

Christmas • Black Friday • Cyber Monday



www.getsafeonline.org

Keep your Christmas, Black Friday and Cyber Monday shopping safe

Whether it's getting the Christmas list ticked off, that last minute gift for someone special or a treat for ourselves, most of us will be buying more online this festive season.

It's fantastic being able to take advantage of the convenience, choice and value brought by the internet, but unfortunately it is also a favourite haunt of fraudsters, vying to take advantage of the fact that you have so many distractions in the lead-up to Christmas.

That why it's especially important to safeguard yourself, your family and finances when you're buying online on Black Friday, Cyber Monday or any other day.

Your top ten online shopping safety tips

Please read our **expert**, **easy-to-follow safety tips** to help protect you from falling victim to seasonal scams, and be sure to **pass them on**.

- Make sure a website is authentic
 by carefully checking the address
 is spelled correctly. Ideally, type it
 in rather than clicking on a link in
 an email, text or post. It's easy for
 scammers to set up fake websites
 that are very similar to the real thing.
- Make sure payment pages are secure by checking that addresses begin with 'https' ('s' is for secure) and there's a closed padlock in the address bar. The https and closed padlock mean that the page is secure, but the site could still be operated by fraudsters.
- Social media sites/apps and online forums are a popular place for advertising gifts, tickets and holidays. Many are genuine, but you need to be aware that others are fraudulent. Be extra vigilant about checking that such ads are authentic.

 However desperate you are to buy that late present or an item that's in short supply, don't pay for it by transferring money directly to people or companies you don't know. If it's a fraud, your bank may not be able to recover or refund your money. If you can, pay by credit card. The same goes for holidays, travel and tickets.

- Log out of the web page or app when payment is completed. Simply closing it may not log you out automatically.
- Don't knowingly buy fake or counterfeit goods and do all you can to make sure brands you do buy are genuine. Fakes are of inferior quality, contravene copyright law and affect the livelihoods of workers who make the real thing. They can also be unsafe in use.
- 'Low-cost' or 'free' trials can cause problems if you don't read the small print and look for independent reviews. Whether they're for the latest handset or slimming pills, you could be signing up for large monthly direct debits which are very hard to cancel. And if it's for slimming or any other pills, check our advice on Buying Medicines Online on the Get Safe Online website.
- Learn how to spot fraudulent emails, texts or DMs, or fraudulent offers on social media. At this time of year, emails and other messages featuring 'special offers' and 'prizes' are commonplace.

Don't click on links in emails, texts or posts that you're not expecting, and don't open unexpected email attachments.

- Text messages and emails purporting to be sent by home delivery firms are also on the increase, commonly informing you that there's a charge for re-delivering a parcel, or a shipping fee to be paid. However busy you are or how much online shopping you do, keep a record of everything you buy and, if possible, which parcel delivery firm the retailer is using.
- Check that Christmas or New Year breaks you book online are genuine by carrying out thorough research. Look for independent reviews, and make sure travel agents / tour operators are genuine by checking for an ABTA/ ATOL number. It's always best to pay by credit card for extra protection.



For more information on buying safely online, visit www.getsafeonline.org

#safeshopping

Get Safe Online

Get Safe Online is the UK's leading source of information and advice on online safety and security, for the public and small businesses. It is a not-for-profit, public/private sector partnership backed by law enforcement agencies and leading organisations in internet security, banking and retail.

For more information and expert, easy-to-follow, impartial advice on safeguarding yourself, your family, finances, devices and workplace, visit www.getsafeonline.org

If you think you've been a victim of online fraud, report it to Action Fraud, the UK's national fraud and cybercrime reporting centre on **0300 123 20 40** or at www.actionfraud.police.uk

In Scotland, report fraud to Police Scotland by calling **101**.



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