

# Consumer Affairs Victoria

## eCommerce Factsheet

### Top 10 tips for shopping online

October 2003

*The Internet is a great way to find best buys, to shop quickly or to track down goods that may not be freely available in the shops. If you don't practice safe surfing, dealing with cash or credit over the Net is also an easy way to get ripped off. Follow these tips when shopping online.*

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

Call Consumer Affairs Victoria Helpline on 1300 55 81 81

#### **1 Check out the business**

Don't shop with a business unless you're sure that it's real and you know who you're dealing with. Look for a street address and other contact details, and a business registration number like an ACN (Australian Company Number) or ABN (Australian Business Number).

#### **2 Make sure you're buying what you think you're buying**

Check product photos and descriptions to confirm details like the number of items in a packet and whether the product will work with your equipment. Make sure what you're buying is not subject to any import restrictions.

#### **3 Check the cost**

When you calculate the cost of a product, take into account the price in Australian dollars, any currency conversion fee imposed by your bank, any applicable customs duty or GST, and the cost of delivery.

#### **4 Read the small print**

Look for information like Terms & Conditions, Disclaimer, Legal Notices and so on to check the business's conditions of purchase. Ask yourself questions.

- Can I return items after they've been delivered?
- Is there a guarantee on this product?
- Is there any product support if I need it?
- Is this product available to Australian purchasers?

### **5 Protect your privacy**

Be as choosy online as you are offline about what you say about yourself to whom. Avoid businesses that ask you for any information that is not strictly necessary for a successful purchase if they don't have a Privacy Policy that tells you what they intend to do with the information.

### **6 Confirm your order**

Before you proceed to the payment part of ordering, you should be offered the opportunity to review and confirm what you have selected. At the confirmation stage, you should be able to:

- see the item number and item description of the products you've selected
- add or delete items from your order and see the changed costs
- see the price of all the items
- see the delivery cost
- see the total cost of your order
- confirm order and proceed to payment OR cancel order.

### **7 Pay securely**

Before making an online payment, you should feel confident that the business has security procedures that:

- protect your credit card details while they are in transit over the internet
- ensure that once they arrive they are protected against any unauthorised use.

### **8 Keep all records**

Keep copies of any paperwork associated with your online purchase. This includes:

- receipts
- any information in the shop, such as a returns policy, that may be relevant if a dispute arises.

## **9 Be aware that online consumers have rights just as offline consumers do**

If something goes wrong with your purchase, there are actions you can take with the shop, the appropriate Consumer Affairs agency and your bank to fix the problem.

## **10 If in doubt, stop**

You can stop a transaction at any point up until you press the Pay or Confirm button that sends your order off to the business. If you feel any doubt at all about the transaction, at any stage for whatever reason, stop. Click out of the business or close your browser. You can always go back later and place an order if you want to.

## **Useful contacts**

### **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).

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## **Internet Industry Association**

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

## **Australia Post**

Visit their website on [www.auspost.com.au](http://www.auspost.com.au).

## **Industry based dispute resolution**

In some areas, such as telecommunications, banking and insurance, there are specialist industry based schemes that can help resolve your dispute. They are usually effective and inexpensive. Examples include:

- Australian Banking Industry Ombudsman ([www.abio.org.au](http://www.abio.org.au))
- Telecommunications Industry Ombudsman ([www.tio.com.au](http://www.tio.com.au))
- General Insurance Enquiries and Complaints Scheme ([www.iecltd.com.au](http://www.iecltd.com.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)

## **Further reading**

Consumer Affairs Victoria has a range of eCommerce related factsheets:

- Buying a computer
- Domain names
- Internet service providers
- Online auctions
- Online privacy
- Online scams
- Online security
- Shopping online
- Spam
- Tips for business
- Top 10 tips for shopping online



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