

You can shop safely on the internet...

...if you take some basic precautions

safe internet shopping

check list

- Use sites you know or are recommended
- Get the supplier's phone number/postal address
- Keep copies of e-mails and order forms
- Check your cooling off rights
- The law protects you against card fraud

check list

- ✓ **PAYMENT**  
In the EU, the card company must refund you if your credit or debit card is used fraudulently
- ✓ **WEB SITES**  
Use ones you know or which are recommended - or look for the TrustUK logo. Get the supplier's phone number and postal address
- ✓ **RECORDS**  
Keep a copy of what you've ordered, plus the supplier's confirmation message
- ✓ **QUALITY**  
Your high street consumer rights apply online. See [www.consumer.gov.uk](http://www.consumer.gov.uk)
- ✓ **COOLING OFF**  
In many cases in the EU the law lets you change your mind and get a refund within seven working days of the delivery

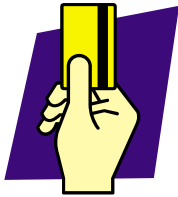
safe internet shopping



Internet shopping is easy and convenient - by computer, digital TV or mobile phone. This information is to help you buy with confidence.

### SAFE PAYMENT

- Your usual consumer rights apply online. In the EU, the card company must refund you if your credit or debit card is used fraudulently
- If you buy by credit card and the goods fail to arrive or are faulty, the card company should refund you for any single item costing over £100



### TECHNOLOGY HELPS

- Be aware of the security features on the supplier's web site
- Look for a closed padlock sign at the bottom of the screen, which should appear when you are asked to enter personal details; it shows that your details are protected when being sent



### ONLINE PROTECTION

When you shop on the internet:

- You must be given key details before you buy (including the supplier's postal address)
- In many cases in the EU the law allows you time to change your mind and get a refund within seven working days of the delivery
- Items must be delivered within 30 days unless otherwise agreed



### CHECK FIRST

- Use sites you know or which have been recommended to you - or look for the TrustUK logo
- Check finance offers with the Financial Services Authority

### BUYING FROM ABROAD

- Check technical standards, delivery charges and taxes
- If you buy from traders in EU countries you have many of the rights you have in the UK
- Many other countries, such as the USA, have high standards of consumer protection, but check the small print. Your rights are likely to be set by foreign law and problems could be harder to sort out



### DUTIES AND TAXES

- EU: VAT is dealt with by the supplier; no customs duties on goods or services; alcohol and tobacco attract UK excise duty and UK VAT
- USA and rest of the world: goods may be liable to customs and excise duties and VAT; rates vary; things delivered digitally online like music are VAT free

### DATA PROTECTION AND UNWANTED E-MAIL

- You have the right to object to the use of your personal details for direct marketing
- Contact your internet service provider or use the Direct Marketing Association's e-mail preference service

### YOUR HIGH STREET RIGHTS APPLY

- Goods must be of satisfactory quality
- Adverts and descriptions must not be misleading
- With auctions and private sellers the general rule is 'buyer beware'



### IF PROBLEMS ARISE

- First, ask the supplier to put things right
- Many suppliers are covered by schemes aimed at settling disputes without having to go to court. Your local Citizens Advice Bureau can advise further

### FURTHER INFORMATION

Consumer Gateway: [www.consumer.gov.uk](http://www.consumer.gov.uk)

before you buy, check out  
this site for further details

[www.consumer.gov.uk](http://www.consumer.gov.uk)

