

Savvy Black Friday shopping tips

Submitted by: Key Loans & Mortgages Limited t/a KIS Finance

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Although Black Friday is still just over a week away, starting early is the key if shoppers want to get the best savings.

Holly Andrews, personal finance expert and Managing Director at KIS Finance (<https://www.kisbridgingloans.co.uk/>), sets out her shopping tips for Black Friday.

Start planning now!

There are a number of reasons as to why starting early is the key to making the best savings on Black Friday. It's important to make a list of things you want and need, also thinking about any upcoming birthday gifts you need to buy and Christmas too.

Black Friday has turned into a much larger event than just one day and some retailers have already started some pre-Black Friday sales. So keeping an eye on your favourite stores and brands now will ensure that you're not missing out on any bargains.

Although these may not be the best deals they have to offer, they will give you an idea of what products will be on sale. You can then bookmark these and keep an eye on them as the discounts get bigger.

Knowing exactly what you want way before Black Friday will also mean that you won't be wasting time on the day/weekend – whether that's walking around the highstreet or shopping online. It will also save you money too as you can just head to the places/websites that you know you want to go to and you won't be reeled in by deals and offers from retailers that aren't on your list.

Concerns over supply issues for certain products and retailers is another reason to start planning and shopping early. There's a chance that supplies of stock could run out quite quickly in some places this year, so if there's something you really need or want, make sure you're prepared!

Follow your favourite shops and brands

Most brands and retailers post their discounts and deals on their social media pages to give their loyal customers a heads up before Black Friday. So make sure you're following your favourite brands, and that you're signed up to receive their email alerts, so you'll be among the first to know when their sales start. This will give you time to compare retailers and brands, create your lists, and make sure you're getting the best deals.

Don't just focus on price

It goes without saying that you should always shop around to make sure that you're getting the best price as some products may be cheaper on Amazon, for example, than some brands' own websites or other stockists.

However, don't just look at the price. Other websites may offer cheaper or even free delivery which may make the overall price less, and some may have better warranty on electrical items or offer a better returns policy. So, although the price is the most important factor, make sure you're really getting the best all-round deal.

Be vigilant towards scams

With more people shopping online than ever before since the pandemic, scammers will take advantage of any opportunity they can to con people out their hard-earned cash and Black Friday is no exception.

Make sure you only shop on websites that have the green padlock symbol in the address bar with a URL that starts with HTTPS. This means that the website is secure and any data you enter into the site, such as your bank details, will be encrypted and unreadable by prying eyes.

Paying via PayPal is another good method of keeping your money safe as you won't need to enter your bank details on the shopping website, and you will have more protection if things go wrong.

Spending more than £100 on a credit card, online or in-store, also means that you are automatically protected under Section 75 of the Consumer Credit, This means you can speak to your credit card provider about getting a refund if you run into problems and the retailer refuses to help.

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Holly has also outlined four Black Friday scams that shoppers need to watch out for. If you would like more details on this, then don't hesitate to get in touch.

About KIS Finance:

KIS Finance are an independent finance broker specialising in bridging finance, development finance, commercial mortgages, equity release, and secured loans. Their team of advisors have considerable experience across multiple different areas of the finance sector, as well as insurance and compliance.

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