Shopping online

Over 9 million Australians are choosing to shop online, and here are some of the reasons why:

- **Convenience** of shopping from almost anywhere at any time as long as there's an internet connection.

- It's easy to **compare** prices, models and brands.

- Access to a **wider range of products** that may not be available in store.

- Reviews help with making an **informed decision**.

Even the most experienced of online shoppers need to be aware of potential security risks, so here are a few tips to help get you on your way to being a safe and savvy online shopper.

1. Only shop on secure sites
Look out for:

- 'https' in the address bar (the 's' indicates it's a secure page).

- Green closed padlock.

- Trust marks that show the site has met security and privacy requirements. E.g. McAfee Secure, Norton secured.

2. Know who you're buying from
It's important to know where the online store is based – are they an Australian or overseas retailer? While overseas retailers need to comply with Australian Consumer Law (ACL), it's not always a given that they'll make returns easy. Also, look out for contact details – do they have a phone or email address you can use to get in touch should you have any questions?

3.Use your credit card instead of your debit card
Credit cards are the safest way to pay for goods online because they offer extra protection and make it easier to get your money back should anything go wrong. PayPal is another safe option, or even setting up a credit card purely for online transactions. No matter how you work it, be sure to always check your bank statements.

4. Read the terms and conditions
Before you buy, familiarise yourself with the retailer's cancellation and returns policy: who pays for the return shipping? Do you get a full refund or store credit? How long is the return window? This information is usually found at the bottom of the web page.

5. Warning signs
Think twice before buying from online retailers who:

- Only accept payment in the form of a money order or wire transfer instead of secure methods such as credit card or PayPal.

- Don't provide any contact details.

- Are selling goods at prices that are too good to be true.

- Have poor reviews.

Banking online

Visiting a branch to do the banking is still the norm for many Australians, however, internet banking is on the rise and overtaking the traditional methods. It's easy to see why:

• **Save time** when there's no need to travel or line up in long queues.
• **Convenience** of paying bills and accessing your account any time of the day or week.
• **Save money** with suppliers who provide a discount for direct debit payments.
• Your account keeps a record of all the bills you've paid online for **easy reference**.

You can rest assured that banks work hard to keep your money (and their money) safe, however, there are things we can all do from our end to make sure we're banking safely.

1. Create unique strong passwords

Use strong passwords to make it harder for fraudsters to guess them and access your personal information. Avoid using one password across multiple sites and remember to change your passwords regularly.

> **Tip:** take a well known phrase or anniversary and use substitutions. E.g. 'Married on the 24th of July' becomes Mot24J! when you use the first letter of each word and an exclamation mark as the special character.

2. Enable two factor authentication

Two factor authentication (2FA) is also known as multi factor authentication and provides you with an extra level of security.

It uses your username and password, plus one extra security check that only you can access such as a security code that's sent to your mobile phone, or a code generated by a security token.

3. Only bank on a secure site

As with online shopping, look for the 'https' at the beginning of the address bar which indicates you're visiting a secure page, and always log out of your account when you're finished. Also, avoid using a public computer or public Wi-Fi to do your banking online.

4. Keep your computer secure and up to date

Use anti-virus software such as McAfee or Norton and make sure your computer is always up to date, including your web browser (e.g. Internet Explorer, Google Chrome).

5. Beware of scammers

Phishing scams are designed to part you with your money by tricking you into revealing personal information such as your bank account or credit card details, and username and passwords.

Your bank will never ask you to 'confirm' or 'verify' your details by text or email so think twice before you provide your personal information. If you do receive an official looking message that you're unsure about, never use the contact details in the message - contact them directly instead by doing an internet search for their phone number.

Tips on using public Wi-Fi safely

When you're out and about and want to connect to the internet, you can use the free public Wi-Fi networks which can often be found in shopping centres, libraries and cafes. This saves you from using your own mobile data which can be expensive.

Do remember to take precaution when using public Wi-Fi. Don't:

- Pay for things online with your debit or credit card.

- Log into your bank.

- Fill in a form that asks for personal information.

Stick to using public Wi-Fi for accessing the web and catching up on the news, or doing things that don't require you to enter your personal details.

There's help when you need it

When things don't go as planned online, there's always somebody you can talk to.

Online shopping:

1. First, contact the online seller or website.

2. If you can't resolve your problem directly with the online retailer, you can contact the Australian Competition and Consumer Commissioner (ACCC) on 1300 302 502 or visit www.accc.gov.au

3. Contact your bank as soon as possible.

> **Tip:** the ACCC also has a complaint letter tool you can use to help you draft a letter or email to the seller. (Search: ACCC complaint letter tool).

Online banking:

Contact your bank straight away should you notice any strange activity on your account.

Safety first on Be Connected

You can learn more about other safety topics on the Be Connected site: beconnected.esafety.gov.au. The 'Safety first' course will teach you the essential skills to stay safe online, as well as the 'why' and 'how' of safe passwords, paying for goods safely online, and how to download and save files from the internet safely.