



AUSTRALIAN BANKERS' ASSOCIATION INC.



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Safe shopping online over the festive season

Consumers are encouraged to protect themselves online while making purchases in the lead up to Christmas following a warning from the Australian Bankers' Association (ABA) and the Australian Federal Police (AFP).

Increasingly Australians are shopping online. An Auscert survey¹ found 84% of respondents used their computer for Internet banking and 52% bought or sold good or services online.

David Bell, Chief Executive of the ABA, said there are some simple tips to follow (see attached fact sheet) in order for consumers to protect themselves and their credit card details when making purchases on the Internet.

"Just as shoppers are careful when shopping in stores, for example by not leaving their wallet or purse unattended, some simple precautions should be taken in cyberspace," Mr Bell said.

"It's important to be aware that banks and other legitimate businesses don't ask for sensitive information via email. We encourage online shoppers not to respond to any requests for financial information they may receive via email. Furthermore, don't click on any link embedded within a suspicious email or accompanying attachment, and always call the retailer or financial institution to verify your account status before divulging any information."

AFP National Manager High Tech Crime Operations Neil Gaughan said the online environment offers an overwhelming range of online shopping sites and product choices for consumers.

"As in the real world, there are dangers and precautions should be taken to reduce the risk of credit card fraud, such as using anti-virus software to protect themselves from unwanted interference," Assistant Commissioner Gaughan said.

"Consumers buying goods online in the lead up to Christmas should make every effort to confirm the validity of website and the products they are purchasing. Criminals are known to advertise goods online, preying on the desire of online consumers to obtain a bargain."

"Embrace the benefits offered by the online shopping experience, but do exercise caution and sound judgement at the same time," he said.

The attached *Online Shopping Fact Sheet* can also be found at www.bankers.asn.au.

For further information or to arrange an interview:

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¹ This 2008 survey was based on responses from 1001 Australian residents all of whom have computers connected to the Internet. Auscert is a not-for-profit, non Government, member-funded organisation based at the University of Queensland (www.auscert.org.au).