Let’s go shopping online

Online shopping can save you time and money, and often gives you more choice, and you can do it at a time that suits you, day or night. However, you do need to be aware of how things might go wrong, and what you need to do to make sure that you are safe and your money transactions are secure.

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| 1. | How do you know the online shop is **genuine**?   * Is this a well known retailer - online or in the high street? * Check their **contact us** details – is there a phone number, e-mail address and address of head office? * Read the privacy policy – this should tell you what they will and won’t do with your personal information |
| 2. | Check the online shop’s **reputation**   * Read the reviews from previous customers * Search the Internet for other reviews on different web sites |
| 3. | Are there **additional charges**?   * What are the delivery terms? * How easy is it to return an item and who pays? * Can you track your item from order to delivery? |
| 4. | Only ever use a **secure site** when making payments   * Look in the address bar – the URL must be **https:** make sure the **s** is there * There might also be a closed padlock symbol – this must be in the address bar and not just on the web page |
| 5. | Take care when entering your **personal information**   * Make sure the address is correct or your goods won’t get to you * Check the quantity and total charges **before** you start to make any payment |
| 6. | Keep a **copy** of the purchase details   * Most sites will give you a reference number together with details of the sale – print a copy (or save it on your computer to save paper) * Most sites will also send you an e-mail confirming the sale with all the reference details on it * Check your bank/credit card statements carefully to make sure the correct amount has been taken out |
| 7. | Beware of **phishing**!   * **Never** give any personal or financial information **in reply to an e-mail** – they are scams – reputable companies and banks will **never** send you an e-mail requesting personal data |

Happy safe shopping!