

# **Shopping Online**

**For Beginners** 



Digital Skills
Sessions, by:







## In this guide you will learn about:

- Your rights as an online consumer.
- Keeping your personal information secure.
- Price comparison websites.
- Click & Collect
- Buying an item online
- Online auctions
- Booking holidays online

You need a debit or credit card to pay for the majority of online purchases. Some sites, like Amazon, do allow you to pay by cheque but this is uncommon overall. To shop online you also need to have an email address and password.



#### Your rights as an online consumer:

If you purchase items from a UK online company, many of your consumer rights will be the same as on the high street. You also have additional rights under the Distance Selling Regulations.

Online shoppers have the unconditional right to a seven day cooling off period so they can cancel an order and get a full refund up to seven days after delivery.

The cooling off period does not apply to:

- Goods made to your specification e.g. a bespoke piece of furniture.
- Perishable goods (flowers, fresh food).
- CDs, DVDs, and tapes with software, audio or video if unsealed.
- · Newspapers and magazines.
- Betting, gaming and lotteries.

This is in addition to your rights to reject mis-described or faulty goods for a refund under the Sale of Goods Act.

For more information on the Distance Selling Regulations see: <a href="https://www.gov.uk/online-and-distance-selling-for-businesses/overview">https://www.gov.uk/online-and-distance-selling-for-businesses/overview</a>

For more information on the Sale of Goods Act see: <a href="http://www.which.co.uk/consumer-rights/regulation/sale-of-goods-act">http://www.which.co.uk/consumer-rights/regulation/sale-of-goods-act</a>

For more information on online consumer rights see: <a href="http://www.which.co.uk/consumer-rights/problem/shopping/?gclid=CJzM9v\_BmsICFY\_MtAod-lkAyw">http://www.which.co.uk/consumer-rights/problem/shopping/?gclid=CJzM9v\_BmsICFY\_MtAod-lkAyw</a>



#### Keeping your personal information secure

Many people are understandably apprehensive about using their bank details and personal information to purchase items online. However, there are many sensible precautions that you can take to help you to stay safe and take advantage of the value and convenience of internet shopping.

#### You should:

- **Keep a clean machine:** Having the latest security software, web browser and operating system are the best defences against viruses, malware and other online threats.
- Make passwords long and strong: Combine capital and lowercase letters with numbers and symbols to create a more secure password.
- **Unique account, unique password:** Separating passwords for every account helps thwart cybercriminals.
- Look for the padlock symbol at the bottom right of a page as you complete the checkout process. This means the site is securely encrypted (Don't worry if you can't see the padlock when you are browsing the website, but it should become secure as soon as you start to checkout and enter personal information).
- Look for web addresses that start with https://. The 's' stands for 'secure'
- If you can, use a credit card, rather than a debit card, to pay for items over £100 as
  this gives you additional protection under the Consumer Credit Act. For example, if you
  order a sofa and it doesn't get delivered you can claim back the amount you paid from
  your credit card provider. Remember to pay off your credit card as soon as you can to
  prevent getting into debt!
- Check your bank statement regularly to see when the payment has left your account and contact your bank if you see anything you think shouldn't be there.
- Never tell anyone your debit/credit card PIN even if they claim to be from your bank or the police.
- Check the website has provided a registered postal address. Just because a website ends in .co.uk it doesn't mean they are physically located in the UK.
- Be aware of any privacy agreements when you checkout. Tick or untick any boxes that relate to sending you further marketing as appropriate.



• PayPal provides an extra layer of security, because it doesn't give your card information to the seller. It also offers Buyer Protection in some cases.

More tips and information can be found on the 'Stay Safe Online website: <a href="http://www.staysafeonline.org/stay-safe-online/protect-your-personal-information/online-shopping">http://www.staysafeonline.org/stay-safe-online/protect-your-personal-information/online-shopping</a>

## **Price comparison websites**

Instead of checking lots of different websites to find the cheapest deal, you can use one of the following price comparison websites. Simply type in the product you are looking for and it will automatically search many different sites at once. The results will then tell you where is cheapest. Price comparison sites include:

www.kelkoo.co.uk www.pricerunner.co.uk www.savebuckets.co.uk www.twenga.co.uk http://www.megashopbot.com/

You can also use MySupermarket (<u>www.mysupermarket.co.uk</u>) to compare food prices across four leading supermarkets.



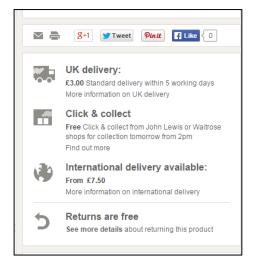
#### **Click & Collect**

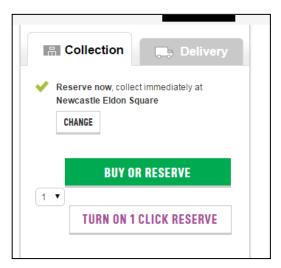
Many major UK retailers now offer a 'Click and Collect' service which allows you to check stock and prices, order, buy and reserve items and then collect them at a local store of your choice instead of paying for delivery. This is now one of the most popular ways to shop online as it means you never have a wasted trip!

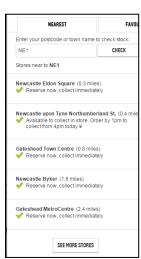
Some of the main stores to offer this service are:

- Asda
- Argos
- John Lewis
- Debenhams
- Tesco
- Matalan
- BHS

To use this service (where available) look for the 'Click and Collect' or 'Buy or Reserve' option when checking out. Enter your postcode to check stock levels and reserve items for collection at your local or favourite store.





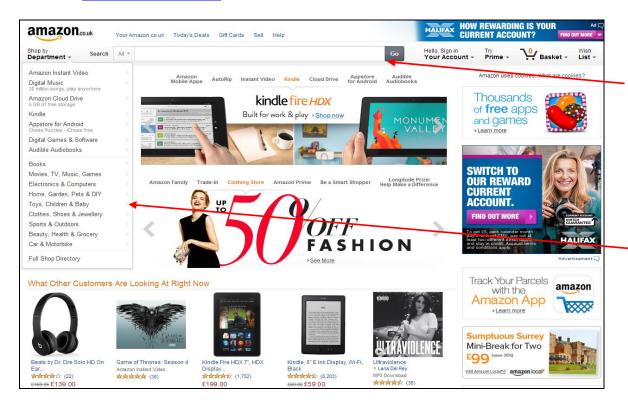


**Top Tip:** Some manufacturers require retailers to advertise products at a set price online. It may be worth using the internet to see if your favourite shop has what you want in stock and then pop along to see if they can do you a better price...



#### Buying an item online - a step by step guide

The following example shows how to purchase a book online using the popular shopping website: <a href="https://www.amazon.co.uk">www.amazon.co.uk</a>



Type what you are looking for and click 'Go' or hit return

Alternatively browse through the various categories



Add the item to your basket, or if you are signed in you can '1-Click' to order it.

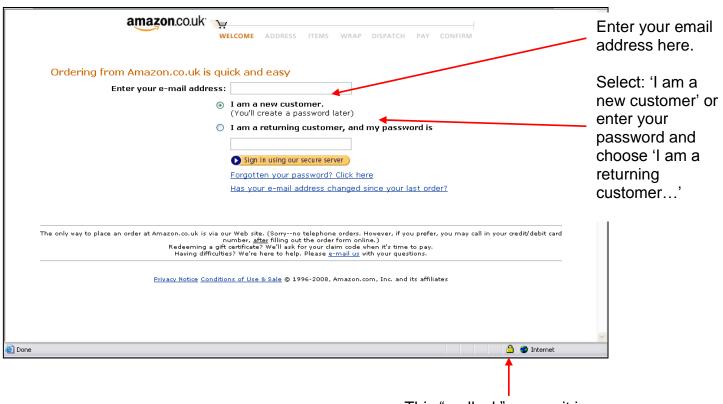
Displayed are the price, shipping cost and current availability.

You can add as many items as you like to your basket and then purchase them all at the same time.





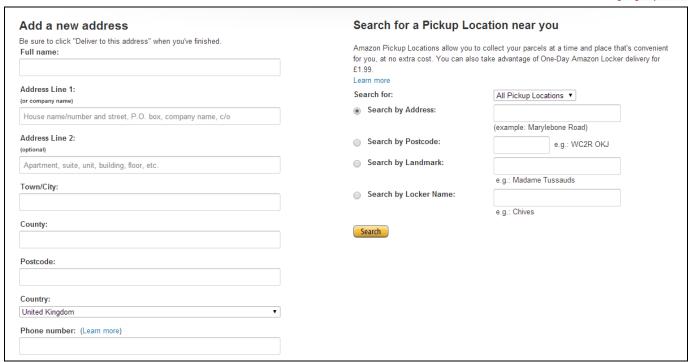
If you have never used the site to purchase items before, you will need to register with the website following the step by step instructions.



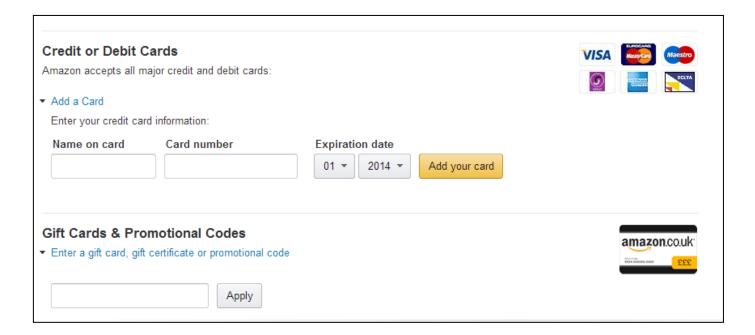
This "padlock" means it is a secure server so it is ok to enter personal or financial details.

If you have to provide a (new) address your screen will look similar to the picture below. Just insert your details, or search for a 'Pickup Location' near you.

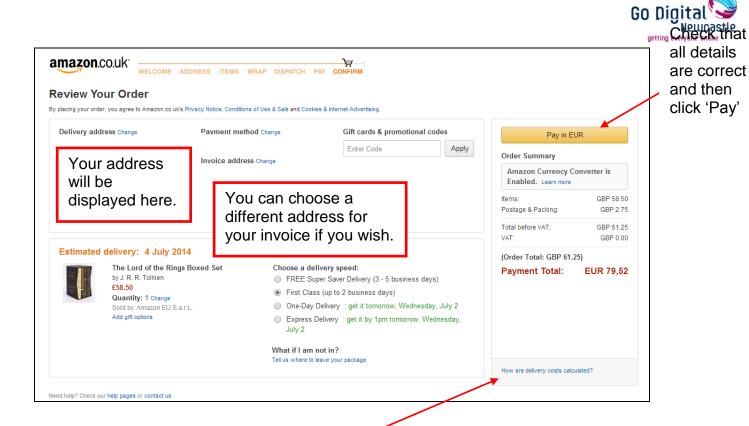




If you have to provide a (new) payment method your screen will look similar to the picture below. Just insert your details; Amazon accepts most major Credit or Debit Cards.



Once you are finished you can review your order one last time before placing your order and making it final.



You can choose from different shipment options (some are free and some chargeable)

Always make a note of any details on the order confirmation. You will need these if you want to check the progress of, cancel or amend your order.

You will also get confirmation emailed to you.

#### **Online auctions**

eBay (<u>www.ebay.co.uk</u>) is a website that allows anyone to list their unwanted items for sale, but it isn't just second hand goods that appear on the site.

Some businesses sell through eBay and many items are brand new. You need to check the item description carefully before you bid.

More details on the 'do's' and 'don'ts' of using eBay to buy and sell items can be found in our guide: 'Beginners Guide to eBay'.

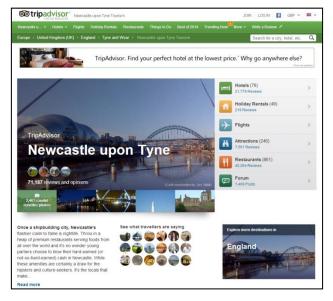
Many books on the subject are also available from Newcastle Libraries. Ask a member of staff or search the online catalogue for books, audio and eBooks.

There are other providers of online auctions, such as <a href="www.ebid.net">www.ebid.net</a>, but eBay is the most widely used.



#### **Booking holidays online**

You can tailor make a holiday to your own specifications by booking flight, hotels and excursions yourself. Or if you prefer, you can book a traditional package holiday through a travel agent in the same way you would on the high street. To search for cheap flights you can use sites like SkyScanner (<a href="www.skyscanner.net/">www.skyscanner.net/</a>) to enter your preferred dates and find you the cheapest currently available deal.



Tripadvisor (<u>www.tripadvisor.co.uk</u>) is a very popular site dedicated to reviews about travel. So, if you've been on holiday and found a nice beach, or had a bad experience in a hotel, you can post your thoughts and photographs for other prospective travellers to see.

This site can be a useful tool for finding a hotel or restaurant in an unfamiliar place as it provides price information and contact details as well as reviews.

Just remember that anyone can post a review and contribute to the ratings on this site so make sure you don't just rely on one reviewer's opinion and take some of the comments with a pinch of salt!

#### **Jargon Buster**

The following is a list of commonly used terms related to online shopping:

Checkout	Once clicked a list of items selected to buy are listed	
My account	This is where your personal details are held and normally requires an email address and password to login.	
Paypal	This is a fast, convenient system used to send and receive money electronically, in a variety of currencies.	
Shopping basket	This is where items selected to buy remain until checkout	
Voucher code	Some shops e.g HMV have voucher to buy and this code can be used online to buy items.	



## **Other Useful Links**

If you found the information in the guide useful, you might want to check out the following:

Stay Safe Online: Online Shopping: <a href="https://www.staysafeonline.org/stay-safe-online/protect-your-personal-information/online-shopping">www.staysafeonline.org/stay-safe-online/protect-your-personal-information/online-shopping</a>

Digital Unite: Online Shopping Guides: <a href="http://digitalunite.com/guides/shopping-banking/online-shopping">http://digitalunite.com/guides/shopping-banking/online-shopping</a>

Get Safe Online: Shopping: <a href="https://www.getsafeonline.org/shopping-banking/shopping1/">https://www.getsafeonline.org/shopping-banking/shopping1/</a>



Online Safety Scorecard: Use this simple tool to check the reliability of any website					
Think!	Things to look for	Where to look	Scoring criteria		
Does the site come from a respected and reliable source?	<ul> <li>.gov.uk – Government</li> <li>.ac.uk - University or academic institution</li> <li>.nhs.uk - NHS</li> <li>.org.uk – Charity or non-profit organisation</li> <li>.com – Commercial</li> <li>.co.uk - Commercial</li> </ul>	In the adress bar where the URL (website address name) is	.gov.uk .ac.uk .nhs.uk .org.uk	Score 1 Score 0	
Is the information up-to-date?	Are the pages dated?  This should include the dates the site/page was created and or last reviewed or updated.	You can usually find this information at the bottom of the page.	Pages dated Pages not dated	Score 1 Score 0	
Are all the links working correctly?	Broken links reflect a poorly maintained site	When you click on a link you are redirected to a "404 Error Page – Page cannot be found"	Links working Links broken	Score 1 Score 0	
Does the site have sufficient privacy protection?	Does the site require you to register, enter your e-mail address, or answer personal questions before you can access information?  (Personal information may be sold or shared).	This does not apply to online shopping or social media sites as these require personal information as standard.	No information required Information required	Score 1 Score 0	
Does the site have a privacy policy?	If personal information is collected, does the site have a privacy policy that clearly states how the information will be used?	Usually in the link collection on the bottom of the page. Links may be called 'Policies', 'Privacy Policy', 'About' etc.	Privacy policy No privacy policy	Score 1 Score 0	
	Total Score (out of 5)				

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We cannot vouch for the security of internet sites; therefore you should take care when giving out personal details and be aware that any financial transactions are undertaken at your own risk.

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