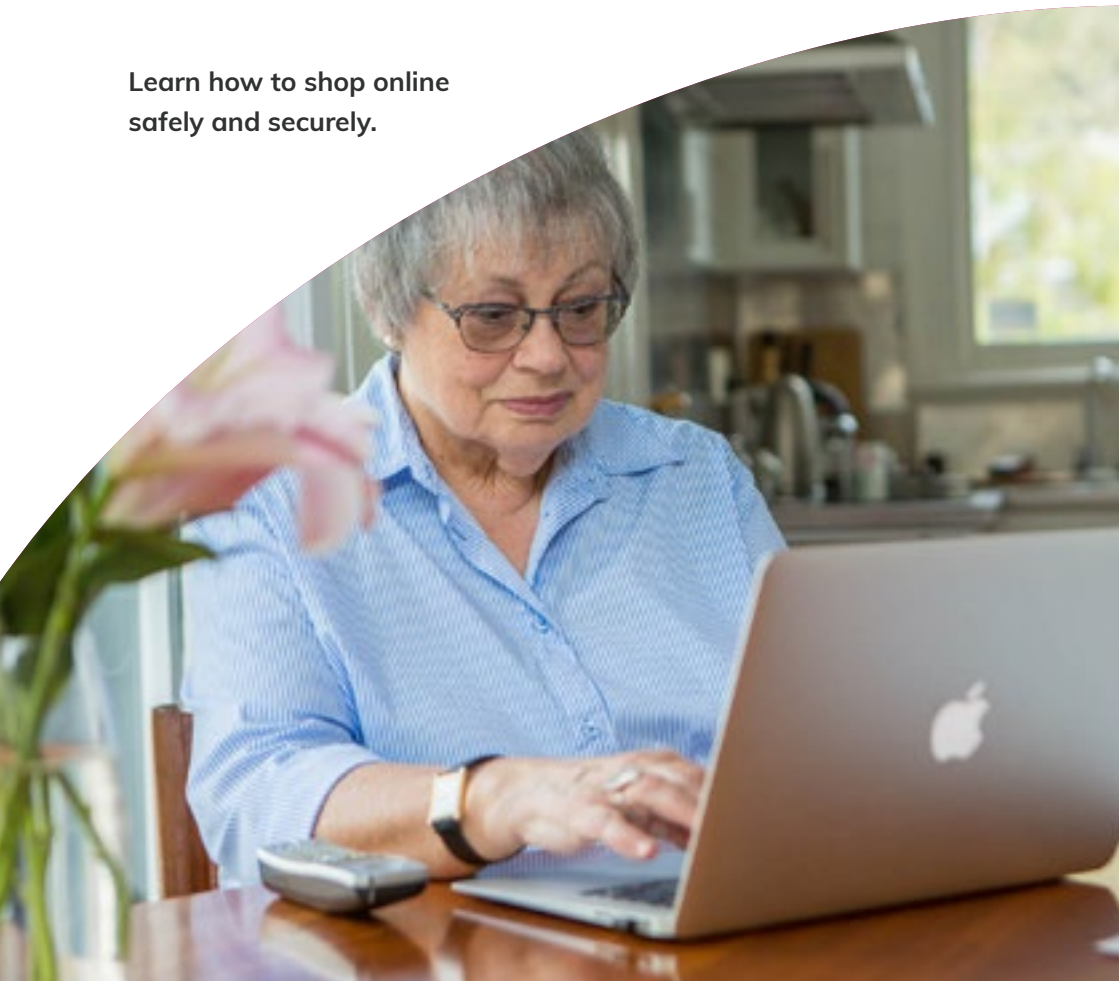


Shopping online

Learn how to shop online
safely and securely.



Before you shop

Online shopping can be easy and fun, but you need to be careful. Online shopping includes buying things through:

- websites or smartphone apps
- social media platforms like Instagram and Facebook Marketplace
- online auctions like Trade Me and eBay
- daily-deal and group-buying websites like GrabOne.

Protect yourself

You can take steps to protect yourself.

Use trusted devices to shop

Use only trusted internet connections, like your home Wi-Fi or your mobile data. Public Wi-Fi is risky because others might see what you do and what data you enter.

Keep the operating system on your device up to date.

Make sure you have up-to-date antivirus software on your computer.

If possible, shop on a device with a big screen. That makes it easier to spot tell-tale signs on the seller's website.

Check if the seller is credible

Check if the seller is a company or an individual. The Consumer Guarantees Act does not cover private sales.

See what people say about the seller. Do not just look at positive reviews. Look at one- and two-star reviews too, to be aware of possible risks.

If you are buying from a company, check they are who they say. Do an Internet search for the company name and the word 'scam' or 'review'. For example, search for 'Company X scam' or 'ABC Company review'.

Check if the company is in New Zealand by looking up its details on the New Zealand Business Number (NZBN) website.

Visit www.nzbn.govt.nz

Just because a website address ends with '.nz' does not mean the company is in New Zealand. Ring them. If it's a scam, they are unlikely to answer the phone.

Check if the seller's website looks right

Check if a website address matches what is being sold. For example, if 'thesaladshop.co.nz' is selling shoes, that could be a bad sign.

Look for obvious grammar and spelling mistakes on the website. Those could be bad signs.

Check the address bar of your browser for a padlock symbol or 'https' (see the image below). A padlock and https both mean the connection is secure and no one can copy your information.

Buy online and sell with NZ's

 <http://www.trademe.co.nz>

Use trusted payment methods

Pay using safe methods. Some methods of payment allow consumers to request charge-backs, like payments via credit card. You may also be able to get your money back more easily if something goes wrong.

Never email your credit card details.



Check your credit card and bank statements regularly. If you do not recognise payments on your account, speak to your bank.

Find out what your item really costs

The price on the website may not be the full cost. Check if the price includes GST and delivery fees. If you're buying from an overseas website, check if you'll have to pay import duties or taxes. Use the 'What's My Duty estimator' tool on the New Zealand Customs website.

Visit www.customs.govt.nz
Search for 'What's My Duty'

Check if the price is in New Zealand dollars, even if it is a New Zealand company.

Find out the returns policy, including what you do if something is the wrong size. If you cannot return items, you may have spent money in vain. You may still have to pay shipping costs to return it.

Get the seller's address

Find out the seller's physical address, not just the email address. You'll need a physical address if you want to take a problem to the Disputes Tribunal. You'll also need to pay a fee.

Know the risks

The seller may not be who you think they are. There may be extra costs, or hidden terms and conditions. Items may not match their description. They could take a long time to arrive, or may get lost or damaged before they arrive.

Know your rights

If you buy online from a New Zealand company, the Fair Trading Act and the Consumer Guarantees Act protect you. You have the same protection as when you buy from a physical shop.

Under the Consumer Guarantees Act, you have rights if:

- the products or services are faulty or do not match their description
- the products or services are late
- the products are lost or damaged before they arrive
- delivery costs more than the seller said.
- the product is not fit for purpose

The law does not protect you if you buy from an individual, even on platforms like Trade Me.

Take steps if things go wrong

If something goes wrong, you can do several things.

Contact the seller

Get in touch if your item does not arrive or if something is wrong with it.

Ask the platform or your bank for help

If the seller is unhelpful, you can take other steps.

If you bought your item on a platform like Trade Me or AliExpress, ask them for help. They have processes to resolve disputes.

If you paid by bank transfer or credit card you could try asking your bank to help you get your money back. Contact them early, because most banks will only help if you contact them within 60 days of buying. If you paid by PayPal, you could ask them too. You need to contact them within 180 days.

Go to the Disputes tribunal

If you bought from a seller in New Zealand, you can go to the Disputes Tribunal. You'll need the seller's physical address. You'll also need to pay a fee.

Phone **0800 COURTS**
(0800 268 787)

Visit www.disputestribunal.govt.nz

Report scams to Netsafe

Netsafe cannot investigate problems but they can advise you what to do.

Phone **0508 NETSAFE**
(0508 638 723)

Text **'Netsafe'** to **4282**

Visit www.netsafe.org.nz

Get help if you need it

Citizens Advice Bureau (CAB)

A free, independent service run by volunteers. They can advise you on your consumer rights and obligations in person, by phone or online.

Phone **0800 FOR CAB**
(0800 367 222)

Visit www.cab.org.nz

Community Law Centre

Free one-on-one legal advice to people with limited finances.

Visit www.communitylaw.org.nz

Consumer Protection

Ministry of Business, Innovation and Employment

0508 426 678 (0508 4 CONSUMER)

cpinfo@mbie.govt.nz

www.consumerprotection.govt.nz

PO Box 1473, Wellington 6140

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