

# TOP ETAIL TIPS to stay safe and shop happy online this Christmas

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We suspect that like 50% of UK Citizens this year, you will have used the internet to buy more than half of your Christmas presents. This figure is at an all-time high and whilst online shopping offers so many advantages, there are also risks in the form of e-crime and online fraud which we should all keep in mind.

So why has the online shopping revolution really picked up pace this year? Many analysts in the Etail sector believe it is thanks to the development of easy to use apps for smartphones and tablet computers. Add in to the equation enticing offers from major retailers, not just on Black Friday and Cyber Monday but all season. For example, Amazon, Marks and Spencer, Currys and Asos have offered as much as 70% off some of their lines this month. With such high demand and enticement it is hardly surprising that some websites have gone down with technical difficulties.

We set out below some crucial golden tips for your next digital purchases, whether these are for last minute presents or the January sale items.



## 1. IF IT LOOKS TOO GOOD TO BE TRUE IT PROBABLY IS!

Be aware of fraudsters this Christmas offering cheap counterfeit goods/services on bogus websites.

EU customs authorities seized 36 million fake articles in 2013. Around 72% of these, including medicines, personal accessories, foodstuffs and beverages had been ordered through the internet. This figure proves to us that the internet plays a key role in facilitating intellectual property infringements such as trade mark infringement.

Perhaps you will have noticed the popularity of Disney's 'Frozen' toys and merchandise this season. Counterfeiters are cashing in on the craze by selling cheaper unsafe versions. Stay clear of unofficial 'snap' bracelets/watches which could put a child in serious danger. Those seized and examined have been found to have a very thin fake band that is likely to rip, exposing a sharp, cut up piece of metal that could cut a child's wrist. Other 'Frozen' goods seized this Christmas have included children's pyjamas, dolls, fancy-dress costumes, umbrellas, back packs and blankets. Again there are dangers with these such as strangulation and not meeting 'flammability' standards.



## 2. ONLY ENTER CARD DETAILS ON SECURE AND TRUSTED SITES

As mentioned partly above, with the rise in the digital revolution, online fraud has also peaked. The reputable retailers provide secure payment gateways, for example 3D Secure where an additional Visa/Mastercard password is required. They may alternatively use services hosted by PayPal, SagePay or WorldPay.

We advise you to make the most out of these sites. With this sort of increased security, they can be trusted and provide all round protection from your details getting into the wrong hands.

When attempting to log in or register to make any online purchase, it is also worth checking that there is a padlock symbol in your browser's window frame. This shows that the link is secure. Secure web addresses should begin with 'https://'. The 's' stands for 'secure'.





### **3. CREATE STRONG PASSWORDS AND KEEP THEM PRIVATE**

When registering with online accounts, we recommend you chose a unique password that can't be easily guessed. The more unique passwords will be quite lengthy with a combination of special characters and numbers. Try to avoid common words or people's names and for maximum security take steps to change these regularly.



### **4. CHECK OUT THE ETAILER'S TERMS AND CONDITIONS AND RETURNS POLICIES**

Before completing the online checkout process and entering into a legal contract for goods/services stop and take a quick glance at the terms and conditions and returns policies. As well as returns provisions, pay particular attention to the delivery, insurance and warranty provisions – are they satisfactory to you? It's also worth checking that the Etailer has a phone number and email contact address displayed on their website.



### **5. USE A CREDIT CARD FOR ANY PURCHASE OVER £100**

Section 75 of the Consumer Credit Act 1974 offers consumers' fantastic protection for purchases of big ticket items over £100. So remember to use a credit card for things like holidays, flights or any item falling between £100 and £30,000. If things go wrong and the common situations are goods never arriving or the retailer going bankrupt, your credit card provider will be jointly liable for offering you a refund.



### **6. KEEP CLEAR RECORD TRAILS OF ALL ONLINE ORDERS**

Email order confirmations, delivery receipts and any other related correspondence will be key pieces of evidence in the event that you need to make any claim for goods/services ordered online.

If you would like to learn more about safe online shopping, you may wish to visit [www.getsafeonline.org](http://www.getsafeonline.org) or [www.cyberstreetwise.com](http://www.cyberstreetwise.com). These are government backed websites offering free advice and information together with related downloads.



Alternatively, if you are the owner of a business selling goods/services online or about to launch an online Etail business and would like further legal advice, don't hesitate to get in touch with us at Virtuoso Legal. Contact Kim Highley [kim@virtuosolegal.com](mailto:kim@virtuosolegal.com) in the first instance.

Also, don't forget to watch out for the new Etail section on our Website in 2015 with regular legal updates and useful information to help you protect your online business.

