



## 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.



**Look for a Trustmark.** A Trustmark logo on the website indicates that:

- The trader has agreed to a code of conduct, and
- They take consumer rights seriously.

While not a guarantee, it is an additional layer of reassurance.



**Read the Terms & Conditions.** Before confirming your purchase, review the key contractual information, including:

- Delivery times and shipping charges.
- Return and cancellation procedures.
- Warranty details.
- Any additional fees.

Understanding the fine print is essential for protecting your rights as an EU consumer. Carefully reviewing the terms and conditions before placing an order helps you avoid unexpected costs, restrictions, or limitations that may affect delivery, returns, warranties, or the final price.

**Traders are legally required to provide this information. Being informed ensures you can make a fully aware and secure purchasing decision.**



**Keep Your Documents.** Always save copies of:

- The terms and conditions.
- Confirmation emails.
- Invoices and receipts.
- Any communication exchanged with the trader.

These documents are essential if you later need to prove your claim, request a refund, or escalate a dispute



## IS THE WEBSITE SECURE?

**Look for a secure connection**

The web address should begin with **https://**, the "s" indicates that the connection is encrypted.

A **padlock symbol** should appear next to the address; clicking it will display the security certificate.

If either of these elements is missing, **avoid entering personal or financial information.**

Important: Fraudulent traders can also obtain HTTPS certificates. While encryption protects your data during transmission, it does not guarantee that the trader is trustworthy or legally established in the EU. Always perform the checks above to ensure your safety.



## PROTECT YOURSELF

Your personal data and financial information are valuable. Install **up-to-date antivirus software** and a **firewall** to reduce cyber risks.

Read the **Privacy Policy** carefully. It should explain:

- What information is collected.
- How it will be used.
- Who it may be shared with.

If the policy is unclear or absent, consider shopping elsewhere.



## UNDERSTAND YOUR RIGHTS

Online shoppers generally benefit from a 14-day withdrawal period, commonly known as the cooling-off period, during which you can cancel the contract without giving any reason, however, there are exceptions, such as:

- Personalised or custom-made items.
- Digital content already downloaded.
- Hotel reservations, car rentals, and airline tickets.
- Goods likely to perish quickly.

Make sure you understand what rights apply before confirming your order.



## PAYMENT METHODS

**Money Transfers**

- Suitable for sending funds between bank accounts, but
- Very difficult to recover in cases of fraud.
- Often it involves bank fees.

**Use only** if you fully trust the trader.

**Credit Cards**

- Offer strong consumer protection.
- Allow you to request a **chargeback** if goods are not delivered or the trader breaches the contract.

This is one of the **safest** options for online shopping.

**Debit Cards**

- Provide convenience similar to credit cards.
- Funds are withdrawn immediately from your account.
- Protection is generally more limited than credit cards.



## 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.



**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.



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

Disclaimer: Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Innovation Council and Small and Medium-sized Enterprises Executive Agency (EISMEA). Neither the European Union nor the granting authority can be held responsible for them.

**Contact**  
**ECC-Net Malta**  
[ecc.malta@mccaa.org.mt](mailto:ecc.malta@mccaa.org.mt)

# 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.

