

# Web buyers beware

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Drummoyne private eye Warren Mallard holds a hard drive and a memory board which he will check for evidence of computer fraud. Photo: Craig Wilson

Last-minute Christmas gift dilemmas are becoming a worry of the past thanks to online shopping. But it's definitely a case of buyer beware. Angus Street spoke to Drummoyne private investigator Warren Mallard about shopping safely online.

Q How big an issue are fraud and internet scams during the Christmas period?

A Nothing today is secure when you are talking in terms of information technology systems. Obviously people are going to purchase more online as they look for that perfect gift, but they must remember that by taking some basic precautions to protect their personal information they will reduce the chance of fraud and disappointment of financial loss when goods are not received.

Q What's the biggest scam hitting internet users?

A A lot of people using eBay are getting caught by sellers using fake BPAY accounts. Often a fake email is sent saying that the money has been transferred into their account and then, once the item has been sent, they find out that the money was never transferred and the item for sale has already been handed over. It's important that people understand that there are both purchaser and vendor scammers out there on the web.

Q What are the telltale signs of a scam?

A Consumers must remember that if it sounds too good to be true then it usually is and they're going to get ripped off. If the vendor isn't disclosing their location or is becoming increasingly agitated during the buying process then you may want to think twice about doing business with them. Also keep an eye on dodgy email addresses and whether the website offers secure transactions by using encryption technology to transfer information from your computer to the online merchant's computer.

Q What protective measures can people take to stop themselves getting ripped off?

A Firstly, by exercising caution and sound judgement you are always going to save time and money. Before purchasing, do some research on the merchant so that you can be confident that you are transacting with a business you can trust and one that won't rip off your credit or debit card details. Watch out for spam emails, never give a date of birth or other personal identifiers, always keep records of the transaction and only purchase goods from reputable traders.

Q What are the chances of getting your money back?

A Extremely low, even if the police become involved and identify the perpetrator. Shoppers must take some of the responsibility and look more into who they are doing business with.