
Should I buy diamond earrings online or at a store?

It is almost safer to buy diamonds online than it is in a store, however there are some drawbacks as well.

The main reasons why buying diamonds online is so safe: Anything you purchase online with a credit card is basically protected against fraudulent use.

If you purchase a diamond earring online and are told it is a 1.00 carat diamond, G color, VS1 clarity, Good Cut and it is not --- simply tell the merchant you intend to issue a chargeback unless he refunds your money.

If they don't, you can dispute it with your credit card company who will begin the chargeback on your behalf. If you have proof that the item has been misrepresented (like you get the diamond appraised yourself), they will always weigh in your favor. At most, it may take a month to get your money back from a chargeback. Also, if merchants accumulate too many chargebacks, they will lose their processing privileges and risk their business, so most will cooperate with you in resolving these matters without having to go through the dispute process. The consumer is 100% protected with any online credit card purchase which is why shopping online is so safe.

However, if you go to a store and pay with a check, cash, money order, etc. you have no recourse to get your money back other than by going through the courts which could take a year or more, and you are still buying the diamond based on someone's opinion, which is not proof that the merchant misrepresented the diamond.

See our list of reputable online diamond earring retailers .