

Online Christmas shopping: 5 ways shoppers can protect themselves from scammers

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

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According to Action Fraud, 28,049 shoppers were scammed while shopping online during the Christmas period last year. This was an increase of a massive 61% when compared to 2019.

Scammers are continuously learning new techniques and developing their tactics to con shoppers out of their hard earned cash, but the pandemic has accelerated the problem even further as it forced more people than ever to shop online last year.

Holly Andrews, Managing Director at KIS Finance (<https://www.kisbridgingloans.co.uk/>) and personal finance expert outlines her top tips for shoppers to keep their money safe while shopping online this Christmas.

Don't click on adverts

If you've seen an advert on a website or social media platform for a product that you want to buy, go to your search engine and look up the product manually rather than clicking on the advert.

Genuine retailers do use online adverts, but so do scammers and it can be very difficult to tell which ones are real and which are fake. It's not worth taking the risk when it will only take a minute or so to go to the retailer's website through your search engine instead.

If the retailer is offering a discount code and urging you to click on the ad, then just take a screenshot to look at later. If the discount code is genuine then you will be able to enter it manually at checkout.

Look for the padlock symbol

Before you purchase anything online, make sure that you're using a safe and secure website.

You can do this by checking that the web address starts with HTTPS and that there is a padlock symbol in the address bar. This means that the website is secure and any information you enter, i.e. your personal information and bank details, will be sent to the server in an encrypted format. This means that it can't be read by anyone who tries to intercept it.

This also implies that the retailer is taking its customers' safety seriously so it's a good sign that they're a genuine and honest company.

Another thing you can check for is the company's contact details, office address, and terms of service page. Scammers who set up fake retail websites often won't have this information as they're not a

real company and they don't want to be contacted or traced.

Stick with reputable sites for big ticket items

If you're planning to buy big tickets online, such as an iPhone or a new TV, then it's a good idea to stick to big, well-known retailers. This is because expensive tech items are very commonly used to target shoppers as scammers can make a lot more money using these products.

They will often steal images from genuine retail websites and create adverts that promote huge discounts. For very sought after products, these adverts can be very tempting for those who are looking to purchase gifts.

Sticking to well-known reputable retailers will ensure that you're getting a genuine product, even if it means paying a little extra. Remember that if a deal looks too good to be true, then it probably is.

Never pay via bank transfer

When you pay for something online, only ever use a debit card, credit card, or PayPal. If someone asks you to pay via bank transfer then this is a huge red flag. You will have little or no protection if you pay for something via bank transfer so scammers use this to their advantage. This can happen particularly with illegitimate sellers on sites like eBay.

Credit cards offer the best protection as you will be protected under Section 75 of the Consumer Credit Act for purchases of between £100 and £30,000. This means that your credit card provider can be held liable if there is a problem with a purchase and the supplier/retailer/seller won't solve the issue.

With PayPal, you will be protected by their buyer protection scheme which means that they will reimburse you if your eligible purchase doesn't arrive or doesn't match the seller's description.

Check genuine review sites

If you're purchasing from a small retailer that you haven't heard of or used before, make sure that you check for reviews first. You should look for reviews on well-known websites like Trust Pilot as these will feature genuine reviews from genuine customers.

Don't just trust reviews on the website itself as these could have been written by the website creators. This definitely isn't always the case as a lot of smaller, genuine retailers will feature real reviews on their websites, but you should always look for reviews elsewhere too.

[ENDS]

Comments provided by Managing Director at KIS Finance, Holly Andrews. If you would like to use these comments then a link back to KIS Finance (<https://www.kisbridgingloans.co.uk/>) is required to credit the source.

About KIS Finance:

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