



In The Know *Checklist*

Terms & Conditions

You've probably agreed to them when shopping online (without even reading them) – but if you are selling goods or services online through your website, you should have Terms & Conditions (T&C). Sometimes they are mixed into the website's Terms of Use (also called Terms of Service); however, having Terms & Conditions on their own creates clarity for your customers, and can make it easier to enforce them on your end if needed.

What should the Terms and Conditions Include? While the Terms of Use address what your visitors and customers can (and cannot) do while using your website, the Terms & Conditions address the terms of the sale. With that in mind, here are some things to consider in your Terms & Conditions.

1. **Returns and Refunds.** Possibly the most important part of the T&C is a clear and conspicuous refund policy. For physical goods, be clear about when and how returns are accepted, if at all.
2. **Payment.** How do you accept payment? For on-going services, are you charging a credit card on file?
3. **Cancellations.** If you are selling a service that is on-going, what is the cancellation policy? What about physical goods? Can the order be cancelled before it is processed or before it is shipped?
4. **Delivery.** Are you selling physical goods? Digital? How will the goods be delivered? What happens if the physical goods are damaged in transit?
5. **Discounts, coupons, promotions, gift certificates.** If you accept any of these, include a clear policy about redemption and use. How do they affect returns and refunds?
6. **Fees.** Do you charge late fees? Delivery fees?

Remember, the T&C addresses the specifics of the sale – you can customize your T&C to reflect your business practices. Just be sure that you use clear, concise language. A good practice is to have your customer “accept” the T&C by checking a button before the sale can process (the button should include a link directly to the T&C).