

Shopping Safely Online

Online shopping is different from shopping at your local mall — you can't talk to the merchant, touch the product you want to buy or keep an eye on your credit card information. Here are some tips to help you and your family shop safely online.

Know...

Who you are dealing with

► Ensure you can find the merchant's name, address, and telephone and fax numbers on its Web site so you know who to contact for more information. Check the Web site for quality assurance certificates or seals.

What you are buying

► You can't touch, try on or test anything you buy online, so you have to rely on what merchants tell you. Look for Web sites that offer plenty of detailed information about the products or services you want to buy.

► Do you know the total cost of your purchase? Are there shipping and handling fees, taxes or duties on top of the purchase price? What currency is being used? When in doubt, get in touch with the company.

What you are agreeing to

► Online merchants should provide you with a copy of the terms and conditions of sale in plain language. Read the information carefully so you know what you are agreeing to when placing your order. Ensure there is a clear description of the goods or services you are buying, as well as the full price.

► Know how you would go about changing or cancelling your order. Find out about the payment methods, delivery options, guaranties and warranties, and what options you have if you don't receive your order.

What you can do when you are not happy with your purchase

► What is the company's return policy (money back or credit)? Does the merchant's Web site include a fair and simple process for handling complaints, concerns and inquiries? Is it clear who is responsible for after-sales service?

Whether your kids are surfing safely

► Your kids may be receiving junk e-mail (spam) linking them to offensive or fraudulent sites. Further, companies often obtain marketing information from contests and games targeted at children. Make sure you know what sites your children are visiting on the Internet and what information they are receiving and sharing with others. Post the Canadian Association of Internet Providers' Children's Online Pledge by your computer (<http://www.caip.ca/issues/childspledge.htm>).

► Here are links to some other great Web sites that can help you and your family become Internet savvy.

Media Awareness Network: <http://www.media-awareness.ca>

Canadian Marketing Association: <http://www.the-cma.org>

Advertising Standards Canada:

http://www.adstandards.com/en/Clearance/Childrens_Code.html

What the business does with the information it collects from you

► Many merchants use your information to develop marketing profiles, or sell their mailing lists to others. Before doing this, companies should ask for your consent. Reputable merchants will always publish their privacy policy. When the company doesn't have a policy, or you are not comfortable with the policy or with providing the information requested, think twice before buying anything.

Whether the payment system is secure

► Before providing your credit card number or other financial information, make sure the merchant has a secure transaction system. Most Internet browsers indicate when you are using a secure Internet link. Look for one or both of these clues:

- an icon, often a lock, at the bottom of the screen, which should be in the locked position
- whether the Web site address begins with **https://** — the **s** indicates that the site is secure.

Be careful about...

Online auctions

► Online auctions can be risky. Verify who is selling the item. Know what you're buying, and get a description of the item in writing in case the product does not meet your expectations.

► When you are buying from a private individual, consumer protection laws do not protect you. Read the rules of the auction site — better sites will keep records of customer satisfaction and should also have dispute resolution mechanisms.

Buying internationally

► Remember, buying internationally involves more risk. When calculating the price, factor in shipping and handling costs, taxes, duty and currency conversions. Ask about warranties. Check that products meet Canadian safety standards (go to <http://www.hc-sc.gc.ca/ehp/ehd/psb/consumer.htm> for more information).

Stay away from...

Any offer that sounds too good to be true.

Any promise of a valuable prize in return for a low-cost purchase.

Any offer that requires you to send money before you get the special deal or loan.

► These are all good indicators of fraud. Check the following Web sites for more information.

Competition Bureau: <http://strategis.ic.gc.ca/SSG/cp01031e.html>

Royal Canadian Mounted Police:

<http://www.rcmp-grc.gc.ca/scams/scams.htm>

PhoneBusters: <http://www.phonebusters.com>

Additional Information

Better Business Bureau: <http://www.canadiancouncilbbb.ca>

Canadian Bankers Association: <http://www.cba.ca>

Canadian Marketing Association: <http://www.the-cma.org>

Canadian Consumer Information Gateway:

<http://consumerinformation.ca>

► This information is brought to you by the ministries responsible for consumer affairs in the following provinces and territories, along with the Office of Consumer Affairs at Industry Canada (<http://consumerconnection.ic.gc.ca>):

Ontario (<http://www.cbs.gov.on.ca>)

Quebec (<http://www.opc.gouv.qc.ca>)

Nova Scotia

(<http://www.gov.ns.ca/snsmr/consumer/savvy/default.asp>)

New Brunswick (<http://www.gov.nb.ca/justice>)

Manitoba (<http://www.gov.mb.ca/cca/consumb/>)

British Columbia (<http://www.ag.gov.bc.ca/cs>)

Prince Edward Island

(<http://www.gov.pe.ca/oag/ccaaid-info/index.php3>)

Saskatchewan (<http://www.saskjustice.gov.sk.ca>)

Alberta (<http://www.gov.ab.ca/gs/information/consumer>)

Newfoundland and Labrador (<http://www.gov.nf.ca/gsl/tpl>)

Yukon (<http://www.gov.yk.ca/depts/objectives/obj-justice.html>)

Northwest Territories (<http://www.maca.gov.nt.ca>)

Nunavut (<http://www.gov.nu.ca/cgt.htm>).