

your card. You should never provide your credit card information via email or an unsecured website

Beware of websites that do not accept credit cards but insist on money transfers.

Redress Options

- **Contact trader:** Where a problem arises, such as a defective product or non-delivery, you must first complain directly to the trader in writing. You should clearly explain the problem and what you want the seller to do about it. If any, you should also attach photographic evidence.

- **Chargeback:** If the trader refuses to provide a remedy and you have paid by credit card, you may apply for a chargeback procedure. The procedure is a right (though not automatic) granted by the card issuer whenever there is a breach in a contract of sale in particular situations, especially online transactions. Usually, the issuing Bank contacts the international network, which in turn reaches the Bank that processed the transaction on behalf of the trader. The trader may reply and may also object to the chargeback. The chargeback becomes automatic if he does

not respond within a specific time frame, usually 40 days. The time limit to request a chargeback is usually 120 days from the date of the transaction. Check the terms and conditions to verify the period within which you can contact the Bank for a chargeback procedure.

Chargebacks do not apply in cases of poor service or product quality or where the amount of the chargeback claim is not specified.

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 European Consumer Centres (MALTA)
No. 47A, South Str.
Valletta VLT 1101
Malta

 +356 2122 1901
 ecc.malta@mccaa.org.mt
 <https://eccnetmalta.gov.mt/>

Shopping Online SAFELY

Increasingly, more people are choosing online shopping to satisfy their shopping needs. Online shopping offers a more varied selection of products and services at affordable prices and is available anytime during the day, making it more convenient for consumers.

Nevertheless, while shopping online, you as a consumer do not have direct contact with the trader and cannot inspect the goods before purchasing. Pay particular attention when using the internet as not all traders offer good service; some may even provide unreliable or fraudulent websites. Attention to which payment method to use and other tips included in this leaflet will help you enjoy a safe online shopping experience.

Help and advice
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Buy Safely

- **Identify the Trader:** Before making the purchase, you should check all available information on the trader, including the full contact details. The site should also provide a physical address, company name, and telephone number. It is advisable to refrain from purchasing from a trader that refuses to give these details. Moreover, where possible, you should buy from reputable brands or sites.
- **Background Research:** Always research an unfamiliar web trader. Look at reviews posted by other users and avoid shopping from sites with poor ratings or negative feedback.
- **Trustmark:** You should check whether the trader has chosen to be affiliated with a particular Trustmark scheme. A Trustmark is a sign displayed on the trader's

website and shows that the trader has considered and is interested in ensuring your rights.

- **Read the Terms and Conditions:** As a consumer, you must be aware of the conditions of the contract, such as the delivery and shipping conditions. Therefore, make sure that you read the terms and conditions and that you fully understand their implications.
- **Documents:** You should keep a copy of the terms and conditions, the order confirmation, the receipt, and all correspondence you have with the trader. You may need these later in case you need to open a dispute.

Is the Site Secure?

A secure site is identified by checking for two main characteristics:

- Check whether the page's address bar starts with **'https://'** rather than **'http://'**. The letter 's' stands

for secure, meaning that no unauthorised person can access your details while entering personal information such as a name, address, email, and credit card details. Thus, reducing the risk of theft from your bank account or your data.

- Look for a small 'padlock' icon on your browser screen, usually, it is found on the left of the address bar, but this depends on the type of browser used. You can access the website's security details by clicking on the lock.

Protect yourself

Your personal and financial data is valuable:

- Install up-to-date anti-virus software and a firewall to avoid getting hacked while shopping online.
- Check the Privacy Policy. A privacy policy describes the type of personal information collected



from you, the reason for its collection, and who will have access to it.

The Small Print

When shopping online, always check for your cancellation rights. Shopping online generally gives you the right to cancel your purchase, also known as the cooling-off period. However, in many cases, this right depends on the type of goods you buy. In certain instances, such as personalised goods, hotel reservations, and airline tickets, the right to cancel does not apply. Furthermore, the seller may have included the procedure to be followed if you wish to return the product, including the cancellation period, which the trader may extend.



Payment Methods

- **Money Transfers:** To transfer money to another bank, you can ask the Bank to issue a bank draft in any currency or send money electronically through the banking system. The main disadvantage is that payment is, unfortunately, complicated to recover in fraud cases, and bank charges may apply.
- **Credit card:** Credit Cards are highly convenient. The main advantage of using a credit card is that you can purchase a product or service and then dispute the charge if a problem arises with the purchased goods or service through the process of chargeback. This process is offered by the Bank issuing the credit card.
- **Debit Card:** Debit cards are similar to credit cards, except when you use your debit card,

the money comes directly out of your account. They are suitable if you want the same convenience as a credit card without the risk of incurring debts.

Paying Online

You should choose those sites that offer payment options such as PayPal and payment by credit or debit cards and not just by Bank Transfer. Bank transfers limit the opportunity to get your money back. On the other hand, paying by credit card offers greater protection than other methods in terms of fraud and non-delivery. Many online retailers request the CVV code shown on your card's back; usually, the last three digits of the code will suffice. Including the CVV code will prevent a third party who managed to obtain your personal details, such as your name, card number, and expiry date, from making purchases using