

Scams & online safety | Easy | 2 min read

Shopping online safely

Shopping online is convenient and, with a few habits, very safe. Millions of UK shoppers do it every day without problems.

Before you buy

- **Stick to shops you know** or those recommended by people you trust.
- If it is a new shop, search its name with the word "reviews" and look for independent opinions.
- Check that the web address looks right and the site has a UK address, phone number and returns policy.
- Be sceptical of prices far lower than anywhere else.

How to pay

1. **Use a credit card** if you can. Under Section 75 of the Consumer Credit Act, you may be able to claim from your card provider for purchases between £100 and £30,000 if something goes wrong.
2. A debit card has some protection through the chargeback scheme, though it is not a legal right in the same way.
3. **PayPal** is a good option, because the shop never sees your card number.
4. Avoid paying by bank transfer to people or shops you do not know. It is hard to get back.
5. Never pay by gift card or crypto for a purchase.

At the checkout

- Look for the padlock, but remember it is not a guarantee of honesty.
- Only give the details needed: name, address, card details. A shop never needs your PIN.
- Do not save your card on sites you rarely use.

Afterwards

- Keep your order confirmation.
- Check your bank statement for unfamiliar payments.
- Be wary of "delivery problem" texts. Check the order in the shop's own app or website.

Make it extra safe

Use a different password for each shop. Turn on payment alerts in your banking app. Check your statements regularly.

If something goes wrong

Contact the seller first, then your card provider on the number on the back of your card. Citizens Advice can help with consumer rights. To report a scam, contact Report Fraud (formerly Action Fraud) at reportfraud.police.uk or on 0300 123 2040, or Police Scotland on 101.

When to get more help

If you would like us to go through your accounts and saved cards with you, we are happy to.

Still stuck? Email admin@visiontech336.com and tell us what you can see on the screen. Menus and button names can differ slightly between versions and makes. If something does not match, stop and ask rather than guess. Please never send passwords or card details.