

Remember...

- Banks will never ask you to confirm your account details by email. Some of these scams look really professional. Never reply to them. If you are in doubt, contact your bank or building society.
- **Never send bank details over an email, or disclose them in a chat room.**
- Never use anyone else's account information or bank details and never pretend to be someone else online.
- **If you are in any doubt about a website, do not buy from it. You should also check out whether postage or other charges will be added to your bill.**
- When you get your bank statement, check to make sure that the amount you thought you had paid has been deducted. Sometimes, mistakes happen.
- **If you think someone else knows your PIN, or your bank/building society details, tell your bank or building society immediately.**
- Do not allow anyone else to use your bank details.
- **Together, we can make E-Sussex, E-Safe.**

Buying online....

Buying items or services online, is fun, easy, convenient and the goods just turn up on your doorstep. But like anything else, there is a downside.

Not all websites are safe and secure to buy from.

Not all websites will do what they say

With all online transactions, you pay your money before you get your goods. There is a risk.

If you do not keep track of your spending it is all too easy to spend more than you have. Most banks will not allow young people to have any overdraft facility, but some accounts have one.

Learning to buy safely online is a skill you need to learn. You should ask an adult at home or a teacher to show you how it is done safely.

If you are in any doubt about buying something online, then don't. Ask someone to help you.

Buying online

(A guide for children and young people)

What are the “do’s and don’ts” of buying things online?

There are many ways of buying things online. There are, however, strict rules about what you can and cannot do.

You can...

Use your own credit card or bank card to buy items online, but you must check a few things out when you enter your payment details. **Before** you enter your card details, take a look at the address bar of your web browser. You should look where it says <http://>. **Make sure it says <https://>** That little “s” is vitally important. If you enter your bank card details into a website that does not show this little “s”, anyone can read your card details and could easily then use your card.

You should not....

Enter anyone else’s bank card details onto a website unless it is with their explicit permission **and** they are with you at the time. It is a criminal offence to use someone’s bank card without their permission.

In the same way, some websites offer to remember your card details for next time. It is unwise to do this, and you should not buy things using a “one click” service if the bank card involved is not yours. Again, this could be a criminal offence.

My parent’s don’t mind me buying things on their Amazon account. Maybe not, but

it does not change the Law that says using someone else’s logon or bank account is an offence.

Is there anything I should watch out for?

Yes, definitely. Some subscription sites use something called automatic rebilling. This means that you may buy a subscription for a year, but at the end of the year, you will be charged again unless you stop it. People often forget to do this and the amount soon adds up. Check to see whether automatic rebilling applies. Some websites insist on this, but offer you the option of turning it off. Rebilling is easily forgotten and we advise you to never agree to automatic rebilling.

If I buy something online and change my mind, can I cancel?

In theory, yes. The distance selling rules means that anything you buy online and **not** in a real shop has a cooling off period and you should be able to cancel the transaction. Some suppliers, however will charge you a re-stocking fee and this can be as much as 75% of the item you bought.

Is there any check on how much I spend?

There certainly should be, and that check should be you! Typing in a bank card number is easy and a great way to run up an overdraft if you do not keep tabs on your spending. Banks do not like this. It means you have been spending money that is not yours. This usually means you have to pay a lot of interest and the debt keeps building

until you pay it off. Always make sure you can afford what you are buying.

I read about a 14 year old who bought a car online, is this true?

Yes, as the parent’s of the child discovered. It took a long time and a lot of money to sort this one out. What happened was a child entered into a legally binding contract and the supplier insisted that the contract was honoured. Be careful about what you “sign” online. If you think doing this pretending you are someone else would be a laugh, just remember you would be breaking the Computer Misuse Act, and also committing fraud which is an offence that is taken very seriously these days.

So how do I do this safely?

You ask someone to show you how to buy things online. If your parents use online purchasing, ask them about it. You can always ask your teacher too. The basic rules are:-

- Never buy anything you cannot afford
- Never use anyone else’s bank details
- Never buy anything that has automatic rebilling.
- Never spend more than you have.
- Always check, on the “payment” page that the website begins with **<https://>**
- **Never send your bank details to anyone by email, or in reply to an email telling you your bank account has been frozen.**