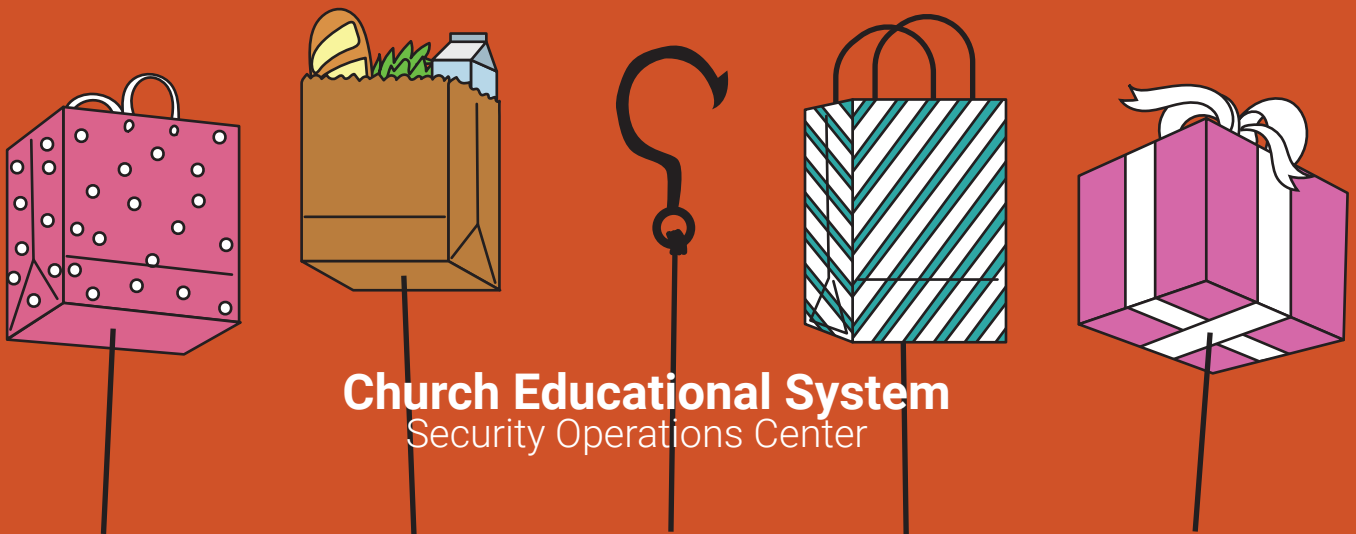


SHOPPING SCAMS

Everyone likes finding a good deal, but sometimes online deals are too good to be true. Here's how to stay one step ahead of scams.

- ▶ **Use domestic retail websites** when possible – it will be more likely that you can sort out any problems.
- ▶ **Do your research** – check reviews before buying.
- ▶ **Use credit cards** – you have more chances of getting your money back.
- ▶ Pay only by **using a secure payment service**. Are they asking for a money transfer service or a wire transfer? Think twice!
- ▶ Pay only when connected to **a secure internet connection** – avoid using free or open public wifi.
- ▶ **Pay only on a safe device** – Keep your operating system and security software up to date.
- ▶ Beware of ads offering **outrageous deals or miracle products** – If it sounds too good to be true, it probably is!
- ▶ A pop-up ad stating you have won a prize? Think twice, you might just win malware.
- ▶ If the product doesn't arrive, **contact the seller**. If there is no answer, contact your bank.



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