

ONLINE FRAUD

Students and parents - are you shopping online for Christmas presents? Follow some simple tips to stay free of fraud this festive season.

Don't pay by transferring money directly to people or companies you don't know.
You may lose it if it's a scam. If you can, pay by credit card.

Check a website is authentic.

Carefully check the address is spelled correctly. Type it in rather than clicking on a link.
Check consumer websites or reviews.

Make sure your shopping, online and banking payment accounts are protected by strong passwords.

Don't use them for any other account.

Be suspicious about unrealistically low-cost items.

If it seems too good to be true – it probably is.

Don't click on links in emails, texts or posts that you're not expecting.

They could be a fraudster's trap - and don't open unexpected email attachments.

Make sure payment pages are secure.

Check addresses begin with 'https' ('s' is for secure) and there's a closed padlock in the address bar.

Fraudulent texts and emails claiming to be from home delivery companies telling you that you owe a fee are commonplace.

Keep a record if you can of what you buy and which delivery firm the retailer is using.