

## INTERNET SHOPPING

**While the internet can be a useful tool, even a viable business venture, it can still have its pitfalls. This fact sheet should provide you with enough initial information on what to be wary of when looking at connecting to the internet.**

### Getting started

If you are thinking of accessing the internet you will need to open an account with an Internet Service Provider (an ISP) who will provide you with the ability to connect your computer to the internet by way of a modem.

There are many ISP's available today and choosing the right one to suit your needs can be quite difficult. Here are some handy tips to help you make the right choice:

- take your time to make your choice, there is no pressure;
- nothing beats personal experience. Ask your friends or relatives who use the internet and see what they have to say;
- check some of the Australian internet and computer magazines as they regularly review ISP's; and
- see what types of contracts are available. If possible try not to sign up to a fixed period until you are confident the ISP can supply the service you need.

Also be aware of the cost of your ISP, as most will have a download limit, for example 10 Gb (gigabytes). If you happen to exceed this download limit you can suffer an 'overbyte' charge, in effect every extra Gb used can cost you more money.

### Shopping

Anyone with internet access can now buy almost anything from virtually anywhere in the world and while this might seem like a good thing just remember to use the 'traditional' rules of shopping. Be aware that if you purchase goods outside of Australia, you will not be protected by the Australian Consumer Law.

This means that if you have purchased goods from outside of Australia and the good is faulty. You may have difficulty in having the product repaired, replaced or refunded.

### Some General Don'ts

- Don't judge a book by its cover. This goes for Websites as well. Anyone with a personal computer and some intelligence can create a webpage and posting one on the Internet is relatively inexpensive.
- Don't deal with sellers who seem evasive. If they won't give out a physical address and a phone number when you ask, then avoid them.
- Don't be an 'impulse' buyer. Take your time to shop around and be wary of any 'limited' offers.
- Don't forget your local retailer. Check the internet to see if a local store stocks the item you are looking for, not only are you supporting your local economy but also the delivery time is shortened considerably.
- Don't use a credit card to make your payments online unless the Website offers a secure payment system; usually called a Secure Service Link or SSL. If in doubt call them or use another form of payment e.g. PayPal.
- Don't give out your bank account details to anyone. They could be used to make unauthorised withdrawals.

### Some General Do's

If in doubt check to see if the Website has had an adverse report made against them, this can be done online; for example SCAMWatch (AU) at [www.scamwatch.gov.au](http://www.scamwatch.gov.au) or the National Fraud Information Centre (US) at [www.fraud.com](http://www.fraud.com).

Check the actual cost of the items in Australian dollars; remember the site will usually list the cost in the currency of their own country.

- Check on the legality of importing certain items purchased from an overseas Website.
- Always find out what the warranty and refund policies are.
- Keep a record of your purchase. Print and file a copy.
- Be wary of downloading 'free' files as you could be downloading a virus.

### Scams

The internet is fast becoming the new medium for scams and many people with access will no doubt have received the famed 'Nigerian' con.

Q. "But if it's on the internet it must be legitimate, right?"

A. NO, not really. The internet is public access and as such anyone can use it, even scam artists, to put whatever they like on it.

**REMEMBER** – "If it sounds too good to be true then it probably is"  
Check out the scam watch web site or call Consumer Affairs for more information