

DO YOU REALLY KNOW HOW TO SHOP ONLINE SAFELY?

Online shopping can save you considerable time, effort and money. That's why more and more of us are buying goods and services online. Whether you're shopping on your laptop, phone or tablet, UK consumers spend, on average, more than £1,100 a year buying online. There are, however, some risks associated with shopping online. How do you know that your card details are sent to the retailer in a secure way? Which payment methods offer consumers the most protection? Following just a few simple steps can make your online shopping experience much safer.



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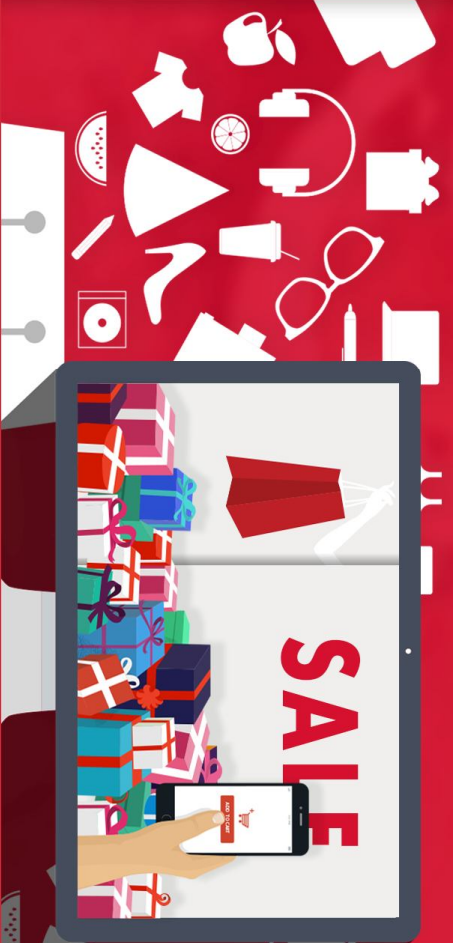
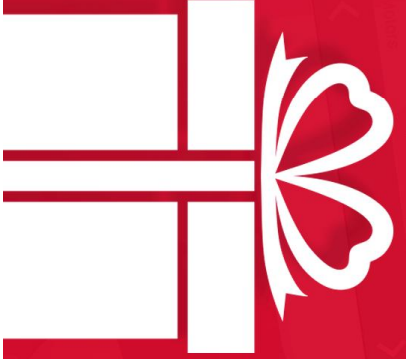
The amount UK consumers spend per week on online shopping.

£24bn+

Spent shopping online during the 2015 Christmas shopping period.

77%

Of UK internet users made an online purchase in 2015.



HOW TO PROTECT YOURSELF...

- ✓ Before you enter your payment details into a webpage, ensure that it's using a secure connection. Look for a small padlock symbol in the address bar (usually next to the web address). The web address of the payment page should begin with https. The 'S' stands for secure. Avoid carrying out any financial transactions over unsecure connections, such as public wi-fi.
- ✓ Remember, when you're making a payment online, you'll be asked for the 3 digit security (CVV) number on the back of your card; but you should never be asked for your card's PIN or any internet banking passwords.
- ✓ If you're buying something online that costs between £100 to £30,000, credit cards offer increased consumer protection over debit cards. For example, if a retailer fails to deliver an item you've paid for with a credit card, the Consumer Credit Act 1974 legally entitles you to get your money back.
- ✓ If you're unfamiliar with a site you want to buy something from, do some research first and look for ratings and reviews from customers that have previously used the site. Always be cautious about offers that seem too good to be true, or if a site or seller requests payment via bank or money transfer service.
- ✓ Always ensure that you install software and app updates as soon as they're available for your device. Install anti-virus software on your devices and remember to keep it updated. Some forms of malware can intercept and steal the payment details you enter into online shopping or banking sites.