.com offers a vehicle history for about \$30) and ask for receipts for any service records. You can also request a pre-purchase inspection at a local mechanic, (generally between \$100 and \$300), a service which can identify potential safety and mechanical issues. Take the car on a test drive and for extra precaution, ensure that the car is registered in the seller's name. If the item in question is a pet, check its veterinary records and pedigree papers.

2. Meeting the Seller

Meet in a public place. Meet in a public place if possible – during the daytime when other people will be around.

Bring a friend. If the item is large, like a piece of furniture, and you must go to the seller's home, always let someone know where you are going. You may also want to share whatever contact info you have for the seller (their email address, phone number).



4. The Transaction

Pay cash. In online classifieds, it's best to pay cash and to keep the payment simple. Do not use personal checks, money wires, Western Union or Moneygrams. Do not give out any personally identifiable information such as bank numbers or credit card numbers.



For big purchases, use cashier's checks. For an item priced over \$1,000, you may be more comfortable using a cashier's check from a well-known bank so you don't have to carry cash around. You can bring a cashier's check in person to your first meeting, but it may be better to wait until you are sure you want to buy the item since you will need to make it out to the seller and you will need a final amount. Ask for a signed receipt.

Protect your personally identifiable information. Don't give out your social security number, bank numbers, credit card numbers, etc. If someone like a landlord asks for your social security number, give them a copy of your credit report instead, with your social security number blacked out.

Trust your instincts. Item not as described? Seller seem evasive or suspicious? Don't be afraid to walk away from the deal.

When Selling Something

1. Posting Your Ad

Be descriptive, use photos.

Describe your item as accurately as possible so potential buyers don't become irritated if the item is not as expected. Include photos to give an idea of the appearance and condition of the item.



Limit personal information. When posting your ad, use an email address that does not personally identify you (for example, use a Gmail, Hotmail or Yahoo email rather than a work or home email). If you use a phone number, use your cell number instead of your home phone.

3. Meeting the Buyer

Avoid doing business with people who are not local.

Classifieds transactions should always be done locally. Don't accept offers from potential buyers you can't meet in person, especially offers over your asking price. A common scam is an offer over your asking price plus an extra amount for shipping. The "buyer" will send a counterfeit cashier's check and ask you to refund the difference back to them. By the time you discover the cashier's check is counterfeit, it's too late.



Meet in a public place; avoid being alone. Meet in a public place if possible, or if the item is large, like a piano or a washer and dryer, arrange to have a friend over when the buyer arrives. If you are selling an item, you may want to schedule your showings all at one time, especially if you are at home alone. Let a neighbor know that potential buyers are coming to your house.

Be prepared to negotiate. A buyer may want to haggle with you about the price of an item. Be prepared to negotiate the price and terms of the transaction, but be clear where you stand.

Remove listing when sold. For common courtesy and to avoid angering potential buyers, once your item is sold, be sure to remove your ad and contact any interested buyers so they don't waste their time coming to see it.

2. Responding to Initial Contact

Answer questions. Respond to any interested buyer over email and/or by phone to answer his or her questions and to determine whether he or she is someone with whom you want to do business. Try to get a sense of his or her overall credibility and trustworthiness to see if you want to move forward.



Limit personal information. Don't disclose any personally identifiable information, like where you work, until you feel comfortable with the other person. Avoid inviting someone to your home.

4. The Transaction

Insist on cash. In online classifieds, cash is the safest and the simplest for both parties. Do not accept personal checks, money wires, Western Union or Moneygrams. Do not give out any personally identifiable information such as bank numbers or credit card numbers. Also, ask for payment in full.



For big purchases, you can accept cashier's checks.

A potential buyer may be uncomfortable carrying around large amounts for items priced over \$1,000, so an alternative is to go to a bank together and arrange for a cashier's check to be written out to you. Do not accept a cashier's check from someone's pocket (they are easy to forge). Arrange to go to the bank with the buyer during business hours to verify the check's authenticity.

Protect your personally identifiable information. Don't give out your social security number, bank numbers, credit card numbers, etc.

Offer a receipt. Detail the amount of the transaction and the condition of the item should any further disputes arise. Make sure that both parties sign and keep a receipt, especially in the case of a car sale. You may need the receipt later as proof of relinquishing ownership and responsibility of the vehicle if it is not re-registered and gets a ticket, or is in an accident.

Deal locally.

By selling to buyers you can meet in person, you avoid many common scams..