

Tips for Safer Online Shopping

We all buy online. It's so quick, easy and tempting as you can buy literally anything. But are you shopping safely? Are you spending more than you can afford? Here's our top tips to make sure you're being a savvy shopper.



- 1 Keep your cookies clear!**

Cookies are when your web browser saves small bits of information from your previous visits - things you've searched for or clicked on. These tempt you into buying more items. Cookies can be cleared in your 'History' and can take away a huge chunk of temptation.
- 2 Incognito Mode**

This allows you to browse online without cookies being saved and without a history file being created. It is really useful when shopping for surprise gifts for someone you may share your computer with, but also prevents the constant ongoing temptations outlined above.
- 3 Unsubscribe**

We are all inundated with emails on a daily basis from online companies we've used in the past - regular updates, new products, low prices and flash sales. Remove this temptation by unsubscribing from these mailing lists (usually found in teeny-tiny print at the end of the email!).
- 4 Turn off your smart speakers or smartwatch**

The fact is, unless you turn these off or turn their mic off, these devices are always listening to you. Have you ever had a conversation about, say, going away for a weekend, then logged onto social media and seen loads of ads for city breaks? Be aware of this and switch off!
- 5 Use discount or cashback sites**

There are plenty of sites out there that will offer discounts or cashback if you shop through their links. The biggest names are well known and can save some serious money. Do keep an eye out though if something seems too good to be true, as some fraudulent sites do exist.
- 6 Keep things in your basket**

Sometimes, if you browse and add an item to your 'basket' then leave the site without paying, there can be a benefit. The retailer may seize on your indecision and offer a small discount if you proceed with the purchase. But only do this with items you know you want or need.
- 7 Don't Save Your Card Details**

Add more friction to the online shopping process by deleting your card details from your favourite sites. Making yourself work that bit harder for your purchase will help you decide whether it's really worth it!
- 8 Delivery Options**

Usually delivery default options are the most expensive e.g. quick delivery direct to your door. There are savings to be made by choosing a less urgent delivery, collecting from a local store or using a pick-up location such as a secure locker. A small £3-5 saving per purchase can really add up.
- 9 Event Days**

We've all heard of Black Friday or Prime Day. Take advantage of such days to make specific purchases, but don't buy for buying's sake. If a membership or sign-up is required consider asking a friend or family member if you can use their subscription, rather than you signing up.



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