

This year, Christmas will be a bit different.



Whatever you're doing, don't give a fraudster a Christmas or Black Friday treat.



www.getsafeonline.org

How to shop online safely this Christmas and Black Friday.

As if 2020 hasn't been an unusual enough year, many of us are now thinking about Christmas. With the pandemic still very much with us, it's anybody's guess what the festive season will bring ... not least when it comes to getting together, going away and how we celebrate.

Two things are certain before and over Christmas.

Most of us will be buying presents and other seasonal goods online, more than ever before. And it will still be a favourite time of year for scammers, who always regard Christmas and Black Friday shoppers as perfect targets for fraud.

We always have a lot on our minds at this time of year, but right now we have the added consideration of our own and loved ones' health and well-being, as well as possible work and money uncertainties. And a host of other distractions brought about by the current situation.

That's why it's especially important to safeguard yourself, your family and finances when you're online.

We've come up with these *expert, easy-to-follow safety tips* to help protect you from falling victim to seasonal scams.

- When you're shopping online, **make sure websites are authentic** by carefully checking the address is spelled correctly. Ideally, type it in rather than clicking on a link in an email, text or post. It's easy for scammers to set up fake websites that are very similar to the real thing.
- When you're paying, **make sure the page is secure** by checking that addresses begin with 'https' ('s' is for secure) and there's a closed padlock in the address bar. An additional word of warning: this means that the page is secure, but the site could still be operated by fraudsters.
- Many advertisements for items such as gifts, holidays and events on **social media and online forums** are genuine, but be aware that others are fraudulent. Be extra vigilant about checking that such ads are authentic.
- However desperate you are to buy that late gift or an item that's in short supply, **don't pay for anything by transferring money directly** to people or companies you don't know. If it's a fraud, it's doubtful the bank will be able to recover or refund your money. If you can, pay by credit card. The same goes for holidays, travel and tickets.
- **Log out of the web page or app** when payment is completed. Simply closing it may not log you out automatically.
- **Fake or counterfeit goods** are of inferior quality, contravene copyright law and affect the livelihoods of workers who make the real thing. They can also be dangerous to users. Don't buy them intentionally – however cheap or 'authentic' they – and do all you can to make sure what you're buying is authentic.
- **Avoid 'free' or 'low-cost' trials** – whether for the latest handset or slimming pills – without thoroughly reading the small print and trusted reviews. You could be signing up for large monthly direct debits which are very hard to cancel.
- If a winter holiday or short break is on the cards, **check that what you're booking online is genuine** by doing thorough research. Look for independent reviews, and make sure travel agents / tour operators are genuine by checking for an ABTA/ATOL number. Pay by credit card for extra protection.
- Christmas is a favourite time for scammers to send **fraudulent emails, texts or DMs, or post fraudulent offers on social media**. At this time of year, with the increase in internet shopping, fake parcel firm delivery notifications are commonplace attachments or links, as are emails and other messages featuring 'special offers' and 'prizes'. **Don't click on links** in emails, texts or posts that you're not expecting, and don't open unexpected email attachments.



#safexmas

For more information on buying safely online, visit www.getsafeonline.org

Get Safe Online



Get Safe Online is the UK's leading source of information and advice on online safety and security, for the public and small businesses. It is a not-for-profit, public/private sector partnership backed by law enforcement agencies and leading organisations in internet security, banking and retail.

For more information and expert, easy-to-follow, impartial advice on safeguarding yourself, your family, finances, devices and workplace, visit www.getsafeonline.org

If you think you've been a victim of online fraud, report it to Action Fraud, the UK's national fraud and cybercrime reporting centre on 0300 123 20 40 or at www.actionfraud.police.uk

In Scotland, report fraud to Police Scotland by calling 101.



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