

BUY SAFELY



Identify the Trader. Before making a purchase, always verify who you are dealing with. A legitimate trader should clearly provide:

- Full company name.
- Physical address.
- Telephone number.
- Email or contact form.

If these details are missing or difficult to find, that is a warning sign.

Whenever possible, purchase from reputable retailers, official brand sites, or well-established platforms with a strong track record.

Important: If a trader is not registered or established within the European Union, Iceland, or Norway, the ECC-Net cannot intervene or assist with disputes involving that trader. This is because the network's mandate applies only to cases where the trader is legally based in one of these countries.



Do Background Research. Take a moment to gather information about unfamiliar traders.

- Check reviews on independent platforms.
- Look for consistent complaints, such as non-delivery or poor customer service.
- Verify whether the trader has a history of changing names or websites frequently.

A few minutes of research can prevent bigger problems later.



Online shopping



Online shopping offers convenience, access to a wide range of products, and the ability to make purchases at any time. However, because consumers cannot physically examine goods or verify the trader's reliability upfront, certain risks may arise. Some traders may fail to meet their legal obligations, provide incomplete or misleading information, or, in more serious cases, operate fraudulent websites designed to deceive consumers.

This leaflet provides practical tips on safe payment methods, verifying the trader's reliability, and other essential precautions. Stay informed, shop smart, and enjoy a secure online shopping experience.



QR Code to our website:
<https://eccnetmalta.gov.mt/>

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PAYING ONLINE SAFELY

Choose websites that allow secure payment methods, such as credit cards, debit cards, or PayPal.

Be cautious of traders who insist on bank transfers only.

When paying:

- Enter your CVV code only on secure payment pages.
- Never send card details via email.
- Avoid completing payment on an unsecured or suspicious website.

These small steps substantially reduce the risk of fraud.



REDRESS OPTIONS

Contact the Trader First. If something goes wrong:

- Write to the trader as soon as possible.
- Describe the issue and state what resolution you expect.
- Include photos or any relevant evidence.
- Keep a record of all communications.

Most issues can be resolved at this stage.

Chargeback. If the trader refuses to resolve the issue, you may request a chargeback from your card issuer.

- It typically applies to non-delivery, defective goods, or other breaches of contract.
- The usual deadline is 120 days from the purchase date.
- If the trader does not contest it, the refund may be processed automatically.

Chargeback cannot be used for dissatisfaction with product quality unless it breaches the contract.



European Consumer Centre. If the trader is located in another EU country, Norway, Iceland, Moldova, or the UK, you can contact your European Consumer Centre.

- The ECC will attempt mediation to reach an amicable solution.
- If mediation is not successful, you will be guided towards other options such as the Alternative Dispute Resolution or the European Small Claims Procedure.

ECC services are free and designed to support consumers in cross-border disputes.