



Australian
Competition &
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Commission

Tips for a fine time shopping online





The internet is a great way to get things done, especially shopping—you can save time, money and energy! Here are some tips to help make sure your time online goes fine:

- **Shop and ask around.** Check out other sellers' prices online and face-to-face to make sure you are getting a good deal. Also check out the seller—as with face-to-face sales, it's best to buy from a business you know or one that's been recommended by people you trust.
- **Research before you buy.** Familiarise yourself with the product or service including its reputation, make, model, dimensions, condition, age, customer service and support. Ask the seller any questions you have. Keep a copy of the advertisement, order, receipt and all correspondence.
- **Know the seller's contact details.** In case something does go wrong, it is important to be able to contact the seller. Before you buy, make sure you can locate a landline phone number and physical address (do not just rely on an email or post office box address).
- **Understand the costs involved.** Find out the total sale cost including shipping, postage and any insurance costs. Ask yourself: am I still getting value for money?
- **Read the terms and conditions.** Find out about any refund, privacy or security policies in place. Do you know if the store offers a warranty, what payment options you have or how and when the product will be delivered?
- **Protect your details.** Only give your details to someone you trust. Choose passwords that are hard to crack and regularly change them. Be extra careful with your credit card details—never give out your PIN and always check your bank statements.

→ **Use secure online payment systems.** A good online seller will make sure your financial details are safe by encrypting them. Look out for a padlock symbol and a web address starting with <https://>—this indicates a secure payment process is being used.

→ **Be extra-vigilant when buying from overseas.** If something does go wrong, it may be harder for you to enforce your rights. Consider paying by a credit card with a low limit—this will minimise any potential losses and you may be able to get your money back in certain circumstances.



Know your rights before you buy online.

The Australian Consumer Law (contained in a schedule to the *Competition and Consumer Act 2010*) prohibits misleading or deceptive advertising and promotion including where products are made, price, quality or performance.

This law also provides certain guarantees for the supply of goods and services. If these guarantees are not met, you may be entitled to a remedy such as a refund, repair or replacement.

If you buy at an online auction, your consumer rights may be more limited.

More information about online shopping and your rights is available at www.accc.gov.au, including the *Consumer Guarantees* guide, which explains when you are entitled to a remedy.

Need help?

If your time online goes wrong, there are steps you can take to try to resolve the problem. For further help:

- **Contact the seller.** Always try to sort out a problem first by dealing directly with the seller. If you have bought through an auction or shopping site, check whether they can help resolve the problem.
- **Contact the ACCC or your local consumer protection agency.** They can explain your consumer rights and options. Your local agency may also be able to conciliate (help you negotiate with the seller). If the seller is based overseas, contact the ACCC or the consumer protection agency in the seller's country.
- **Contact your bank.** If you have paid by credit card, your bank may be able to reverse an unauthorised credit card charge or a transaction that was not fulfilled.
- **Seek legal advice.** If you still can't resolve the problem, each state and territory has a small claims court or tribunal where you can make a claim (usually for a small fee). You may want to get independent legal advice to see whether this option suits your circumstances. Bear in mind it may be difficult to pursue an online seller, particularly if they are based overseas—so follow these tips to try to avoid things going wrong.

ACCC contacts

Call the ACCC Infocentre on **1300 302 502** during business hours or visit our website, www.accc.gov.au

Callers who are deaf or have a hearing or speech impairment can contact the ACCC through the National Relay Service www.relayservice.com.au

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Important notice

This publication has been updated to refer to the *Competition and Consumer Act 2010*, which replaces the *Trade Practices Act 1974* on 1 January 2011. For more information on the Australian Consumer Law changes see www.consumerlaw.gov.au

The information in this publication is for general guidance only. It does not constitute legal or other professional advice, and should not be relied on as a statement of the law in any jurisdiction. Because it is intended only as a general guide, it may contain generalisations. You should obtain professional advice if you have any specific concern.

The ACCC has made every reasonable effort to provide current and accurate information, but it does not make any guarantees regarding the accuracy, currency or completeness of that information.

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