# [*Cutting out the queues!*]
# STAY SAVVY WHEN SHOPPING ONLINE

Image: istockphoto

# Top tips on what to watch out for on the web

**If in doubt, don't give it out.** Never give out your personal information – like your address, date of birth or banking details – unless you're certain the request is genuine. There are lots of phishing scams doing the rounds, where emails claiming to be from banks and other organisations ask for your personal data.

**Check it out!** If you're buying something online, make sure the retailer is legitimate before you pay – running a quick search for reviews or recommendations from other online shoppers who've used that retailer can be a good way to start. And read the small print before you confirm your purchase to check you're not signing up to anything long-term.

**Credit cards.** If you've paid for something with your credit card but the goods don't arrive – or aren't up to the agreed standard – you may be able to get the money back from your credit card provider. But be aware this protection only applies in certain circumstances. Speak to your card provider if you hit a problem – and check out the ombudsman's online tips on your rights.

**Memorise or disguise.** Try to memorise your PIN or passwords as much as possible. If you need to write them down, make sure they're appropriately disguised. Never keep this information with your bank cards or by your computer – and if you're using a public computer make sure that your personal information is not stored and you always log-out properly.

**Pricey presents:** If you're planning on giving or receiving presents that are a bit pricier this year, it's a good idea to check your contents insurance policy if you're keeping them in the house. You may find you're not covered if these items are stolen or damaged and the insurer isn't aware you've bought them.

**Too much information?** If you're a regular blogger or user of social networking sites like Twitter or Facebook, it's worth taking the time to ensure your personal details are hidden. Fraudsters can use details like your birthday or first school to help them beat online security questions.

Being savvy is often all you need to avoid a problem when shopping online. But if you do have a money-related problem, speak to your bank in the first instance. If they aren't able to sort things out the Financial Ombudsman Service may be able to help. Contact the ombudsman at www.financial-ombudsman.org.uk or call 0300 123 9 123.

While many people enjoy the thought of shopping, for some the idea of long queues in shops, tired feet and heading home empty handed after failing to find the right item is enough to make hibernation seem like a good idea!

So as the weather gets colder, its no surprise that more and more of us are heading online for everything from gift-finding for the family to retail therapy. And with the increase in online options it's now quicker and more convenient than ever to manage your finances without setting foot outdoors.

But what can you do if something goes wrong? The Financial Ombudsman Service – the free service with the power to sort out problems between consumers and financial businesses – has put together a few tips to help you avoid getting caught out online.