


These scams trick online shoppers into thinking they're dealing with a legitimate contact or company when it's actually a scammer. Fraudsters can advertise on social media, genuine selling sites, create fake websites or hack sellers' accounts.

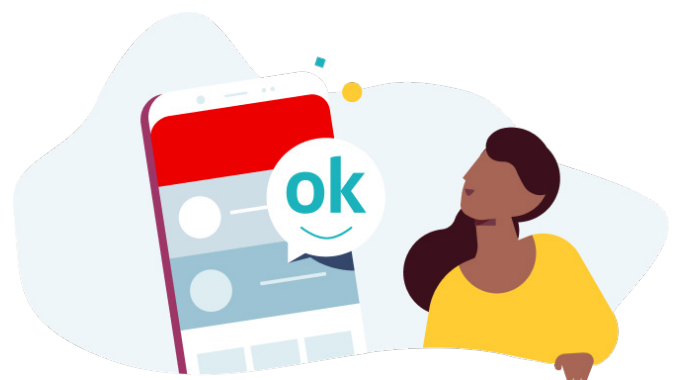
**Buying** scams can happen when you find something online that you want to buy. This could be a holiday, flights, concert tickets or a games console. Once a payment has been made, the seller disappears, leaving you with either no goods at all, or goods that are less valuable or significantly different to those advertised.

**Selling** scams can happen when selling items online. You may send the goods as agreed and never receive payment, or you may be tricked into returning an overpayment. The fraudster may send you a cheque for a greater value than the value of the item being sold. They ask for the extra money to be transferred back or sent on to a third party, for example a 'shipping agent'.

## How to protect yourself from purchase scams

- ✓ If buying from a reputable buying site such as eBay, Airbnb, Autotrader or Gumtree, **stick to the advice** and process they've provided. Never communicate outside the site.
- ✓ **Avoid** paying in cash, or by direct money transfer if you can pay with secure payment methods, such as PayPal or your credit card.
- ✓ If you're buying a large item such as a car, **make sure** you see it in person before making any payment.
- ✓ **Be wary** of accepting payment for goods by cheque.
- ✓ **Never** send personal or financial details by email.
- ✓ **Research** the seller and site and always read the reviews. Check several review sites and compare them. This helps rule out any fake reviews left by fraudsters.

-  Does the seller make extra effort in communication to push the sale through?
- Does the buyer send you more money than they need to pay for the item, asking you to return the difference?
- Does a seller you don't know and trust asks you to use the 'PayPal Friends & Family' service or to pay for goods by bank transfer?
- Are you buying an item you can't see in person?



**Remember: If something sounds too good to be true, it's probably a scam.**



**TO STOP FRAUD™**

## Take Five to Stop Fraud

Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment. [Visit the Take Five website for more information.](#)

It could protect you and your money.