

10 Top Tips for SAFER ONLINE SHOPPING



1. CHECK IT'S A LEGITIMATE SITE



It's safest to stick with well-known, reputable retailers. If a site doesn't look professional, or has weird pop-up ads, it's best to steer clear – no matter how tempting their prices. If something seems too good to be true, it probably is!

2. MAKE SURE THE SITE IS SECURE



When you're buying online, look for a padlock icon near the address bar – or check if the URL includes "https" or "shhttp". The extra 's' or the padlock mean you can rest easy: you're sending your card details and personal info via a secure channel.

3. READ THE SMALL PRINT



Take note of details like a seller's returns policy. It's easy to shop impulsively when you're online and then be stuck with unwanted items because of a very small window for returning goods. Also check delivery estimates if you're buying for a specific date (like a birthday).

4. CREATE SECURE PASSWORDS



When shopping around online, you'll often need to set up an account when buying from a site for the first time. Choose a different password for each: the longer, the better. It's best practice to mix upper- and lower-case letters, symbols and numbers.

5. ACKNOWLEDGE THE ASTERISK



When you register with them, online retailers clearly need some essential info (name, address, payment details, etc), usually marked by an asterisk. Anything else is for marketing purposes or possibly to sell your data. So don't feel pressured into giving those details out.

6. AVOID PUBLIC WI-FI



When you are on the high street, don't use public WiFi to buy things online. It might seem super-efficient to shop on your phone while you're queuing or taking a break – but the WiFi in shopping centres or coffee shops isn't secure. Using 3G or 4G will be slower, but it's safer.

7. REINFORCE YOUR SECURITY



Before you shop, check that your browser and any anti-virus software are up to date. Updates often contain improvements to your device's security. You could also consider using intermediary services like PayPal, Apple Pay or Google Pay, which offer advanced protection.

8. WATCH OUT FOR PHISHING



Retailers regularly send out emails to publicise their latest deals. Hackers often try to use this traffic as camouflage; look out for emails with poor grammar, suspicious reply addresses and pixelated images – they're all signs of an attempt to 'phish' your personal details.

9. PLAN YOUR SHOPPING



Before going online, make a list of what you're in the market for – and stick to it. Because you're not physically putting items in a bag that you then have to carry, it's easy to lose track of how much you've bought and end up with a massive over-spend by the time you log off.

10. READ THE REVIEWS



We've all bought something which sounded amazing online, only for it to be far less impressive when it actually arrived. Take time to read other buyers' views on an item – and think twice about anything that only has a small number of comments about it.

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SOURCES:
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