A GUIDE
TO SMART
E-
BUYING...

Introduction

It is a well known fact that the e-commerce revolution is sweeping the world today, thus changing our way of life. With just a click of the mouse, shoppers can buy nearly any product online - from groceries to cars, from insurance policies to home loans. The world of electronic commerce, also known as e-commerce, enables consumers to shop at thousands of online stores and pay for their purchases without leaving the comfort of home. For many, the Internet has taken the place of Saturday afternoon window shopping at the mall!

Advantages of online shopping include:

- Availability of wide range of goods at competitive prices
- Lesser chances of the buyer getting ripped off as consumers are able to compare prices
- Availability of various schemes and a whole range of offers and discounts
- Accessibility to cheapest deals
- Saves time
- No seller can probably set a higher price as the buyer has access to prices all over the world

However, unlike the offline environment, where consumers enter a store, inspect potential purchases and judge for themselves the trustworthiness of a seller, the online world does not provide the same opportunity to use a "buyer's instinct". Rather, many consumers proceed on faith, knowing precious little about the seller to whom they entrust personal information. While online shopping is convenient and easy, it can quickly turn into a nightmare if done carelessly. Thus, it becomes important for consumers to be more vigilant while shopping online.

Salient points to bear in mind while shopping online :

Learn about the product and seller

Try to get sufficient information about the product - the various brands available, prices offered by the various manufacturers, the one that would suit you best, the diverse offers and discounts offered by sellers, the genuinity of such offers and discounts and check for the contact details of the seller.

Also, check out for reviews about the product and the seller, existing over the internet, and if you find many complaints about the product or if the online shopping portal is found not to be consumer-friendly, then, it would be better to avoid buying the product itself or using that particular portal to buy the product.

Read the conditions related to the product

While making a purchase, make sure to read the terms and conditions associated with the product. There are times when a certain offer is valid only on purchase worth a certain amount, or the warranty made available only for a limited period or only sellers' warranty available, etc.

Don't ignore the fine print

Most products you buy may have a fine print imprinted therein; make sure to read it thoroughly — every single detail of the product / offer you choose. Check for ingredients, contact details of manufacturer, applicability of warranty/guarantee, delivery process and charges, if any, service policies and the like, in minute detail.

Understand the return/refund policy

Since it is a virtual platform and you do not get to check

the product first hand, there are chances that you might receive a product that you had not chosen or the product might turn out to be defective. Therefore, make sure to go through the return and refund policy whenever you shop online so that you can either get it exchanged or get a refund.

Also beware of the fact that some sites do not refund your money. Instead, they transfer the amount to your credit account with them, wherein, you are indirectly compelled to make a future purchase from them.

Play safe and choose Cash on Delivery (COD)

Cash on delivery is the safest payment option to avail of, while shopping online. This is safe because you pay only after the product is handed over and you don't need to share your credit card details.
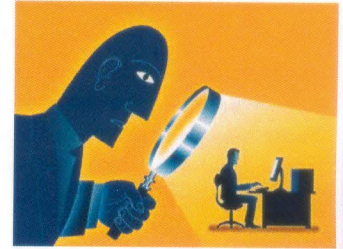
Retain documents

Keep record of all transactions carefully, as this will only help you in case of future problems.

Safety Measures

● Do know where you are

Hackers try to spoof legitimate sites and use names similar to those of established retailers to get your financial information. So, always verify the name of the site and web address and ensure that the site is secure, before registering with an online shopping portal, so that your personal information is not compromised.

● Do know what information to provide

Guard personal information with secure password. It is very important to share only details that are absolutely required and not part with other personal details as this may subject you to greater risk. Hence, if any online shopping portal demands for more personal information, it is better to keep away from such websites.

● Don't shop on public computers

Entering personal information in a computer located in a public place, like one at a coffee shop, hotel or browsing centre, puts you at risk of having your details stolen, as networks as

those are easy for hackers to gain access to. So, better avoid using such computers for online trading.

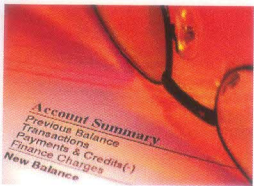● **Avoid using your personal or business email**

It would be wise to have a separate address to use whenever a site requests it, than sharing your personal or business email id. This way, if the address is ever hacked, the risk will be much lesser than if it were your primary one. Also, you can avoid overloading your personal inbox with promotional messages from retailers but will still be able to check out any special offers or coupons they may be offering.

● **Don't reload confirmation pages that fail to load**

A web site may accidentally charge you multiple times if you keep reloading a confirmation page. Getting a refund later might pose a problem. Therefore, if there is a technical problem in loading the confirmation page, then, contact the retailer directly to make sure that your order went through. Also, if payment is made through credit card, check your statement to confirm that you were charged only once for the completed transaction.

● **Do keep track of your statements**

For an online transaction, if payment is made using credit card, then, it is important to keep track of your credit card statements. If you ever notice a discrepancy, contact the credit card company and the retailer immediately and demand to rectify the same.

● **Don't believe everything you read**

Cyber – criminals may try to lure you to their site by offering fantastic deals. It may seem too good to be true and may probably be a fake site. Therefore, it is always advisable to stick to well-known companies that have been into service for a longer period of time. Here also, to be on the safer side, just check whether there has been any compromise on the quality down the line. If you intend to purchase from a site that is not popular, then, it is better to do a thorough research about it before going ahead.

● **Skip online payment if the payment gateway is not safe or if you are not sure**

You must be aware of every aspect of internet banking as a payment option while making purchases online. As you are directed to your bank site from the shopping website, the chances of your personal / account details being hacked if the payment gateway is not safe, is very high.

● **Do download an anti-phishing toolbar**

These are tools that track down fraudulent sites and alert you if you visit one that appears to be asking for

Beware of becoming a victim of any cyber fraud via online shopping

information under false pretences. Thus, if you are a frequent online shopper, then, it is advisable to download this toolbar that would ensure better protection.

Mantras for safe Internet shopping

Evaluate the website's privacy policy, especially for credit card purchases and the legally binding terms & conditions

Confirm whether all the products sold are of quality

Obtain sufficient information about the supplier (like contact address, phone number, etc.) and the company

Make sure that the website offers guarantee / warranty for the products it sells and check if there are provisions for return, repair or replacement

Monitor and review the website's shopping policies constantly to avoid being subjected to unfair trade practices
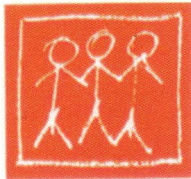
Ensure that the website facilitates a clear-cut ordering process before you indulge in online shopping

Review the overall price of the product, which must include even delivery charges

Check whether the website offers a separate receipt to show proof of purchase and also check the delivery contract

Exercise your right to register complaints and demand for this provision on every shopping website

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Citizen consumer and civic Action Group (CAG) is an advocacy and campaigning group that works towards protecting citizens' rights in consumer and environmental issues and promotes good governance processes including transparency, accountability and participatory decision-making.

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