

Online shopping fraud

FACT SHEET

How does online shopping fraud happen?

Online shopping fraud happens when you discover a problem with something you're buying or selling in an online auction or marketplace, such as eBay, Gumtree or Etsy.

Online auctions and marketplaces have become a very popular way of trading online, but fraudsters are using them to take advantage of your trust to sell poor-quality or non-existent items. You may find that something you've bought online arrives late or never at all. In some cases the products you've paid for are less valuable than shown in the advert, different from the original description, or you weren't told crucial information about the product or terms of the sale.

What can be done if you are a victim?

- ▲ If you paid via bank transfer, debit card or PayPal this guide from consumer rights organisation *Which?* explains how you might be able to get your money back after you have been scammed.
www.which.co.uk/consumer-rights/advice/how-to-get-your-money-back-after-a-scam.
Action Fraud cannot help you recover any money lost to fraud.
- ▲ Reporting to Action Fraud enables intelligence to be gathered, the police to catch criminals and preventative action to be taken. For example, suspending fake websites used to commit online shopping fraud.

- ▲ We can provide you with a copy of your National Fraud Reporting Centre (NFRC) number but we cannot liaise with other companies or tell you if a seller is real or not.
- ▲ It is difficult for police to investigate every instance of fraud – prevention and protection is a far better method of dealing with it. By taking some simple steps, you can avoid falling victim in the future.
- ▲ In some cases the police and other law enforcement agencies may want to contact you for further details so it is important that you keep any relevant information about the crime.

How to shop online safely

- ▲ Before you enter your payment details into a webpage, ensure that it's using a secure connection. Look for a small padlock symbol in the address bar (usually next to the web address). The web address of the payment page should begin with https. The 'S' stands for secure. Avoid carrying out any financial transactions over unsecure connections, such as public wi-fi.



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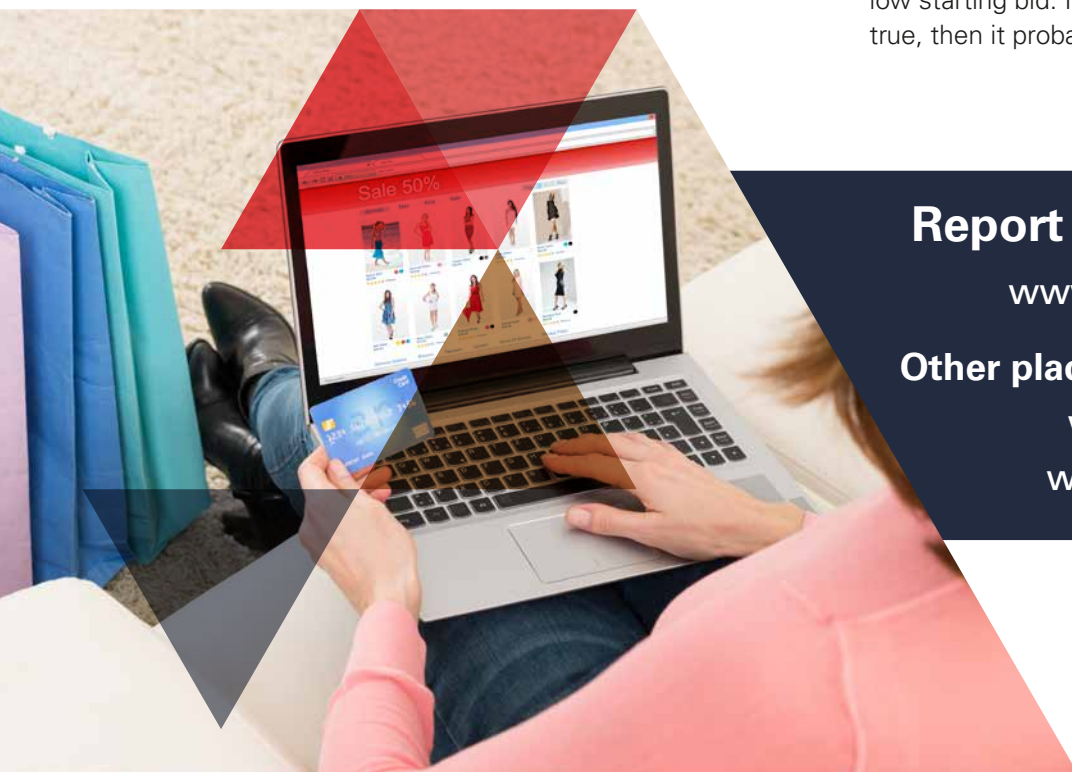
- ▲ Remember, when you're making a payment online, you'll be asked for the 3 digit security (CVV) number on the back of your card; but you should never be asked for your card's PIN or any internet banking passwords.
- ▲ If you're buying something online that costs between £100 to £30,000, credit cards offer increased consumer protection over debit cards.
- ▲ If you're unfamiliar with a site you want to buy something from, do some research first and look for ratings and reviews from customers that have previously used the site. Always be cautious about offers that seem too good to be true, or if a site or seller requests payment via a bank or money transfer service.
- ▲ Always ensure that you install software and app updates as soon as they're available for your device. Install anti-virus software on your devices and remember to keep it updated. Some forms of malware can intercept and steal the payment details you enter into online shopping or banking sites.

How to shop safely on online market places

- ▲ Check the item description carefully and ask the seller questions if you're unsure of something.
- ▲ Know the terms and conditions of the auction website, including its dispute resolution policy.
- ▲ Pay on the auction site every time and don't click on links the seller sends to you. Never pay by money transfer – use a recognised service such as PayPal which protects your money until you've resolved any problems with the seller.

Be suspicious if:

- ▲ The buyer or seller has a bad feedback history or has only recently set up a new account to avoid a poor reputation.
- ▲ You get a private message or email offering to buy below the current bid or reserve price or to sell a similar item after an auction has ended.
- ▲ You find an expensive item for sale at an incredibly low starting bid. If an offer sounds too good to be true, then it probably is.



Report and get advice at:

www.actionfraud.police.uk

Other places for help and advice:

www.getsafeonline.org

www.cyberaware.gov.uk