

5 Top Tips When Shopping Online

Shopping online is something that is becoming increasingly popular. Every day more people are coming online from around the world to complete purchases. With such an increase in overall online spend, it is important that you know exactly what you should be looking out for when shopping online. Although the costs of online goods can be much less, especially as a result of fewer overheads for retailers, it is important that you are a savvy online shopper if you want to ensure you remain safe and get a good deal.

1. Credit Card v Debit Card

When shopping online it is much safer to use your credit card than your debit card for online purchases. The reason for this is that when you use a credit card you can charge-back the merchant if you are not happy with the goods or service that you purchased. It is also important to use a credit card because of online fraud. If you are subject to fraud with your credit card then the credit card company will give you a refund whilst your bank will not in the case of your debit card.

2. Shop Around

When you are online it is surprising to find that only one company is selling the good or service that you are looking to buy. Because this is very rare it is a good idea to look in many online shops before finally making a purchase. When you are shopping around and looking at the different prices offered it is also important to consider any shipping costs that are associated with a transaction. It is often the case that these are over-looked according to published research.

3. Secure Payment Gateway

When shopping online it is important that you only enter your payment details via a secure payment gateway. In order to identify a secure payment gateway you should look in the address bar on the page where you are going to enter your payment details. If it reads <https://> rather than <http://> then it means that your data is being encrypted and as such will likely get to where it is supposed to. Please note that this does not apply throughout every page of the site, it only applies on the actual page that is being used to process payments.

4. Read the T and C

This may come as a shock to you, but you should always read the terms and conditions! Failing to read the terms and conditions may not seem too important at the time, but it certainly will retrospectively should anything go wrong. A savvy shopper will always recognize the importance of ensuring they know exactly what they are agreeing to.

5. Check for Contact Details

Should a website not have contact details such as address and telephone number then dealing with them is not a good choice. When you deal with a company and pay them money it is reasonable to assume you should be able to easily contact them when something goes wrong. If you cannot find anything other than an email address then don't give them your money!

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