



Shopping On-line

Stay safe and avoid being out of pocket

The Internet is a great supermarket and a really easy place to shop. You don't have to go anywhere, being able to browse on-line stores in comfort, make your choices or change your mind, all with a click or a tap. When buying more than one item, you may drop selections into a shopping trolley, then skip to the company's checkout. For purchases from private sources such as eBay, payment will be made to an individual. Either way, money needs to change hands. On occasions it may be by direct transfer between bank accounts; but more often, credit card is the preferred option. Each seems pretty straightforward; both transactions need conducting with caution.

There are two main problems. The first is that you are buying from a virtual store or person, identifiable only by their respective on-line profiles; and the goods will usually be dispatched via snail-mail. The sellers may be genuine – most are – or the setup could be a complete scam. If the latter, the outcome for you could be paying good money for something that never existed and doesn't arrive as promised. The second is perhaps the most important – how to ensure your credit-card details aren't used for criminal means.

We were scammed once. A favourite TV series not yet available from the usual sources was advertised on-line at a bargain price. It seemed too good to be true – it was! Fortunately, being mistrusting we imagined it to be a scam, but went for it anyway. The credit card we used had been set up purely for Internet purchases. It was low fees, extended repayment period, and we had arranged to have the limit reduced to \$1,000 – that was in case someone managed to use our details to spend our money without our knowledge. We also arranged the payment via Pay Pal, a respected and trustworthy agent. Needless to say, the DVD's never arrived; but both our bank and Pay Pal were watching our backs. The sum we had paid was returned to our account and we were able to breathe a sigh of relief. It was proof that there are good guys out there that can be relied on to do the right thing.

My recommendation is that you partner with these guardians whenever making on-line purchases. Don't give out your bank or credit-card details to any Tom, Dick or Harry. Stick with the recognised professionals. As for plastic cards, organising a DEBIT-card might not be a bad idea. That way, all you are likely to lose is however much you've put on it, and no more. Paranoid that may be; but, surely it is better to be safe than sorry?

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