




Shop Safely Online

Shopping online has become a part of everyday life but many still worry that their credit card details will land in the wrong hands or that goods bought on the internet may not be all they seem.

Online shopping is certainly here to stay and online security continues to advance. Just remember to follow these tips to help keep your online shopping a safe and secure experience.



Check out the company's validity:

- Research the company on line and see what other customers have said about them.
- Look for their contact details and give them a ring. Reputable companies will always display their contact details and welcome customer contact.
- Follow personal recommendations.
- Just because the web address has 'UK' in it don't assume an internet company is based in the UK. Spelling mistakes and bad grammar are a dead giveaway that the company may not be legitimate or may have been developed abroad. Although shopping from overseas websites is not necessarily unsafe it may be difficult to enforce your contract if things go wrong.
- Don't be fooled by superficially glossy sites, check their customer service guarantee is equally impressive.
- ABOVE ALL TRUST YOUR INSTINCTS, if you are unsure, consider shopping elsewhere.



Scams:

Be wary of opening unsolicited emails or links within emails if you don't know the sender. Many of these emails may ask you to make contact or send your details for verification. If any promise made sounds too good to be true then in reality it probably is.



- ### Auction sites:
- If you're using an online auction site, some of which are increasingly becoming hiding place for counterfeiters and fraudsters, a few simple steps can make things safer:
- Before you start, understand the auction process, the site rules and the auction company's own safety advice.
 - Get to know the buyer or seller. Ask questions. Check their feedback.
 - Learn to pick good sellers. Their items have clear descriptions and they will answer your questions.
 - Don't give away your password or personal details.
 - Always use a secure method of payment eg PayPal or credit / debit card.



Verify the secure payment process:

Before clicking the button to purchase your goods, ask yourself

- Is this website secure? Look for 'https://' in your browser bar, and the padlock symbol at the bottom. Both of these should be present on the page you are using when you are giving personal information or any payment details.
- Paying by credit card will give you added protection.

Other things you should know before buying:

- What are the postage and packaging costs?
- Check the delivery times – try and be there when your goods are delivered.
- Is billing up front or on delivery?
- Can you track the item in the delivery process?
- Is there a warranty or guarantee for defects?
- What is their cancellation or return policy and who will pay these costs?
- Is there a cooling off period?

Report it:

- Action Fraud is the UK's national fraud reporting centre.
- If you've been scammed, ripped off or conned, there is something you can do about it. Speak to Action Fraud.
- If online shopping fraud has cost you money, call them now on 0300 123 2040.
- If you've been a victim of identity theft, please get in touch.
- It is possible to beat fraud if we talk.
- Early recognition of fraud can be vital, so no matter whether you think you've been a victim of fraud or you just want to know how to protect yourself, this is the place to start.
- Action Fraud is a central point of contact to call and get help if you've been a victim of fraud. For further advice visit: www.actionfraud.org.uk



Siopa Diogel Ar-lein

Mae siopa ar-lein bellach yn rhan o fywyd pob dydd ond mae nifer o bobl yn dal i boeni y bydd manylion eu cardiau credyd yn mynd i'r dwylo anghywir ac na fydd nwyddau sy'n cael eu prynu ar y rhyngrwyd yr hyn maent yn ymddangos.

Mae siopa ar-lein yma i aros ac mae diogelwch ar-lein yn parhau i ddatblygu. Cofiwch ddilyn y cyngor isod er mwyn eich helpu chi i sicrhau bod eich profiad o siopa ar-lein yn un diogel.



Edrychwch ar ddilysrwydd y cwmni:

- Ymchwiliwch i'r cwmni ar-lein ac edrychwch beth mae cwsmeriaid eraill wedi'i ddweud amdanyst.
- Edrychwch am eu manylion cyswllt a ffoniwch nhw. Bydd cwmnïau dilys yn arddangos eu manylion cyswllt bob amser ac yn croesawu cyswllt â chwsmeriaid.
- Dilynwch argymhellion cyhoeddus.
- Dim ond oherwydd bod cyfeiriad y wefan yn cynnwys 'UK', peidiwch â chymryd yn ganiataol bod y cwmni wedi'i leoli yn DU. Mae camgymeriadau sillafu a gramadeg gwael yn gallu rhoi syniad i chi nad yw'r cwmni yn un dilys neu effalai ei fod wedi'i ddatblygu dramor. Er nad yw siopa dramor yn rhywbeth na ddylid ei wneud fe allai fod yn anodd gorfodi manylion eich contract os bydd pethau'n mynd o chwith.
- Peidiwch â chael eich twyllo gan wefannau sy'n ymddangos yn broffesiynol, gwnewch yn siŵr bod eu gwasanaethau cwsmeriaid yr un mor broffesiynol.
- Yn fwy na dim, DILYNWCH EICH GREDDF, os nad ydych yn siŵr, ystyriwch siopa yn rhywle arall.



Twyll:

Byddwch yn ymwybodol o negeseunon e-bost digymhell neu ddolenni o fewn negeseunon e-bost os nad ydych yn gwybod pwy sydd wedi eu hanfon. Bydd nifer o'r negeseunon hyn yn gofyn i chi gysylltu â neu anfon eich manylion ar gyfer eu dilysu. Os yw unrhyw gynnig yn edrych yn rhy dda i fod yn wir, mae'n debyg ei fod o.



Gwiriwch y broses talu'n ddiogel

Cyn clicio ar y botwm 'talu' i brynu eich nwyddau, gofynnwch i chi eich hun:

- Yw'r wefan hon yn ddiogel? Edrychwch am '<https://>' yn eich porwr a symbol y clo ar y gwaeldod. Fe ddatblygi'r ddua o'r rhain fod yn bresennol ar y dudalen yr ydych yn ei defnyddio pan fyddwch yn rhoi gwybodaeth bersonol neu fanylion talu (cerdyn credyd).
- Bydd talu â cherdyn credyd yn rhoi lefel ychwanegol o ddiogelwch i chi.

Riportiwr o:

- Action Fraud yw canolfan riportio twyll cenedlaethol y DU.
- Os ydych chi wedi dioddef twyll neu os oes rhywun wedi eich twyllo, mae rhywbeth y gallwch chi ei wneud am hyn. Siaradwch ag Action Fraud.
- Os yw twyll siopa ar-lein wedi costio arian i chi, ffoniwch nhw.
- Os ydych wedi dioddef o ganlyniad i ddwyn hunaniaeth, cysylltwch â nhw.
- Mae'n bosib trechu'r twyll os byddwn yn siarad â'n gilydd.
- Gall adnabod twyll yn fuan fod yn hanfodol felly os ydych yn meddwl eich bod wedi dioddef twyll neu os ydych yn dymuno cael gwybodaeth am sut i amddiffyn eich hun, dyma'r man cychwyn.
- Action Fraud yw'r man canolog i gysylltu ag ef ac i gael cymorth os ydych wedi dioddef o ganlyniad i dwyll. Ewch i www.actionfraud.org.uk am fwy o wybodaeth.