



# The golden rules

The rise of the internet has opened up the world to millions of people. It is now possible to do things that were unheard of only 10 or even five years ago.

UNFORTUNATELY the internet is not free from scams and scammers.

Online scams now dominate the way criminals target their victims.

Some scams are especially designed to take advantage of the way the internet works.

A lot of internet scams take place without the victim even noticing. It is only when their credit card statement or phone bill arrives that the person realises that they might have been scammed.

It is impossible to stop all scam activity or recover all moneys sent to scammers. Many scammers are based overseas and can be hard to track, especially in the online environment.

There are, however, several ways to protect yourself from online scams.

Below are some golden rules to avoid being scammed online.

They are simple but essential precautions you can take because you often cannot be sure exactly who you are dealing with on the internet.

#1

**Protect your personal details** and your identity. Only give your details to someone you trust. Choose hard-to-crack passwords and regularly change them. Be extra careful with your credit card details: never give out your PIN and always check your bank statements.

#2

**Delete suspicious emails** without opening them. Don't reply to spam emails, even to unsubscribe, and do not click on any links or call any telephone number listed in a spam email.

#3

**Stay protected** with up-to-date anti-virus and anti-spyware software.

#4

**Trade securely online**—look for assurances that the website you give your credit card details to during a transaction will ensure they are kept secure. A good online trader will make sure your financial details are safe by encrypting them. Look for a padlock symbol and a web address starting with https://—this means a secure payment process is being used.

#5

**Read the fine print.** Know the terms and conditions including any refund, privacy or security policies in place.

#6

**Do your research** before agreeing to anything. Use external sources, such as online forums or news articles, to check the security and legitimacy of websites, traders and payment methods. Check to see whether a physical business location or a phone number has been provided and check if these are real.

#7

**Be extra-vigilant** when buying from overseas. If something does go wrong, your consumer rights may be different if you have bought from an overseas trader rather than an Australian trader. Consider paying by credit card with a low limit—this will limit any potential losses and you may be able to get your money back in certain circumstances.

#8

**If you have ordered a product** online and it doesn't arrive, contact your bank as soon as possible. Many institutions are able to put a stop on the payment or provide some type of remedy for the consumer.

#9

The Trade Practices Act makes it **unlawful for a seller in Australia to mislead or deceive** you about your purchase or the purchase price and requires a seller to supply goods that match the advertised description. If you buy at an online auction, your consumer rights may be more limited.

#10

**If it looks too good to be true, it probably is.** If a product is being sold way below its normal retail price, ask yourself or the trader why.

#11

**Always get independent advice** if an offer involves significant money, time or commitment. Remember there are no get-rich-quick schemes.

*More information is available at [www.accc.gov.au](http://www.accc.gov.au).*

*Information about current scams can be found on the ACCC's Scamwatch website at [www.scamwatch.gov.au](http://www.scamwatch.gov.au).*