

# Online Shopping

More than 1 in 4 consumers in Northern Ireland shop online once a month but very few think to check if the website will keep their payment details safe and many don't know about their right to cancel and get a refund.

This guide will help you to shop safely online.



## Top Tips to Shopping Safely Online

### Protecting your computer

Before you even start it's important to protect your computer from viruses and online security threats. For a simple explanation of what to look out for and what software to install, visit [www.getsafeonline.org](http://www.getsafeonline.org)



### Protecting your money

**1** You have added protection paying by credit card for goods costing between £100 and £30,000. If a problem occurs, for example the trader goes bust before you take delivery of your order, by law your credit card provider must help get your money back under 'equal or joint liability'. **Always try to pay your credit card bill in full to avoid paying interest!**

**2** Before you enter your payment details look for **https** appearing in the internet address shown in the browser bar. The 's' stands for secure e.g. <https://examplewebsite.com>. A **padlock** icon will often appear in the browser bar too. Do not trust a **padlock** icon on the web page itself as this can be easily faked.



**3** Do your research before buying from a website you have not used before. Check reviews or previous customers' feedback.

**4** If you see an offer promising expensive items or hard to find concert tickets at an incredibly low price, ask yourself why. **If it seems too good to be true, it probably is!**

**5** Always keep a copy of your order confirmation and check your credit or debit card statement to make sure you've been charged correctly.

**6** Never click on links or files in emails, unless you are sure of the source.

### Protecting your rights

The law has been developed over the years to cater specifically for online shoppers. The law says:

**1** You have the right to clear information about a product or service. The information should be easy to see and understand and include the trader's address and telephone number. The website should also clearly explain your right to cancel an order.

**2** The full cost of the item or service should be made clear before you buy. This includes any 'hidden' costs such as additional charges for credit card payment or booking fees. Websites must not use pre-ticked boxes for optional extras such as seat selection for flights or travel insurance, and must make it clear when you're agreeing to make a payment.



**Complaints line:** 0800 121 6022

**Tel/Textphone:** 028 9025 1600

**Fax:** 028 9025 1663

**Email:** [contact@consumercouncil.org.uk](mailto:contact@consumercouncil.org.uk)

**Web:** [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)

For complaints and queries about goods or services bought online: **Consumerline:** 0300 123 6262

This publication is available in other formats on request.



**3** You have 14 calendar days in which to cancel an order, starting from the date the service contract is agreed or the goods are delivered. This is called a 'cooling-off period' and it gives you a chance to change your mind. However, there are some types of order you cannot cancel, e.g. customised goods, perishable items, event tickets, or travel bookings. You also lose your right to cancel if you remove the wrapping from sealed goods.

**4** If you want a service you ordered to begin before the cooling-off period ends, you can instruct the service provider to start, but if you then decide to cancel the contract, you must pay for whatever service and/or materials have already been provided.

**5** The trader has 14 days to issue you a refund. However, they can wait until the goods have been physically returned to them, or have proof of postage.

**6** The trader can deduct money from your refund if it looks as if the item has been used. For example, you can try shoes on (briefly) inside the house, but not for a night out on the town!

**7** When you cancel, the trader must refund the total price of the goods, including the cost of delivery, but they only have to reimburse the cheapest delivery option regardless of whether you chose a more expensive option such as next day delivery.

**8** Generally you must pay the cost of returning the goods, unless the trader has failed to make this clear in the information they provided before you completed the order. Goods should be returned within 14 days of notifying the trader of your decision to cancel.

**9** Where the trader provides a telephone helpline for consumer queries and complaints, at least one of the numbers provided must be charged at no more than the basic rate, i.e. the normal geographic or mobile phone rate.

**10** Digital purchases such as downloaded software, music, videos, e-books, games, ringtones and phone apps must include clear information about the functionality and compatibility of the product with your computer, phone or tablet.



## Protecting your parcel deliveries

Half of online shoppers in Northern Ireland have experienced delivery-related problems, such as non-delivery to Northern Ireland, charging more to do so or withdrawal of the free-delivery option.

**1** Always check delivery options and costs before starting your order. Shop around to compare different web retailers or see if it's cheaper to buy from the high street.

**2** Delivery restrictions must be made clear at the beginning of the online shopping process, e.g. if the retailer does not deliver to Northern Ireland.

**3** Goods ordered online must be delivered within the time frame you agree with the seller. If no time frame is agreed, the seller has to deliver 'without undue delay' and at the very latest not more than 30 days after the contract is made.

**4** The seller is responsible for the condition of the goods until you or a nominated person (e.g. a neighbour) receive the goods.

**5** If returning the item yourself, it is important to consider the type of delivery service and cover you require. Shop around and consider using a price comparison website for parcel

deliveries. If using Royal Mail, ask the Post Office to issue you with proof of posting. This shows the date, time and destination address. Without this, Royal Mail may not pay compensation if your item is lost, damaged or delayed.

**6** When using the designated courier or pre-paid postage label organised by the retailer, it is still important to retain proof of posting to prove the item has been returned. If any delivery problems occur after you have returned the item, the retailer is responsible for investigating.

**7** Always include your address on the back of the parcel in case of problems with the return delivery.

