



Ohio Cancellation Laws

Have you ever wondered just what your rights are when you make a purchase? Can you cancel? How do you cancel? Ohio laws provide consumers with rights and protections when it comes to cancelling the following consumer sales transactions:

Door-to-Door Sales. The Home Solicitation Sales Act gives consumers **3-days** to cancel sales made in their homes or at a place that is not a company's regular place of business, such as a home improvement show.

Credit & Debt Counseling Services. Consumers have **3-days** to cancel credit debt counseling services under the Ohio Credit Services Act.

Home Equity or Mortgage Refinancing. The federal Truth in Lending Act gives consumers **3-days** to cancel a home equity loan or a mortgage refinancing.

New or Used Car Purchase. Ohio law does NOT give consumers the right to cancel a car purchase.

Prepaid Entertainment Contracts. Prepaid entertainment agreements only include contracts with health spas, dance studios, diet centers, dating agencies and martial arts schools. Consumers have **3-days** to cancel these contracts under The Prepaid Entertainment Contracts Act. The Act does not include all kinds of prepaid contracts, such as prepaid tanning salon sessions, prepaid plans at laser tag or paint ball facilities and prepaid plans for ring tones or other cell phone services.

Business Opportunity Plans. Under the Business Opportunity Purchaser's Protection Act, consumers have **5-days** to cancel a business opportunity agreement, in which a buyer pays a seller for the rights to offer, sell or distribute goods or services.

Hearing Aids. Under the Hearing Aid Returns Act, consumers have the right to return a hearing aid for any reason within **30-days** after it is originally delivered.

Telemarketing Sales. Under the Telephone Solicitation Sales Act, consumers have the right to cancel a purchase until they sign a written agreement confirming the sale.

HOW TO CANCEL?

Counting Cancellation Days

Cancellation periods are measured in business days, and generally, do not begin until the consumer receives written notification of the right to cancel. Business days are Mondays through Saturdays. Sundays and legal holidays are not business days.

How to Cancel

Always read that portion of the contract regarding cancellation. To cancel a contract, you send the seller a written notice of cancellation. You can cancel by mail or by personal delivery. If by mail, send the letter via certified mail and request a receipt as proof of cancellation. Cancellation is effective upon the date of postmarking. If by personal delivery, take it to the appropriate address of the seller, and bring a witness. Faxed or emailed cancellations are not acceptable.

For more information or to file a complaint contact us at:



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