

# Consumer Affairs Victoria

## eCommerce Factsheet

### Shopping online

October 2003

*Armed with just a credit card and an internet connection, it's quick and easy to conduct all kinds of transactions from the comfort of your own home. You can transfer money from one account to another, pay bills or fines, buy gifts, book travel and accommodation, or download software online.*

#### ***Need more information?***

Call Consumer Affairs Victoria Helpline on 1300 55 81 81

#### **Don't get caught in the Web**

Before you shop online, it pays to take a few basic precautions to protect your credit card and your privacy.

#### **Credit card safety**

The risks of using a credit card online are similar to those you face in the real world. Always remember to keep your details safe.

- Only use your own credit card.
- Contact your bank and ask them about their policy regarding Internet shopping online fraud.
- Consider getting a separate low-limit credit card just for Internet transactions.
- Keep track of your purchases, and respond quickly if you see a problem.
- Be aware that debit cards are not covered by the same protection as a credit card if they are stolen and fraudulently used.
- When you give out credit card details, there is never any reason to give out your bank account number as well.

#### **Know the business**

The more you know about a shop or a service, the better protected you will be against problems such as fraud, misrepresentation or just poor service.

- Shop with the names you know.
- Make sure the trader provides a street address, business registration details (such as an ACN number in Australia) and contact details. If you are unsure, try to contact the store before you buy.
- Make sure the business has a privacy policy, and read it. Don't risk parting with your details unless you know exactly what a business intends to do with them.
- Read the security policy on the site. A reputable business will explain what measures it has taken to protect your personal details.

### **Know the whole deal**

Before you shop online, you need to think about what will happen after you click the “Buy” button.

- Check delivery details—both timing and costs.
- Find out whether the company offers a warranty on the goods you buy.
- Are the goods insured against damage as part of the delivery deal?
- Check for a returns policy—can you send back the goods if they are unsatisfactory?
- Never agree to open ended-charges against your credit card. Confirm the exact amount you have to pay, and pay it once.

### **Be secure**

Don’t stress about the high-tech jargon. A good online business will explain to you what measures they use in order to make your transaction secure.

- Make sure the site uses Secure Sockets Layer (SSL) technology which is the industry standard for secure e-shopping.
- Look for an unbroken lock or key symbol. If this appears on your browser, it means any private information you send over the Internet will be encrypted or scrambled.

- Don’t store your password or banking details in your email program or on your PC—keep hard copies of private information in a secure place away from the computer.
- Log out of a site after you use “passworded” services such as e-banking.
- Choose hard-to-crack passwords that feature a combination of numbers, symbols and letters.
- Don’t use the same password for all your online activities.

### **Maintain your privacy**

It’s important to know what the company intends to do with your personal details. A reputable business will outline its privacy policy on the site.

- Deal with companies that have clear, comprehensive privacy policies. If they don’t, think again before sending your details.
- Check to ensure that the website provides an email address or phone number so that you can ask for more detailed information about the privacy policy.
- If you are required to provide information that is not necessary for the successful delivery of the item you want and you consider that information to be private, either re-think whether you want that item or provide junk data.

- Consider whether and how you wish to receive cookies. This can be configured through the browser.
- If a business asks you if you wish to receive further information about specials etc, read the offer carefully. Some ask you to indicate whether you do wish to receive the information (opt-in) and others ask you to indicate whether you do not wish to receive the information (opt-out)
- Make certain that the company's privacy policy conveys what the trader intends to do with your data. If the company plans to share your personal details with other companies, does it give you the option of declining this 'offer'?

### **Do the paperwork**

Print out copies of order forms, receipts or any correspondence an e-tailer sends you, just in case you need to refer to it later.

### **Say scam to scams**

Be wary of chain mail, get-rich-quick schemes, "pyramid selling" and multi-level marketing. A rule of thumb is: if any offer sounds too good to be true, it probably isn't true. If in doubt, read about internet scams on the Consumer Affairs Victoria website.

### **Buying from overseas**

If you're thinking about buying products or services from an overseas site:

- check whether it is legal to import this item.
- double-check delivery costs – they can really bump up the price of a bargain.
- be aware of currency exchange rates – once you convert the price, it might not be a bargain after all.
- remember that if you buy from overseas, you won't be covered by the same consumer protection laws that apply in Australia.

### **Contact someone who cares**

If something goes wrong with your purchase, start by contacting the trader. If you cannot get satisfaction via the trader, you might like to try the consumer affairs or fair trading agency in the state/province where the trader is located.

Date of Issue:  
October 2003

## Useful contacts

### Consumers Online

The Federal Government's one-stop shop for consumer information has contact details for every States' consumer affairs agency. Check their website on [www.consumersonline.gov.au](http://www.consumersonline.gov.au).

### Banking Industry Ombudsman

If your problem is credit card related and you cannot resolve any matter involving unexplained or unauthorised deductions from your account, the Banking Ombudsman offers impartial advice. Call 1800 337 444 or visit their website on [www.abio.org.au](http://www.abio.org.au).

### Australian Privacy Commissioner

You can find information on Privacy, IT and internet Issues by clicking the relevant link from the front page. Visit their website on [www.privacy.gov.au](http://www.privacy.gov.au).

### Australian Consumer & Competition Commission (ACCC)

The ACCC publishes safety guidelines and FAQs about online shopping. Call 1300 302 502 or visit their website on [www.accc.gov.au](http://www.accc.gov.au).

### Multimedia Victoria (MMV)

MMV publishes the latest news on e-commerce. Find out about training courses and online resources available in Victoria. Call (03) 9651 9868 or visit their website on [www.mmv.vic.gov.au](http://www.mmv.vic.gov.au).

## More information

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Information on eCommerce is available from:

### Consumer Affairs Victoria Victorian Consumer & Business Centre

113 Exhibition Street  
Melbourne 3000  
Telephone: 1300 55 81 81  
Website [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)

### Internet Industry Association

The Association publishes the internet industry code of practice. Call (02) 6232 6900 or visit their website on [www.ii.net.au](http://www.ii.net.au)

## Further reading

Consumer Affairs Victoria has a range of eCommerce related factsheets:

- Buying a Computer
- Domain names
- Getting a refund on the web
- Internet service providers
- Online auctions
- Online privacy
- Online scams
- Online security
- Spam
- Tips for business
- Top 10 tips for shopping online



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