

Tips for shopping safe online

From the European Consumer Centre Ireland <https://www.eccireland.ie/>



Want to know about how to shop online safely? Well, ECC Ireland has put together some tips to help you make better security decisions when purchasing of goods and services online, and make the process a little less daunting.

1. KNOW WHO YOU ARE BUYING FROM

Make sure you have the name and full contact details, including postal address, of the web trader so you know who you are dealing with. Traders are obliged to provide this information. Never rely on just an email address or a post office box.

2. RESEARCH COMPANIES YOU ARE NOT FAMILIAR WITH

Always research the background of unfamiliar web traders before purchase. A simple internet search should reveal any negative feedback about the trader left by other consumers. Beware of websites that have only recently been set up as fraudulent site come and go very quickly.

3. PAY WITH CREDIT OR DEBIT CARD

Where possible pay by credit card, or with a debit card issued by one of the major credit card companies, as this offers the most protection. Never send cash or use a money-wiring service because you'll have no recourse if something goes wrong.

Check your credit card statement carefully to ensure that you have been billed correctly. Inform your bank immediately if there is a discrepancy as they may contact the vendor to clarify the situation.

4. EU CONSUMER PROTECTION

Try to shop from EU-based websites so that you can avail of the protections of EU legislation and access redress mechanisms if you encounter problems. Shopping outside the EU may also result in unexpected customs and tax bills. Don't assume that a website is based in the country indicated by its web address e.g. '.ie' does not necessarily mean the website is based in Ireland.

5. USE A SECURE WEBSITE

Make sure you use a secure website to enter credit card information. Look for a closed padlock symbol in the bottom right of the browser window and for the website address to begin with 'https://'. Click on the security icon to ensure that the retailer has an encryption certificate, which helps to ensure that your personal information will be sent safely. Make sure your computer has up-to-date anti-virus software and a firewall installed.

6. READ THE T'S AND C'S!

Always read the small print and know exactly what you are agreeing to before going ahead with the contract. In particular ensure you are aware of the trader's cancellation and returns policies.

7. DON'T BUY FAKES

Avoid buying counterfeit goods. Such products are often dangerous or of poor quality and it can be very difficult to get redress should something go wrong. Bear in mind the sale of fake goods is illegal and is often linked to organised crime.