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The Consumer Council

Online Shopping

More and more people are using the Internet to buy goods and services online. While most of these transactions are carried out safely and satisfactorily, shopping online can have its pitfalls.

Here are some tips to help you shop safely on the Internet and protect yourself from scams and possible disappointments.



Are you secure?

1. Protect your computer with a firewall, anti-virus and anti-spyware software. Free software is available to download from the Internet. Visit www.which.co.uk/advice/understanding-pc-security-terms/index.jsp for a free guide to Internet jargon and www.onlineshoppingrights.co.uk for advice on a range of online shopping issues.
2. Consider using an online directory such as www.shopsafe.co.uk. It only lists sites that offer secure credit card transactions and have clear returns policies, terms and conditions.
3. Online shopping websites are required by law to provide a postal address and telephone contact details. It might be worth checking the details provided are correct as you don't want to experience difficulties contacting the company if a problem occurs.

4. Look for **https** in the Internet address – the 's' stands for secure. Also look for a **padlock** icon on the bottom right hand corner of the window frame that surrounds the web page. It might not appear on the first few pages but should be present when you begin the buying process. Do not be fooled by a padlock icon on the web page itself as this can be easy to fake. Double-click on the padlock and check the security certificate for yourself if you're unsure.
5. If you receive an email or see an advert that's offering goods or services at an amazingly low price or it's telling you that you've won a prize, it might be a scam. If it seems too good to be true, it probably is!

What are my rights?

6. You have the same rights as you do when shopping on the high street. If the goods are faulty, or do not fit the description given, you may be entitled to a repair, replacement or refund.
7. You also have extra rights when shopping online. If you decide you no longer want the goods, you have seven working days (day one begins the day after you receive the goods) to cancel the order in writing and get a full refund. This is called a cooling-off period.

There are some exceptions to your cancellation rights. For example, the purchase of tickets for air or rail travel, theatre or concert performances, sporting events or hotel accommodation. Other exceptions are personalised goods, magazines, perishable items (such as fresh flowers) and CDs and DVDs if they have been unsealed by the consumer. Finally, the rules do not apply to online auctions.

Complaints line: **0800 121 6022**
Tel/Textphone: **028 9067 2488**
Fax: **028 9065 7701**
E-mail: **info@consumercouncil.org.uk**
Web: **www.consumercouncil.org.uk**

For complaints and queries about goods or services bought online:

Consumerline: **0845 600 62 62** or **028 9025 3900**
Web: **www.consumerline.org.uk**

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Helping You Shop Safely Online

- You are also entitled to a full refund if the goods or services are not delivered within 30 days, unless otherwise agreed.
- All online shopping websites should tell you about your cancellation rights and entitlement to a full refund. If they don't, they're breaking the law and should be reported to Consumerline on **0845 600 62 62/028 9025 3900** or at **www.consumerline.org**

What's the true cost?

- Shop around and compare prices. It might seem like a good deal but when you add in postage and packing, it may be cheaper to buy on the high street.
- Check who pays for returns...it will almost certainly be you.
- Always print and keep a copy of your order

confirmation and check it against your debit or credit card statement to make sure you were charged correctly.

Ways to pay

- You have added protection paying by credit card for goods costing over £100 but no more than £30,000. This method of payment means that if goods are faulty or fail to turn up you can claim against your credit card provider if the website company ignores your requests.

Try to pay the amount off in full when you get the credit card bill to avoid paying interest.

- Many websites use an online payment processor such as PayPal, Google Checkout or WorldPay. While the law in this area is not certain, if a problem arises with the goods or services it is unlikely that you will be able to claim against

the credit card company, as the payment does not go directly from the company to the seller.

- Online payment processors do have their own payment protection arrangements but these only pay up to a certain amount (PayPal cover a maximum of £150) and are not covered by legislation. Make sure you read the terms and conditions carefully.
- Get extra protection for your credit card by joining a password protection scheme which prevents unauthorised use of the card for online shopping. Ask your credit card company for more details.

Online auction sites

Auction websites such as eBay are popular but there are things you might want to do to protect your purchases:

- Start by reading the auction site rules and the safety advice they provide. Perhaps practice on some low price purchases first such as books or DVDs.
- Check the seller's feedback to see how happy other buyers were with the standard of goods and delivery before you buy from them.
- Remember, if you buy from a 'trader' (who makes their living from regularly selling goods) you have the same rights as buying from a shop. However if you buy from a private individual then providing the goods arrive 'as described' there is little legal comeback.
- Don't let anyone trick you into giving your account username, password or personal details.