

# 5 festive tips to avoid on-line fraud

## 1. All that glistens is not gold

Offers too good to be true often are too good to be true. Be extra-careful in checking “\*” and other “small print” conditions. Verify that conditions of delivery and especially return are well explained. Pay attention to hidden subscriptions when you accept a free sample. Also watch out for fake Trustmark logos and check if the Trustmark in question really exists .

## 2. Cash is not king: choose a secure method of payment

Never pay in advance with by any form of cash transfer: you have no way out if something goes wrong.

Check whether the website offers a secure method of payment – you can see this from a little key or lock that appears at the bottom of your screen, or if the internet address begins with “https://”.

Payment by credit card or a secure payment method are often the safest: companies will, under certain conditions pay you back if the purchased item or service is not delivered.

## 3. What do they have to hide?

The website should have the minimum information required by EU law: identity of the trader, geographical address (not a PO box number!), e-mail address, method of payment and delivery, minimum duration of the agreement for a service contract and cooling off period, during which you may change your mind and return the goods without any explanation.

## 4. Check if the price is right

According to EU law, the price of the offer presented up front must be the final price, including VAT and other taxes as well as possible administrative fees. Delivery costs and options should be clearly explained and priced. However, if you buy from a website located outside of the EU, you may have to pay the VAT-rate of your country, customs duties and transport fees. These can add up to a nasty shock.

## 5. Never talk to Strangers

Ignore spam and be aware of unexpected emails. Never provide any personal or financial information if requested by e-mail and never click on suspicious links or open unknown attachments. Legitimate companies will never seek sensitive information from you in this way. On your mobile phone or tablet, only download Apps from authorised stores.

