

## ***File a Complaint***

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If you have a complaint about a vacation claim or offer, contact the



Tennessee Department of Commerce and Insurance's Division of Consumer Affairs at <https://www.tn.gov/commerce/section/consumer-affairs>.

You may also want to file a complaint with the Federal Trade Commission at <https://www.ftc.gov>.

## ***Tennessee Attorney General's Office***

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The Attorney General's Office protects consumers and businesses from those who engage in unfair or deceptive business practices.

The office is charged with enforcing the Tennessee Consumer Protection Act. These enforcement actions are brought on behalf of the Division of Consumer Affairs and in the name of the State of Tennessee.

Although the Attorney General may seek restitution for consumers who have suffered ascertainable losses, the office cannot represent individual consumers.

# Is That Trip Really Free?

# Vacation Claims and Offers

Office of the Tennessee  
Attorney General

# Is that Trip Really Free? Vacation Claims & Offers



It sounds too good to be true. You open up the mailbox to find that you've won a free trip to an exotic location. Could it be true? Maybe, but probably not.

## Ask Questions

It may be hard to turn down a beach vacation in January but before accepting a free or extremely low cost trip, there are a few things to consider:

- Why is the person or organization really offering me a free trip?
- Do I have to provide my credit card number or other personal information over the phone?
- Is the carrier merely identified as "a major airline," without identifying which one I will be using?
- Do I have to wait at least two months to take the trip? You only have 60 days to dispute a credit card charge.

Travel scams consistently rank near the top of the Federal Trade Commission's list of consumer complaints.

## Get the Details

- Are you required to purchase anything to get the free or discounted trip? Sometimes part of the trip is free but another part is very expensive. Compare the cost of items like a rental car and hotel accommodations to see if the offer really saves you money.
- What is the complete and total cost of the trip? Include all service charges, taxes, processing fees, and any other charges.
- When is the departure date? Obtain written confirmation from the carrier before accepting the offer or paying anything.
- What are the cancellation and refund policies? Be sure to obtain written copies of these policies.
- Can you call the company back before making a final decision and before giving any credit card information? Be especially wary if the answer is no.
- Is this a limited time offers? Subtle tricks like this can pressure consumers into hasty and regrettable purchases.

All offers of free or discounted gifts and prizes warrant similar scrutiny. Tennessee law requires that, among other things, the entity making the offer must clearly and conspicuously state its name and street address, disclose the approximate (and verifiable) retail price of the gift, and give an approximate total of all costs, fees, or other monetary obligations which must be satisfied if the consumer accepts the offer.

## Do Your Research

Check with the Better Business Bureau and with the consumer protection agency where the company is located to find out whether they have received complaints about the business or person making the offer.

Please note though that the absence of complaints does not necessarily mean the promotion is legitimate. The company could be new. Unscrupulous promoters may also settle complaints, change their names, or move to avoid detection.

If you believe you have been the victim of a deceptive practice relating to travel or other areas, file a complaint with the Tennessee Division of Consumer Affairs.