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# INFORMATION SHEET

## Buying Goods Online Advice

### Introduction

Buying things online can be a great way to save money and get a wide range of choice.

Although lots of people are still put off shopping online because they worry about being ripped off - either goods they order won't arrive, or they'll be sub-standard or they fear their banking details will be stolen.

The reality however, is that the vast majority of online retailers are legitimate businesses - looking to secure your trade and hoping for repeat business, custom and your recommendation to friends and family.

Of course rogue traders do exist - but you also come across such traders on both on the high street or through the phone book.

Most of our well know high street brands now sell through the Internet - offering deals and bargains through their websites that often aren't available through their retail outlets.

In this advice sheet we will offer you some tips and pointers to both your rights as a consumer and how to make sure you get a good deal and don't get ripped off.

## Here are some of your basic rights if you are buying from UK traders selling on the Internet

- ◆ If you buy something online using a credit card and it doesn't arrive you may be able to claim back what you paid for it from your credit card company.
- ◆ If you buy something like a TV online and subsequently change your mind, provided you notify the seller within seven working days of receiving the item that you wish to cancel the order and you return the item in the same condition, you can get your money back.
- ◆ If you buy something online and it is not delivered by the agreed date or within 30 days of your order, you can claim your money back from the seller.

### General advice for buying from online retailers:

If you're buying from a small or unknown company:

- ◆ Take extra care if you're buying from a company that's not well known – it's not as safe as buying from the big, reliable names like Amazon or Argos.
- ◆ Avoid buying from companies you don't recognise, unless they've been recommended by someone trustworthy.
- ◆ Don't judge a book by its cover – a slick website can be a front for a shady business.

You may even want to check out that it's a real company. If in doubt, search for their details with Companies House

<http://www.companieshouse.gov.uk/infopacks/chd/webcheck.html>

If it's a firm offering financial services you can check that they're on the Financial Conduct Authority (FCA) register

[http://fca-consumer-credit-interim.force.com/CS\\_RegisterSearchPageNew](http://fca-consumer-credit-interim.force.com/CS_RegisterSearchPageNew)

Always make sure you get:

Their full contact details. An email address or mobile number isn't enough – you need to be able to access the company's address and telephone number.

You might want to call them before you buy.

**If you can't find an address and contact details - be very cautious.**

**Take extra care if you are dealing with an overseas companies.**

You're less likely to have heard of them, so it's harder to judge if they're legitimate and it's very hard to try and pursue them to get your money back!

For example Southern Ireland has no equivalent of UK Trading Standards. So your only option would be to seek redress through the courts yourself - which can be time consuming and difficult if you aren't familiar with their laws and practices.

**If you're buying through a website...**

- ◆ Check the site's privacy and returns policy. It should tell you what you can do if you're not happy with your purchase
- ◆ Check that your personal information won't be passed on to other people (often meaning you'll get spam emails if it is).
- ◆ Check customer reviews. Individual sellers on Amazon and eBay can sometimes be unreliable, but they should have ratings from other shoppers to give you an idea.
- ◆ Keep printouts. You should keep a copy of your order and anything else the company sends you, for example an email telling you that your item has been shipped. You should be able to save these on your computer if you don't want to print them out.
- ◆ Match up your bank or card statement. Check that the money going out of your account matches the amount that you spent.

**Keep your passwords secure. Don't write them down, and try to use different passwords for different sites.**

- ◆ Take your time. If you're not comfortable, or you're not sure what you want to buy, you can always try again later, or get a second opinion or walk away and find a better-known supplier.
- ◆ Never transfer or receive money for someone else.

## How to make sure you're on a secure site

You should only put your card details into sites that are secure – otherwise someone else could intercept them and use them for fraud.

On a secure site, you should see a few reassuring signs.

- ◆ The padlock symbol. Look for a padlock symbol in the bottom right of the browser window – in the frame of the browser, not in the web page itself. This suggests that the site is secure, but it's not a guarantee, and it doesn't mean that the seller is honest.
- ◆ The website address. The address in your address bar should begin <https://> rather than <http://>. The S stands for secure.
- ◆ A green address bar. Sometimes on a secure site all or part of your address bar may turn green. This depends on your browser and the website, but it's generally a good sign. Clicking on it will give details of the site's security.
- ◆ A valid certificate. If you click on the padlock, or just to the left of the address bar, you should see information on the site certificate. This should tell you who has registered the site.



**If you get a warning about a certificate, be very cautious indeed.**

**Learn more about secure web pages at the Get Safe Online website**

**<http://www.getsafeonline.org/shopping-banking/shopping1/>**

**If you think you have a problem contact Action Fraud**

The UK's national fraud reporting centre by calling 0300 123 20 40 or by visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk)