



Michael W. Morrissey, Norfolk District Attorney

CONSUMER PROTECTION DIVISION QUIZ

ANSWERS

1. **FALSE.** There is no automatic three day right to cancel a motor vehicle sales contract in Massachusetts. The three day rescission right only applies to: health club contracts, contracts negotiated and signed in a place other than the seller's primary place of business, timeshare contracts and mortgage re-financings.
2. **TRUE.**
Massachusetts law requires that gift certificates be valid for at least seven years.
3. **FALSE.** When paying by check, a retail store can only record your name, address, driver's license or Mass. ID number.
4. **FALSE.** By law, creditors and their outside debt collection agencies cannot tell anyone (relatives, friends, neighbors, current or prospective employees) about the debt owed.
5. **TRUE.** The law states that landlords must pay interest on both the last month's rent and the security deposit. This interest should be paid each year on the anniversary date of the tenancy and should be 5% or other such lesser amount of interest received from the bank where the money has been held.
6. **TRUE.** As long as a product is not defective, a store can establish any return policy it chooses. The only requirement is that this policy must be clearly and conspicuously disclosed to the consumer before the purchase is completed.
7. **FALSE.** Unpaid medical bills can be recorded on your credit report just like any other unpaid bills. Hospitals and doctors have a legal right to collect for services rendered, and the same legal recourse is available to them as to any other creditor.
8. **FALSE.** According to the consumer Protection Act, and because every product you buy should do what it is designed to do for a reasonable amount of time (Implied Warranty) a dealer cannot sell a car "As Is."
9. **FALSE.** The Massachusetts motor vehicle regulations only apply to vehicles purchased in this state.
10. **TRUE.** For a tenant-at-will either the landlord or the tenant can terminate the rental agreement by giving written notice thirty days or one full rental period in advance, whichever is longer. No reason is required to terminate the arrangement.

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