



The good, the bad and the ugly of online shopping.

There are so many reasons people love shopping online- it's fast, easy and so convenient! Online shopping gives us access to products and services that might not be available to us otherwise. However, there are risks, check out our tips below on how to make shopping online safe and more reliable.

- 1) Use a site you are familiar with. Make sure to use a trusted site, as opposed to using a search engine to find your shopping sites.
- 2) Keep an eye on your bank statements. Instead of waiting for your monthly statement to come out, frequently check your bank account via online banking. It's a great way to stay on top of any charges and address any that look incorrect.
- 3) Use strong passwords. Choose passwords that are difficult to guess and have a mixture of numbers, letters and symbols. Don't set your computer to "remember my password".
- 4) Make sure the site you are using is secure. The easiest way to tell if the site is secure is by looking for an "s" in the URL address. While non-secure sites and pages begin with <http://>, secure sites begin with <https://>.
- 5) Check the total cost before buying. Additional fees may include: currency conversion, taxes, postage and delivery fees and packaging.
- 6) Use safe payment options. Credit cards are generally the safest option because they allow buyers to seek a credit from the issuer if the product isn't delivered or isn't what was ordered.
- 7) Keep a paper trail. Print and save records of your online transactions, including the product description, price, online receipt, terms of the sale, and copies of any email exchange with the seller.

- 8) Turn your computer off when you're finished shopping: Many people leave their computers running and connected to the Internet all day and night. This gives scammers 24/7 access to your computer to install malware.
- 9) Never click on links from spam emails to make purchases. It's always a bad idea to click on a link in an email from someone you don't know, but it's particularly dangerous if you buy on a site advertised in a spam email.
- 10) Never give out your credit card number over email. Legitimate retailers will never ask for your credit card number or any other personal information over email.

With risks that differ from walk-in stores, online shopping requires special precautions. Protect yourself and your information. Happy shopping!