

TIPS FOR SAFE ONLINE SHOPPING



FEDERATION OF MALAYSIAN
CONSUMERS ASSOCIATIONS



Check the Site

Do not buy anything online using your credit card from a site that doesn't have SSL (secure sockets layer) encryption installed at the very least. You'll know if it has it because the URL for the site will start with HTTPS:// and an icon of a locked padlock will appear, typically in the status bar at the bottom of your Web browser. Never give anyone your credit card over e-mail. PayPal, however, is still a good, safe way to make a payment.



Check your statements often

It is important to check your statements every month. If you see a charge that looks unfamiliar, report it to the credit card company or to the financial institution immediately.



Know the Market Price of the Product You Wish to Buy(

Example :

- offered at unbelievably rock-bottom price
- Many of these "offers" will come in via social media.



Read The Terms and Conditions

Look out for important information such as the refund and return policy.



Do Some Background Check of the Company

- Ensure that the company is registered. If you are in doubt, check with the Companies Commission of Malaysia.
- Do additional research about the vendor before buying. Check for a phone number and street or mailing address so that if there are any problems with your order, you have someone to contact.



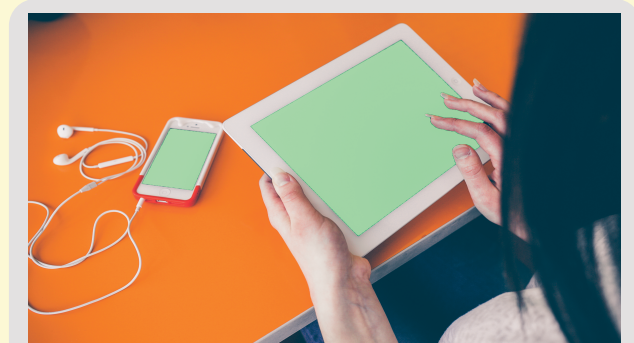
Optimize your PC's Security

Install anti-virus with internet security. It is critical that online shoppers secure their PC from viruses and other attacks.



Opt for Cash on Delivery (COD)

COD transactions protect the buyer against scams by online fraud, which ensures that the seller is not paid till the product is delivered to you. This will help to minimise risk.



EIGHT CONSUMER RIGHTS

THE RIGHT TO SATISFACTION OF BASIC NEEDS

To have access to basic, essential goods and services: adequate food, clothing, shelter, health care, education, public utilities, water and sanitation.

THE RIGHT TO SAFETY

To be protected against products, production processes and services that are hazardous to health or life.

THE RIGHT TO BE INFORMED

To be given the facts needed to make an informed choice, and to be protected against dishonest or misleading advertising and labelling.

THE RIGHT TO CHOOSE

To be able to select from a range of products and services, offered at competitive prices with an assurance of satisfactory quality.

THE RIGHT TO BE HEARD

To have consumer interests represented in the making and execution of government policy, and in the development of products and services.

THE RIGHT TO REDRESS

To receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services.

THE RIGHT TO CONSUMER EDUCATION

To acquire knowledge and skills needed to make informed, confident choices about goods and services, while being aware of basic consumer rights and responsibilities and how to act on them.

THE RIGHT TO A HEALTHY ENVIRONMENT

To live and work in an environment that is non-threatening to the well-being of present and future generations.