

## Willie's Wonkey Computer Factory

I know we always advocate 'buy local', this month will be the busiest of the year for shopping and to save time you might want to take the opportunity to shop online. Buying on the internet can have great advantages as you are never spoilt for choice. It is pretty much the same as buying from a shop, so -

Shop around. That great deal might well be on offer elsewhere - and even cheaper. Use a comparison site like [www.pricerunner.co.uk](http://www.pricerunner.co.uk) or [www.kelkoo.co.uk](http://www.kelkoo.co.uk) to get the best price! Use retailers and services you recognise and know about - or ones that have been personally recommended to you.

You should also remember when shopping online:

- A company may have a great website but that doesn't mean it is law abiding! Make sure it is not fake, or a clone of someone else's - Check for spelling or grammar mistakes - if it doesn't look or feel right - IT ISN'T.
- Make sure you note their full address, especially if based outside the UK. The internet makes it very easy to buy from abroad so it is important to know your rights.
- Don't assume they are based in the UK just because they have 'uk' in their web address! Check out their physical address and phone number - it should be on their site somewhere. If not.....AVOID.
- Remember to take into account the shipping, postage and packing costs. Weigh them up against the travel and parking costs you would pay if you went 'up town'.
- Shopping from abroad is relatively safe but it may be difficult to enforce your rights if things go wrong. If the item is over £100 then pay by credit card and get the extra protection the card gives you. (See below.)
- Only ever pay online if the website has a secure connection (known as 'encryption facility'). (See below for more details.)
- Check whether the company has a Privacy Statement. It will tell you what they will do with your personal details and may stop you from being inundated with Spam later on!

### Before you buy

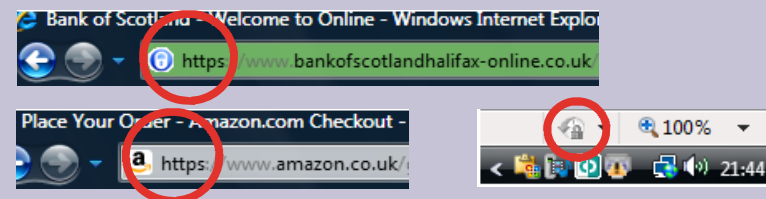
Make a note of the company's contact details, including a street address and landline telephone number. Never rely on just an email address or a post office box. You should also remember that as well as paying for postage, you may also have to pay VAT and Customs Duty - if bought from abroad! All these hidden costs can push up the price. It should be quite clear if you are expected to pay any extra costs and VAT should be included in the price from a UK company. Make sure delivery is guaranteed for Christmas, but don't leave it to chance by shopping too late!

### Paying for goods online

If the goods or services you are buying cost **over £100** and you pay by credit card, you may be protected by the Consumer Credit Act. This states that the credit card company is equally liable for any defects. Therefore, should a problem arise, you can claim either from the trader or from the credit card company.

Problems can arise when the company you are buying from is based outside the EU. For example, a guarantee may not be valid in the UK, or the goods may not work in the UK (remember voltages!!) Although UK law may cover your contract, in practice it might be very difficult to get any money out of a company based abroad.

The main method used to prevent fraud online is a '**secure connection**' which ensures your card details are safe. The latest technology for this (EV SSL) will turn your address bar green when you enter a secure payment area. Not all secure sites have this yet, most banks do, but all secure sites will begin with **https://** The 's' stands for 'secure'. There should also be a small padlock bottom right of your screen.



### So REMEMBER

- Make sure the web address of the payment page starts **https://** and there is a small **padlock** before entering any personal information. **NEVER** give your card details by e-mail and **NEVER** disclose your PIN to anyone (not even the bank or the police!)
- Always print out a copy of your order and of the acknowledgement you will receive.
- Always check your bank statement carefully.

### What to do if things go wrong

- If you buy goods on the internet, you still have the same rights as if bought locally, in relation to faulty or poorly described items. Take your complaint to the retailer in the first instance.
- You are entitled to a 7 day 'cooling off' period and can cancel the order, or return the goods during this time with no penalty - other than the return postage and sometimes a small 'handling fee'.

Keep your wits about you and grab a bargain! Happy Christmas.

Willie