

## **Why You Should Avoid Using A Debit Card When Shopping Online**

If you shop online (and these days, who doesn't?), you'll want to make sure you use a credit card instead of a debit card to protect yourself from online scams and rip offs. The biggest advantage credit cards offer is a buffer for payment. By law, your maximum loss if your credit card number is stolen is \$50, and most credit card companies and banks will cover the entire cost.

When you use a debit card, the funds come directly out of your bank account, which means you might have trouble disputing the charge if you get scammed or if you are not happy with the product or service you purchased.

Here are some other tips to make shopping online safer:

- Research your merchant before buying. The Federal Trade Commission maintains a web site ([www.consumer.gov](http://www.consumer.gov)) that provides many buyers' guides, lists of tips, and links to helpful resources.
- Make sure you are on a secure web site before you give your name, address or credit card details. Look for a padlock or a key symbol in the bottom corner of your screen.
- As an alternative you can set up and use a PayPal account to pay for your online purchases. That way, you can make online purchases without having to give out your credit card number.
- Never send your credit card number in an e-mail because it can easily be stolen.
- Frequently check your credit card statements for suspicious entries. If you spot anything strange, contact your credit card company immediately to question the charge.
- Call the company before placing an order. See if a real person answers the phone and how difficult it is to get someone live. Ask for their return policy for damaged or inadequate goods, expected delivery dates, shipping and handling fees, and after-purchase support.
- Think before you buy. If the online advertisement or junk e-mail offer sounds too good to be true, it probably is! If you have any reason to be suspicious, you are better to err on the side of NOT buying.
- Watch for hidden extras added on at checkout such as postage and packing costs, and handling fees. VAT and Customs charges for goods from overseas can add greatly to the final cost.
- Read the company's privacy policy carefully. Make sure you uncheck any boxes giving the vendor permission to sell or share your information with other vendors.