

## Safely shopping online

Online shopping can save you time, effort and money. However, don't be caught out by convincing fake online shopping websites or fraudulent listings on buy and sell platforms. Avon and Somerset Police advise people to be extra cautious when considering purchasing items online.



- Don't be lured onto a fraudulent website by clicking on a link you have been sent in a text or email. You can report suspicious emails by forwarding them to [report@phishing.gov.uk](mailto:report@phishing.gov.uk) and suspicious text messages by forwarding them to 7726
- Ensure your email and online shopping accounts are protected with strong passwords and you don't use them anywhere else.
- Use the recommended payment method, or you may not be refunded for any losses to fraud. Pay securely and with payment protection (such as using a credit card).
- When paying either by online payment service or payment card, ensure that the link is secure, in two ways:
  1. There should be a padlock symbol in the browser window frame, which appears when you attempt to log in or register. Be sure that the padlock is not on the page itself ... this will probably indicate a fraudulent site.
  2. The web address should begin with 'https://'. The 's' stands for 'secure'.

The above indicate only that the link between you and the website owner is secure, and not that the site itself is authentic. You need to do this by carefully checking the address for subtle misspellings, additional words and characters and other irregularities.

- Check credit card and bank statements carefully after shopping to ensure that the correct amount has been debited, and also that no fraud has taken place as a result of the transaction.
- Avoid carrying out any financial transactions over unsecure connections, such as public wi-fi.
- Ensure you have effective and updated antivirus/antispyware software and firewall running before you go online.
- If you're unsure about a link to a website don't click on it. If the offer seems too good to be true, it probably is. Do your research on a website and go with your instincts.

When using auction sites:

- Remember that it's easy to set up a fake profile.
- Stay on the website when communicating with the seller.
- Do your research on the seller to make sure they are genuine.
- Decline any requests to pay by bank transfer or virtual currency.
- Sending a PayPal payment through Friends & Family will deny you any payment protection which PayPal may otherwise provide.

**You also need to be wary as a seller.** Criminals sometimes pose as buyers on auction sites, sending fake emails as proof of payment transfer to the genuine seller. The payment fails to materialise, but the goods have already been sent. There have also been cases where criminals have turned up to the victim's home to collect an item and presented a fake banking app, showing that the funds have been sent. Always check your account online or ask your bank to make sure cleared funds have been received before sending or handing over any item. Fraudsters may also suggest sending a courier company to collect the item from you, as they are unable to pay in person. They will offer much more than the item is listed for, on the condition that you pay insurance for the safe delivery of the item. They will send you a link to make this payment, but once you have entered your card details, they'll disappear.

If you are the victim of fraud, report it immediately to 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) and your bank.