

## **Buying Online**

Please don't shoot the messenger, but as I sit here and write this article, there are only 9 weeks until Christmas! In fact, by the time you are reading this, there will be at most seven weeks to go! So if you are considering buying presents online, now is the time that you want to start thinking about it, so as to miss the rush and avoid the annual sell outs (Wii Fit, DS Lite, Tracey Island, etc...).

Many people are concerned about the risks of buying online, but as with all things in life, if you are careful and follow some simple safe practices, then you will minimize the risks involved.

### **Where to Buy**

Whatever the product you intend to buy over the internet, there will be many different sites offering to sell it and at an array of different prices. Firstly you need to find out who is offering the product for sale. The easiest way to do this is to use your favourite search engine and just do a search on the product name. Alternatively, you could go to a price comparison website like [www.pricerunner.co.uk](http://www.pricerunner.co.uk) or [www.kelkoo.co.uk](http://www.kelkoo.co.uk) and again type in the product name.

So, now you know who's selling it and at what price, but who do you choose? Well, the safest way is not to just go the cheapest option, especially if it is significantly cheaper, as ultimately if something looks too good to be true, it usually is! In the first instance, you should always consider personal recommendations of someone you know who has also bought the product or used a particular supplier. If this is not possible, it is worth searching the internet, try Googling 'problems with XYZ' or 'review of XYZ'. Often you will get very good and informative reviews of both the product and also sellers – bear in mind that people are more likely to upload their complaints to the internet rather than their compliments. Another obvious route is to use the websites of high-street shops, department stores and supermarkets.

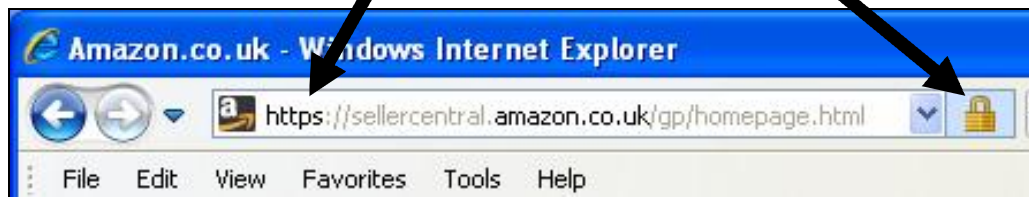
Savings can often be made by buying from overseas companies, however this can lead to additional complications which can include delays in delivery (the slow boat from China), additional costs (import duties and taxes levied by British customs), returns and warranty issues (if the product breaks down) or jurisdiction problems (if your credit card is defrauded or the goods fail to materialise).

Auction sites can be a great source for bargains, whether brand new or second hand. There are a number of online auction sites, though the most commonly known is eBay. A comprehensive guide to safety on auction sites can be found at <http://pages.ebay.co.uk/safetycentre/index.html>, however, the main things to check before buying are existing customer feedback, postage costs and most importantly to read the product description very carefully as once an auction lot is won and bought, it can't be returned for problems already highlighted in the description.

### **How to Pay**

The biggest concern that people have when using the internet is that they will have their payment details stolen or that money will be taken from their account. The first step in preventing this is to ensure that you have an up to date virus and spyware checker installed on your computer. The next step, one that we already have covered, is to buy from somewhere

that you are confident that you can trust. Finally, when carrying out your purchase, any web page that is used to type in card or account details needs to be secure. The easy way to tell if a site is secure is that it should have https:// at the front of the address rather than http://; it should also display a closed padlock on your web browser toolbar.



or a closed padlock on the status bar at the foot of the page.



This means that the details that are sent across the internet are encoded in a way that can't be read by intermediate machines 'eavesdropping'.

Finally ensure that you use a credit card (not a bank / debit card) to make your purchase. In most cases, under the Consumer Credit Act, any purchases over £100 made on a credit card are protected by the credit card company.

### **After Purchase**

In 2000, the British government brought into law the Distance Selling Regulations to protect consumers buying from businesses online, mail order, by phone or from catalogues (the DSR, does not apply to private sales or business to business sales). Amongst other things, the DSR provides consumers with a seven day cooling off period allowing them to examine the goods and return them if necessary for a full refund, providing that the goods are returned in a saleable condition. This refund may include the postage costs, though this is dependent on the site's terms and conditions.

Under the Sale of Goods Act; faulty, damaged or mis-described goods can legally be returned for a full refund that includes any postage costs. To fully enjoy protection under this, ensure that when you sign for delivery that you write 'unchecked' on the documentation before signing and that you check the contents and report any issues immediately to the company. Don't wait for a gift to be opened on Christmas morning to find that there is a problem, always check on the product within the DSR cooling down period.

Purchasing online can be as safe as shopping on your local high street. You can shop around for the best price and can even return purchases if you change your mind. And best of all, you don't have to get cold and wet, squeezing through heaving crowds while listening to continuously piped Christmas music.

This article and numerous additional website links can be found at [www.c2s2.co.uk/VP](http://www.c2s2.co.uk/VP) along with past articles that have been published in the Village People. If you have any suggestions or ideas for future computer related articles, then please email [chris@c2s2.co.uk](mailto:chris@c2s2.co.uk).

Chris Simon

**Websites for more information**

[http://www.consumerdirect.gov.uk/before\\_you\\_buy/online-shopping](http://www.consumerdirect.gov.uk/before_you_buy/online-shopping)

[http://www.tradingstandards.gov.uk/cgi-bin/shropshire/con1item.cgi?file=\\*ADV0051-1111.txt](http://www.tradingstandards.gov.uk/cgi-bin/shropshire/con1item.cgi?file=*ADV0051-1111.txt)

[http://www.adviceguide.org.uk/index/your\\_world/consumer\\_affairs/buying\\_goods\\_your\\_rights.htm](http://www.adviceguide.org.uk/index/your_world/consumer_affairs/buying_goods_your_rights.htm)

<http://www.which.co.uk/advice/understanding-the-consumer-credit-act/your-rights/index.jsp>

<http://pages.ebay.co.uk/safetycentre/index.html>

**Price Comparison Sites**

[www.pricerunner.co.uk](http://www.pricerunner.co.uk)

[www.kelkoo.co.uk](http://www.kelkoo.co.uk)

**Auction Sites**

[www.eBay.co.uk](http://www.eBay.co.uk)

[www.Swoopo.co.uk](http://www.Swoopo.co.uk),

[www.CQout.com](http://www.CQout.com),

[www.Autoebid.co.uk](http://www.Autoebid.co.uk) (for car auctions),

[www.BumblebeeAuctions.co.uk](http://www.BumblebeeAuctions.co.uk) (police site selling off stolen property whose owners can't be found)