



The Consumer Council



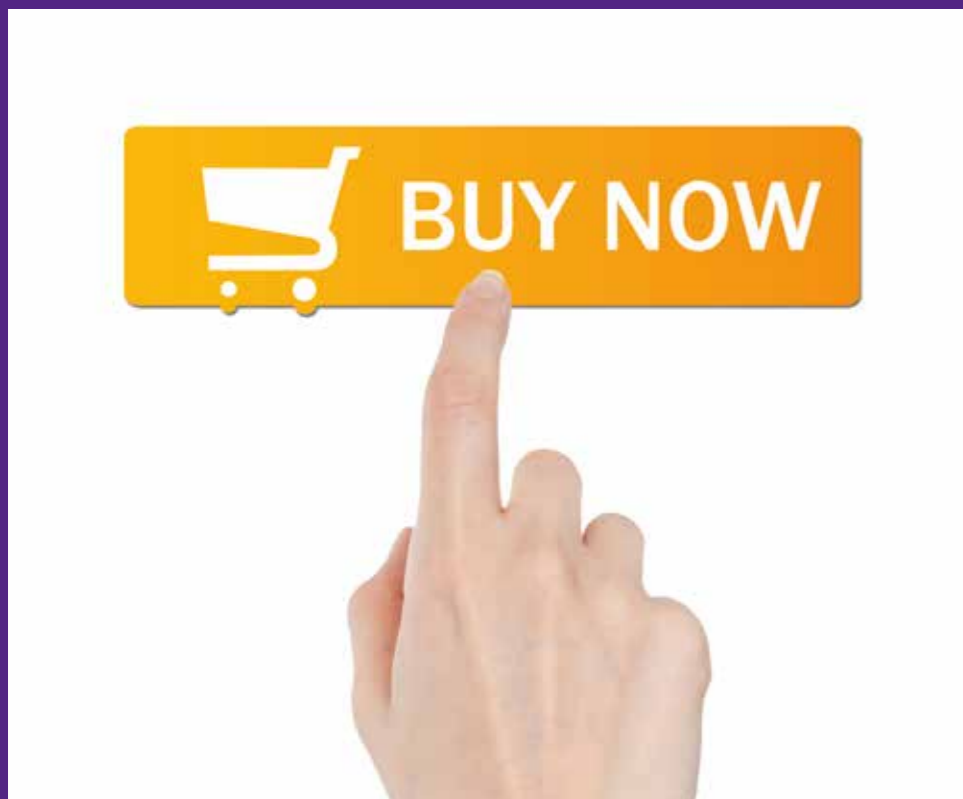
Your Guide to Shopping Safely Online



Online Shopping

More than 1 in 3 consumers in Northern Ireland shop online regularly 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 you need to install, visit www.getsafeonline.org or www.which.co.uk



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. If you click on this you will see the website's security certificate. Do not trust a **padlock** icon on the web page itself as this can be easily faked. The colour of the browser bar will turn green on some websites to show it's safe.



3 Do your research before buying from a website you haven't used before. Check reviews or previous customers' feedback to see if others were pleased with their purchase and the service they received.

4 If you see an offer promising expensive items or hard to come by concert tickets at an incredibly low price, ask yourself why. It's most likely a scam so remember: **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.

Protecting your rights

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

1 You have the right to clear information about a product or service which enables you to make an informed decision about whether or not to buy. The information should be easy to see and understand and should include the trader's geographical address and telephone contact details. 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 can no longer use pre-ticked boxes for optional extras like seat selection or travel insurance and must make it clear when you're agreeing to make a payment.





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, concert or event tickets, accommodation or travel bookings. You also lose your right to cancel if you remove the wrapping from goods sealed for hygiene reasons or to prevent copying e.g. CDs or DVDs.

4 If you want the 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 withhold the refund until the goods have been physically returned to them, or they may issue a refund upon proof of postage.

6 Be aware that the trader can deduct money from your refund if it looks as if the item has been used beyond what is reasonable to inspect the purchase. 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 retailer 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 prior to you completing 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. This puts a stop to consumers having to pay a premium rate to try and resolve a problem.

10 Digital purchases such as downloaded software, music, videos, e-books, games, ringtones and phone apps are recognised as a different type of contract and have specific rules, including the need for clear information about the functionality and compatibility of the product with your computer, phone or tablet.



Protecting your parcel deliveries

A quarter of online shoppers in Northern Ireland have experienced delivery related problems when buying goods online. The most common issues are 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 instead.

2 Delivery restrictions must be specified 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 from the day after the contract is made. If you need the item by a certain date, perhaps as a birthday gift, factor in enough time as there may not be a next-day or express delivery option to Northern Ireland.

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 as responsibility for the item lies with you until the item is delivered to the retailer. Shop around, 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 is like a receipt, which 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 a proof of posting to ensure you can prove that the item has been returned. If any delivery problems occur after you have returned the item the retailer is responsible for sorting this out with their appointed delivery provider.

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





The Consumer Council

Complaints line: 0800 121 6022

Tel/Textphone: 028 9067 2488

Fax: 028 9065 7701

Email: info@consumercouncil.org.uk

Web: www.consumercouncil.org.uk

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

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