Don’t get conned out of Christmas

www.getsafeonline.org
With Christmas almost here again, more and more of us are going online to find those special presents, do the big food shop, book that last minute break, keep in touch and send greetings. The internet has brought us more convenience, choice and the time to plan, relax and enjoy.

But Christmas is also a favourite time of year for criminals, well aware that you’re busy online and have too many other things on your mind to think about safeguarding yourself, your family and your finances.

This year, make sure you don’t get conned out of Christmas, by thinking twice before you click and taking some simple precautions. That way, you can make sure it’s a festive season to remember … for all the right reasons.
Start by reading our top ten tips for a safe and happy festive season online.

1. **SHOP, SHOP, SHOP**
   If something seems too much of a bargain, it’s probably poor quality or doesn’t even exist. Always check payment pages are secure, and log out when you’ve finished shopping online.

2. **AUCTION BARGAIN … OR NOT?**
   When making a purchase from an auction website, use insured payment methods like PayPal and never do a bank transfer to people you don’t know. Do all you can to check the seller or buyer are authentic. And look out for fake goods: they’re illegal and cost livelihoods.

3. **JUST THE TICKET**
   Buying gig or event tickets as a gift, or for yourself? To avoid fraud, buy only from official sources, and never pay by direct transfer.

4. **COME FLY AWAY …**
   Whether you’re planning a break at Christmas or next year, make sure the holiday or flight is genuine by researching it thoroughly, and check travel agents for an ABTA/ATOL number.

5. **WHO’S ASKING?**
   Scam emails, calls, texts and posts are getting cleverer and you’re bound to get some over Christmas. Think twice before you get talked into anything, however busy you are.

6. **YOUR PASSWORD IS YOURS. KEEP IT THAT WAY!**
   Passwords that are easy to guess, that you use for more than one account or that you share with others, are a no-no!

7. **SECURELY CONNECTED?**
   Secure Wi-Fi is vital for your privacy. At home, check your router security settings. Out and about, never use free Wi-Fi hotspots when what you’re doing is private.

8. **GREAT OFFER, OR SUBSCRIPTION TRAP?**
   Don’t sign up for ‘free’ or ‘low-cost’ trial goods without thoroughly reading the small print. You could be signing up for massive direct debits.

9. **SEASON’S GREETINGS**
   Don’t open attachments or click on links in festive (or any other) emails you’re not expecting, as they could be scams. And be careful with ecards as they can be fraudulent too.

10. **AVOID THOSE NASTY CHRISTMAS VIRUSES**
    And we don’t mean coughs and colds! Always have internet security (antivirus) software and apps switched on and updated (including those new phone and tablet gifts).

For all the expert advice you need on keeping safe online, visit www.getsafeonline.org
What to do if you think you’ve been a victim of online fraud

Report it to Action Fraud, the UK’s national fraud and cyber crime reporting centre by calling 0300 123 20 40 or by visiting www.actionfraud.police.uk

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