

THREE-DAY CANCELLATION RIGHT

The North Dakota Home Solicitation Sales Law gives consumers a powerful right to cancel sales transactions of more than \$25 which are made away from a permanent place of business. You have three days to cancel any sales contract made under such conditions. It applies to purchases made at a trade show, purchases from a door-to-door salesperson, or merchandise and services bought from a salesperson operating temporarily out of a motel room. This law also applies to sales made by telephone, in which you purchase merchandise using your credit card, when the business contacts you.

The seller must tell you orally and in writing about your three-day right to cancel. If the seller does not do this, the deal is voidable, even after three days.

You must give written notice to the seller that you are canceling the transaction. Send your notice by certified mail to document that it was made within the cancellation period.

People 65 years or older have even more protection. Seniors who are sold a product away from a permanent place of business have 15 days to cancel any purchase more than \$50.

The three-day right to cancel applies only to sales transactions made away from a permanent place of business. For instance, if you go to the local auto dealer's permanent place of business and buy a car, you cannot use the three-day right to cancel to terminate the deal. North Dakota does not have a law that specifically regulates return or refund policies for businesses. Businesses set their own refund or return policies and may give cash, credit, exchanges, or no adjustments at all. Ask and know about the store's policy before you purchase the merchandise.