Safe Online Christmas Shopping

The end of November has been identified by retail analysts as the start of the busiest period to make online purchases for Christmas presents.

To minimize the risk of fraud, Safe Communities Algarve offers the following advice if you are shopping on line:

- Only use trusted websites

- Ensure that the website address begins 'https' at the payment stage which indicates a secure payment, you should also see a padlock symbol appear at the top or bottom of the page

- When you click through to a website, carefully read the Internet address that appears at the top of your browser. Beware of any site whose name has even the slightest change from a legitimate online retailer's e.g. extra words or letters, misspellings and anything but the usual .com or .org ending. For instance a site ending .mn means it is based in Mongolia.

- Avoid any website that doesn't provide a physical address, which you can verify by looking up the company on the Internet, or a phone number

- Don't access links through unsolicited emails

- Avoid paying by money transfers such as Western Union in particular, if you are using an online auction site; use an online payment option such as PayPal

- If your bid for an online auction item is unsuccessful, don't be tempted to trade off-site if another seller approaches you with a similar item. This is likely to be a scam and you won't be covered.

- Watch for pop ups asking you to confirm your card details before you are on the payment stage

- Never enter your card PIN online

- When shopping on your mobile device, don't use unsecured WiFi connections

- Keep your security software and firewalls up to date. Regularly update your internet browser when a new patch-security update is released

- Keep you receipts and check them against your statements. If you spot a suspicious transaction report it to the card issuer immediately

- Be wary of low prices for branded goods as the items for sale may not exist or be counterfeit, and

If it is too good to be true, it usually is!

8th November 2014