Shopping and paying safely online

Tips to help you purchase items safely and avoid fraudulent websites.

Shopping online is convenient, but criminals use fake shops, suspicious links and online scams to steal money and personal information. These tips will help you shop and pay safely online.



Check the shop is legitimate

You can research online shops to check they're legitimate, particularly if it's a store you've not used before. Use well-known consumer websites, or reviews from people or organisations that you trust.

Find the shop's website yourself rather than relying on a link you've been sent. You can either:

- type the official website address directly into your browser's address bar, if you know it
- search for the organisation yourself, and take care to choose the correct website

Spot shopping scams

Cyber criminals use emails, text messages, social media posts and online adverts to direct people to fake shops and fraudulent websites. These sites may look genuine, but are designed to steal money or personal information.

If something doesn't feel right, don't click the link.

Report scams and suspicious messages

- **Suspicious email**: forward it to the Suspicious Email Reporting Service (SERS) at **report@phishing.gov.uk**.
- **Suspicious text message**: forward it to **7726**. It's free and lets your provider investigate the message and take action if necessary.

- **Suspicious website:** report it to the NCSC so we can investigate it.
- **Scam advert:** report it to the Advertising Standards Authority (ASA) website, which can share the details with the relevant online service.

For more advice on spotting, reporting and recovering from scams, see our phishing and scams guidance.

Keep your accounts secure

Use the strongest sign-in method available for your shopping, banking and payment accounts.

Where available, use passkeys. Otherwise, use strong, unique passwords and turn on two-step verification (2SV).

For more advice on protecting your accounts, including passkeys, passwords and 2SV, see Top Tips for Staying Secure Online.

Only provide the details you need to

When you pay, only provide the information needed to complete your purchase, such as your delivery address.

If you don't need an account, **check out as a guest** if you can. This avoids creating another online account that you need to keep secure.

When providing payment details, you should also:

- use your browser, device or a reputable password manager to save and fill your payment details, if it offers this feature
- avoid saving these details with individual retailers
- consider using a payment service provided by your device, such as Apple Pay or Google Pay, or another payment service such as PayPal, to avoid sharing your payment details directly with the retailer or having to create an account

Choose a payment method that offers protection

- Use a credit card for payments if you can. If you use a credit card to pay for a single item costing more than £100 and up to £30,000, you may have additional protection under Section 75 of the Consumer Credit Act.
- Debit card payments offer less protection, but you might be able to make a claim for a refund through a voluntary scheme called chargeback.
- If you use a payment service such as PayPal, Apple Pay or Google Pay, check its terms and conditions to understand what purchase protection it provides.
- Never pay by direct bank transfer.

If things go wrong

If you think you've been tricked into making a payment, tell your bank and report it as a crime to Report Fraud (for England, Wales and Northern Ireland) or Police Scotland (for Scotland).

If you think your credit or debit card has been used by someone else, let your bank know straight away so they can block anyone using it. Always contact your bank directly using the official website, app or phone number.

If you don't receive an item you've purchased (or it doesn't match the description given), Citizens Advice has some useful information about getting your money back if you paid by credit card, debit card or PayPal.

Find out more

- **Stop! Think Fraud** is the home of the UK government's national campaign against fraud. The website contains advice on how to protect yourself from all kinds of fraud - including online fraud.
- Consumer organisation **Which?** has published advice on how to spot fake reviews, which can help you identify fake shops.
- Martin Lewis's team at Money Saving Expert have published advice on avoiding online scams.



Lead Scotland have produced the NCSC's advice on shopping online safely in the following formats: British Sign Language and Easy Read Versions, these are available from the Lead Scotland website.

View accessible formats of NCSC advice

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WRITTEN FOR

You & your family