



# Beginners: Precautions Using the Internet (2)

## Data Security: Secure Servers and Email Hoaxes

When using the Internet, you should be vigilant about where you are sending your personal data, in particular financial data such as your bank or credit card details.

Before giving out your credit card details you should ensure that the site you are using employs a **secure server**, i.e. the information you exchange is encrypted, so that malicious individuals hacking into your transaction will only see illegible code.

Secure servers use a protocol called SSL (Secure Sockets Layer) to exchange information. They can be identified by:

- **https** at the start of their Web address (URL)



- A small yellow padlock on the status bar.



Don't confuse a Secure Server with a **Protected Site**.

A **protected site** simply requires you to log in with a username and a password. Although this goes some way to protecting your information, data sent and received is not encrypted, and can potentially be intercepted by a hacker.

Shopping online using secure servers is extremely safe, but you must be vigilant against fraudsters trying to steal your details:

- Only shop from reputable businesses, e.g. check that they have a full business address, and that they don't just operate from a PO box or a mobile phone. You can also check their business history for free at [wck2.companiesshouse.gov.uk](http://wck2.companiesshouse.gov.uk)
- When using a public PC, ensure that nobody is looking over your shoulder to steal your details, and always sign out properly.

- Never send your personal details in an email as they are not secure.
- Never reply to emails asking you to claim a prize, especially if you have not entered a competition. If the offer sounds too good to be true, it probably is.
- Never reply to emails asking you to confirm or update your bank account details - your bank would never ask you for this type of information by email!

Also delete any email message that claims your computer is infected with a virus and that you must delete certain files in order to remove it. These are hoax emails designed to cause damage and disruption, if you were to delete those files your computer would no longer operate correctly! If you are afraid that your computer might be infected with a virus, run an up-to-date antivirus application.

## Consumer's Rights

When shopping from home, on top of your normal statutory rights if something goes wrong, you also have special rights as a consumer under **The Consumer Protection (Distance Selling) Regulations**.

When shopping from home you additionally have the right to:

- clear information before placing an order
- written information about a purchase
- a 'cooling off' period during which an order can be cancelled without any reason and a full refund made
- a full refund if goods or services are not provided by an agreed date or within 30 days of placing an order if no date was agreed
- protection against credit card fraud.

Please note that these rights do not apply to services like auctions and online financial services, you can find further information from the Office of Fair Trading at [www.offt.gov.uk/Consumer](http://www.offt.gov.uk/Consumer)