It's scam season, keep an eye out

By local Computer Guru, Terry Lindsay

Christmas holidays seem to come around faster and faster every year. If you're looking to save time by avoiding the crowds and doing some holiday shopping online, know that scammers camp out online all year long.

So, if you're planning to shop online for holiday gifts, how can you avoid accidentally running into a scam?

Scammers are everywhere online - especially on social media. They sometimes impersonate real companies and run ads for brand-name products at unusually low prices.

But if you click the link in the ad, it could send you to a scammy website designed to take your money in exchange for a counterfeit item, something that looks completely different from the picture in the ad, or nothing at all.

When you're shopping online, here are some ways to protect yourself during the holidays and year-round:

- Do some research. Before you buy, search online for the seller's name and the website URL the ad sends you to, plus words like "review," "complaint," or "scam" to see what others have to say.
- Pay by credit card. If you're charged twice, billed for something you never got, or get a wrong or damaged item, you can dispute the charge with your credit card company. And if the seller says you can only pay with a gift card, wire transfer, payment app, or cryptocurrency, it's probably a scam.
- Pay by PayPal. If you have a PayPal account use this to pay. PayPal have a great claims process if you find you didn't get what you paid for.
- Be wary purchasing from Social Media Websites such as Facebook – Many scammers use social media to sell their products.
- Keep records. If something goes wrong, having your receipt and order confirmation number can help you get your money back from the seller. Also, sellers have to ship your order by the time they or their ads say they will — or give you the chance to get your money back.
- Check Scamwatch - www.scamwatch. gov.au for the latest scams
- Make sure that you have internet security software installed on your computer prior to shopping online. Programs such as "Kaspersky Plus" can be purchased for $120. This covers three devices for a period of two years. www. technologytraining.com.au.