



Online Shopping Fraud

During 'Lockdown', Online Shopping fraud has increased and it is really important people know what to look out for and how to protect themselves from this type of crime especially in the run up to Christmas.

How does online shopping fraud happen?

Online shopping fraud happens when you discover a problem with something you're buying or selling in an online auction or marketplace, such as eBay, Gumtree or Etsy.

Online auctions and marketplaces have become a very popular way of trading online, but fraudsters are using them to take advantage of your trust to sell poor-quality or non-existent items. You may find that something you've bought online arrives late or never at all. In some cases, the products you've paid for are less valuable than shown in the advert, different from the original description, or you weren't told crucial information about the product or terms of the sale.

What can be done if you are a victim?

If you paid via bank transfer, debit card or PayPal this guide from consumer rights organisation

Which? explains how you might be able to get your money back after you have been scammed.

www.which.co.uk/consumer-rights/advice/how-to-get-your-money-back-after-a-scam

How to shop online safely

- 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.
- 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 a 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.

How to shop safely on online market places

- Check the item description carefully and ask the seller questions if you're unsure of something.
- Know the terms and conditions of the auction website, including its dispute resolution policy.
- Pay on the auction site every time and don't click on links the seller sends to you. Never pay by money/bank transfer – use a recognised service such as PayPal which protects your money until you've resolved any problems with the seller.

Be suspicious if:

- The buyer or seller has a bad feedback history or has only recently set up a new account to avoid a poor reputation.
- You get a private message or email offering to buy below the current bid or reserve price or to sell a similar item after an auction has ended.
- You find an expensive item for sale at an incredibly low starting bid. If an offer sounds too good to be true, then it probably is.

If you have been the victim of a fraud please report it to Action Fraud

www.actionfraud.police.uk or call 0300 123 2040



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