



Buyers Beware!

you don't always get what you pay for

There's an old saying about buying a pig in a poke. It refers to someone purchasing what they presumed to be a pig; but the fact that it was in a poke, which was usually a cloth bag that was tied at the top, unless they untied it and looked inside, it may well have contained a squirming, mangy cat instead of a shiny pink porker. These days we are much wiser and far less trusting – or are we? Swap the poke for a website and I'm not so sure.

Shopping online is an accepted practice which has become even more popular in recent times; and in many instances, with the advent of lockdowns it is often the only way some of us can get what we want. Unfortunately, there are people out there who know this only too well and are cashing in big time on our gullibility. Ordering a particular item via the Internet is pretty simple once you understand which buttons to press; and payment is just a matter of entering a few details in the appropriate boxes. Obviously the goods need to be delivered and there may be a charge for this; but, hey, that's to be expected. Naturally the supplier requires a name and an address – so far, no problem. Then comes the payment bit. Cash on delivery is rarely an option these days; so the seller needs your credit-card details or banking information. Hold it right there!

Firstly, you have to ask yourself: can I trust this mob? Have you dealt with them before; has a friend or someone you know? If not, there is no way of knowing whether they are honest business traders, or just scammers. A number of important issues are at stake here, not the least being that you are divulging personal financial information. Naturally, it is necessary to close a legitimate transaction; but what if it isn't - legitimate, that is? You may have opened the door to crooks who will use your banking details to fleece you; or might pass them on to a third party who is just as dishonest. A couple of times we have checked our bank statements to discover transactions that had been made in a different country and were clearly not ours. Luckily for us, the bank resolved the issues and put through compensating credits. Taking this devious scam to another, more distressing level, it wouldn't be the first time that an unsuspecting person has divulged personal financial information and had their entire identity stolen by similar means.

Of course, you may well consider this scenario unlikely – it only happens on TV or in the movies, doesn't it? As John Wayne would have said: "Not hardly, pilgrim." This crime is a real and present danger. Please don't fall for it. Unless you are absolutely certain that your private information will remain confidential and not used for wrongful purposes, never give it out. Unfortunately, if you follow this rule it would seem to imply that any online business is a no-go. Actually, it doesn't because there are ways to outwit the scammers. By using an intermediary like Pay Pal to route the transaction through, you can rest assured that this reputable company will safeguard your interests. You can also have a word with your bank for advice before buying over the Internet. Take every precaution to cover contingencies such as non-delivery of goods; receiving other than the advertised

product; or getting a refund for returned items; then you are less likely to get burnt fingers.

Not all business dealings are with actual companies. There are numerous websites which are basically market places for private individuals to buy and sell goods online. Some advertise new products that are above-board and good value; and just because it may seem strange that a supplier or manufacturer might use such a marketing avenue rather than selling directly from their own website, it doesn't mean they are shonky. We have proved this ourselves by buying from different sources without problems and we have been perfectly satisfied. Do be careful, though – ask around about the experiences of others. In the same arena, many advertise items for sale they no longer require; and these would be mainly second-hand; so remember Pay Pal before paying upfront.

This kind of purchase poses a couple of extra problems. Obviously, you can't guarantee to receive what you have bought if the arrangement is via courier or postal delivery. Another pitfall can be related to high-priced items such as cars, refrigerators, washing machines, etc. Thinking about buying an advertised, second-hand car can be a trap. To start with, the seller may ask for a deposit, claiming they have had lots of enquiries, and this is to ensure you personally don't miss out. If it seems like a real bargain, it is distinctly possible someone might get in before you; so a deposit to secure the deal doesn't sound unreasonable. Okay, you've ticked this box; you have the address where the car is located; and it's just a case of going there to pay the balance and take home your new set of wheels. Then you get there to find... either the address is a vacant block, or the resident who answers the door hasn't a clue what you are talking about. Not only that, but another person arrives same as you; having paid his or her deposit, same as you; and coming to the conclusion they have been scammed, same as you!

Buying sight-unseen is always risky; and even when the deal seems genuine and, in the above scenario, the car does exist and the owner truly lives at the address; what about the vehicle itself? Nice and shiny, well cared for – seemingly – and a real bargain? Or could the pig be under the poke, these days called a bonnet? Before you part with your dough, have a read of a very pertinent article: "On the Road Again" Money Matters MM07. It could save you a lot of grief and your hard-earned cash.

Maybe it is a jungle out there in the ether; but in the current scheme of things we are probably stuck with it. Even so, there's no reason we need to be disadvantaged; just as long as we forget the naive principle that people are basically honest. Most are, but the ones that aren't won't advertise the fact; especially not to you!

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