

# Financial Journalist Sarah Pennells says...



## TOP TIPS FOR INTERNET SHOPPING

1. **FIND OUT** a bit about the company before you shop there. Check whether it has a contact number or a physical address in the UK, and see what other customers are saying about it.
2. **DON'T PAY BY BANK TRANSFER**, especially if it's an unfamiliar company. If the company turns out to be trading fraudulently, or it just refuses to send you what you've paid for, you won't be able to get your money back
3. **PAY BY CREDIT OR DEBIT CARD**. If the item you're buying costs £100 or more (either for the individual item or a set) you will be able to make a claim under Section 75 of the Consumer Credit Act. If the item costs less than £100 or you've paid by debit card, you can ask the credit or debit card company to do a 'chargeback', which is essentially a reversal of the transaction.
4. **DON'T BE FOBBED OFF**. If the goods don't arrive or they are faulty, it's the retailer's responsibility to sort it out, not the delivery company's and not the manufacturers. Don't be fooled if they say that it's the delivery company's fault and that you should take it up with them.
5. **YOU HAVE** a seven day cooling-off period if you don't like what you've ordered, you change your mind or it's not as it appeared on the website. That means you have seven working days from the day after the goods arrive to tell the company (by letter or email) that you're cancelling your order. You don't have to return the goods within seven days although you should try and send them back as soon as you can.
6. **WHEN YOU BUY** from an auction site, you're entitled to the same cooling-off period and you're covered by the consumer protection laws as long as you buy from a business (i.e. not an individual) and you use the 'buy it now' or 'buy at fixed price' option.
7. **YOU ARE COVERED** by the same consumer laws regarding faulty goods as if you buy something in the high street. That means that goods have to be 'as described', 'of reasonable quality' and 'fit for purpose'. So if you're sold a memory card for a particular camera and it doesn't fit, you can get a replacement.
8. **ONLINE RETAILERS** can't say that you can only send back faulty goods if they go wrong within the first 14 days. Your contract is with the online retailer, and they - and not the manufacturer - are responsible for sorting out a repair or replacement if an item is faulty.