ARE YOU DREAMING OF









November and December are the busiest online shopping months of the year. They're also the busiest time for online fraudsters.

What will you buy online in the lead up to the festive season? Perhaps your presents, cards and wrapping paper, festive food and drink, that special outfit, a fancy-dress costume, a new phone or tablet for yourself, or some event tickets. Or a Christmas break to get away from it all.

Because November and December are the busiest months for shoppers, they're the busiest time for fraudsters too. They take advantage of the fact that you're very busy, looking for a bargain, and that this is the season of goodwill.

That's why we've come up with these expert, easy-to-follow safety tips to help protect you from getting caught out by seasonal scams such as realistic-looking phishing emails, posts that advertise offers that are too good to be true, fraudulent shopping websites and fake goods.



Real website?

Make sure the shopping website you're on is authentic and the payment page secure. You can do this by checking that the address starts with 'https' ('s' is for secure) and there's a closed padlock in the address bar.

Payment

Don't pay for anything by transferring money directly to people or companies you don't know, however desperate you are to buy. If it's a fraud, it's unlikely the bank will recover or refund your money. The safest way to pay for anything online is by credit card.

emails, posts, texts

Watch out for emails or texts from parcel delivery firms telling you to open an attachment for your delivery note. A real delivery firm wouldn't send you that. Also, unexpected emails, texts or posts urging you to click on a link for any reason should be treated with caution.

Counterfeit goods

Take care not to get duped into buying counterfeit products such as electrical goods, designer clothes, cosmetics or other items. Similarly, do not buy them intentionally, as they contravene copyright law, cost the livelihoods of workers who make the authentic versions and can be of poor quality, or dangerous. Do all you can to ensure your purchases are authentic.

Always log out

When you've finished your payment, you should log out of your account, as simply closing the page may not in itself end your session.

Subscription traps

Don't sign up for 'free' or 'low-cost' trial goods – whether slimming pills or the latest mobile handset – without thoroughly reading the small print. You could be signing up for large monthly direct debits which are difficult to get out of. Make sure you read the small print, and read trusted reviews.

Buying tickets

Buy concert, event, fixture or entry tickets only from official sources such as the box office, sports club or reputable fan ticket exchange site. Only by doing this will you know that your tickets exist and are not fakes.

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Booking a holiday or travel

Check that any holiday or travel you book online is genuine by researching it thoroughly. Look for independent reviews, and confirm travel agents / tour operators are genuine by checking for an ABTA/ATOL number.

If something seems too much of a bargain ...

... it probably is, as it could well be of poor quality, not as described, or even non-existent.



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

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 a number of government departments, 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

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