



From online shopping to organising our finances, the internet has become a major part of our lives. So much so that it is questionable whether one could get by without it, these days. Going online is usually hassle-free, whether you're bagging a bargain online or checking your bank account. But what can you do if something goes wrong? The Financial Ombudsman Service – the free service with the power to sort out financial problems between consumers and financial businesses – has put together a few tips to help you avoid getting caught out online...

Web wise

🔒 If in doubt, don't give it out: never give out your banking, credit card or security information – or personal details such as your address or date of birth - unless you're certain the request is genuine. There are lots of phishing scams, where emails claiming to be from banks and the like ask for your personal data.

🔒 Memorise or disguise: try to memorise your PIN or passwords where possible. But

if you need to write them down make sure they're appropriately disguised. And never keep this information with your bank cards or by your computer.

🔒 Pry before you buy: if you're buying something online make sure the retailer is legitimate before you pay. And read the small print before you click to confirm. It pays to know your rights, just in case something goes wrong.

🔒 Too much information? If you are a regular user of social networking sites such as Twitter or Facebook, or take part in other online activities like blogging, be sure to keep your personal details hidden. Leave just the minimum of information visible on-site. Fraudsters trying to access your accounts can use details such as your birthday or first school to help them beat online security questions.

🔒 Protect your paper trail: if you print out bank statements and receipts or other documents containing your personal details, don't leave them lying around. When you've finished with your paperwork, make sure you shred it – don't put it straight in the bin.

Problem solving

Contact your bank or credit provider and ask them to help you sort out any issues arising over online transactions:

Bank Accounts: if you spot a payment from your account that you don't recognise, report it to your bank as soon as possible. They'll look into things for you. Check your statements regularly to keep on top of things.

Credit cards: if you've paid for something with your credit card but the goods don't arrive – or are not up to standard – you may be protected legally, depending on the circumstances and the sum involved. Speak to your card provider if you hit a problem.

Still not happy?

If you've made a complaint about a financial business and are still not satisfied, the Financial Ombudsman Service may be able to assist.

Call the ombudsman on 0300 123 9 123 or go to financial-ombudsman.org.uk