



E-commerce - Safely Navigating Online Marketplaces



What is E-Commerce

Ecommerce is a method of buying and selling goods and services online.

You can use ecommerce channels such as your own website, an established selling website like Amazon, or social media to drive online sales.

In short it is buying and selling online.



Different types of ways you can buy online

- Buy, Swap, Sell
- Facebook Marketplace/Gumtree
- Ebay/Wish
- Amazon & other stores



There are many ways you can buy online, some more trustworthy than others. We will be going through 4 examples, talking about the pros and cons, as well as the risk of buying from them. What should you look out for and the best way to avoid any issues with online shopping.



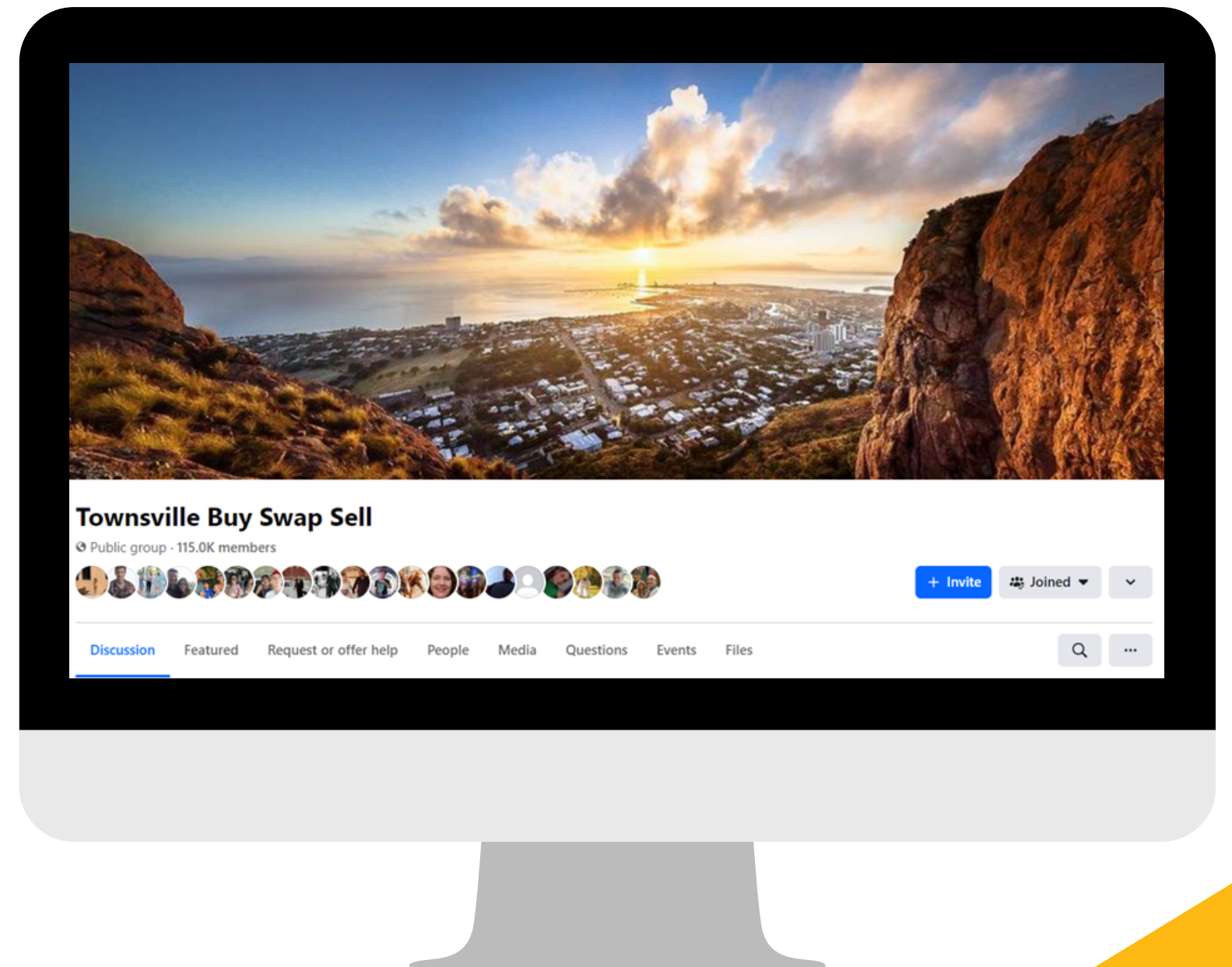
Buy, Swap, Sell - Facebook

Pros:

- Good to buy items that you may need second hand
- Can be useful if you are trying to sell something
- Allows easy navigation to try and find what you want

Cons:

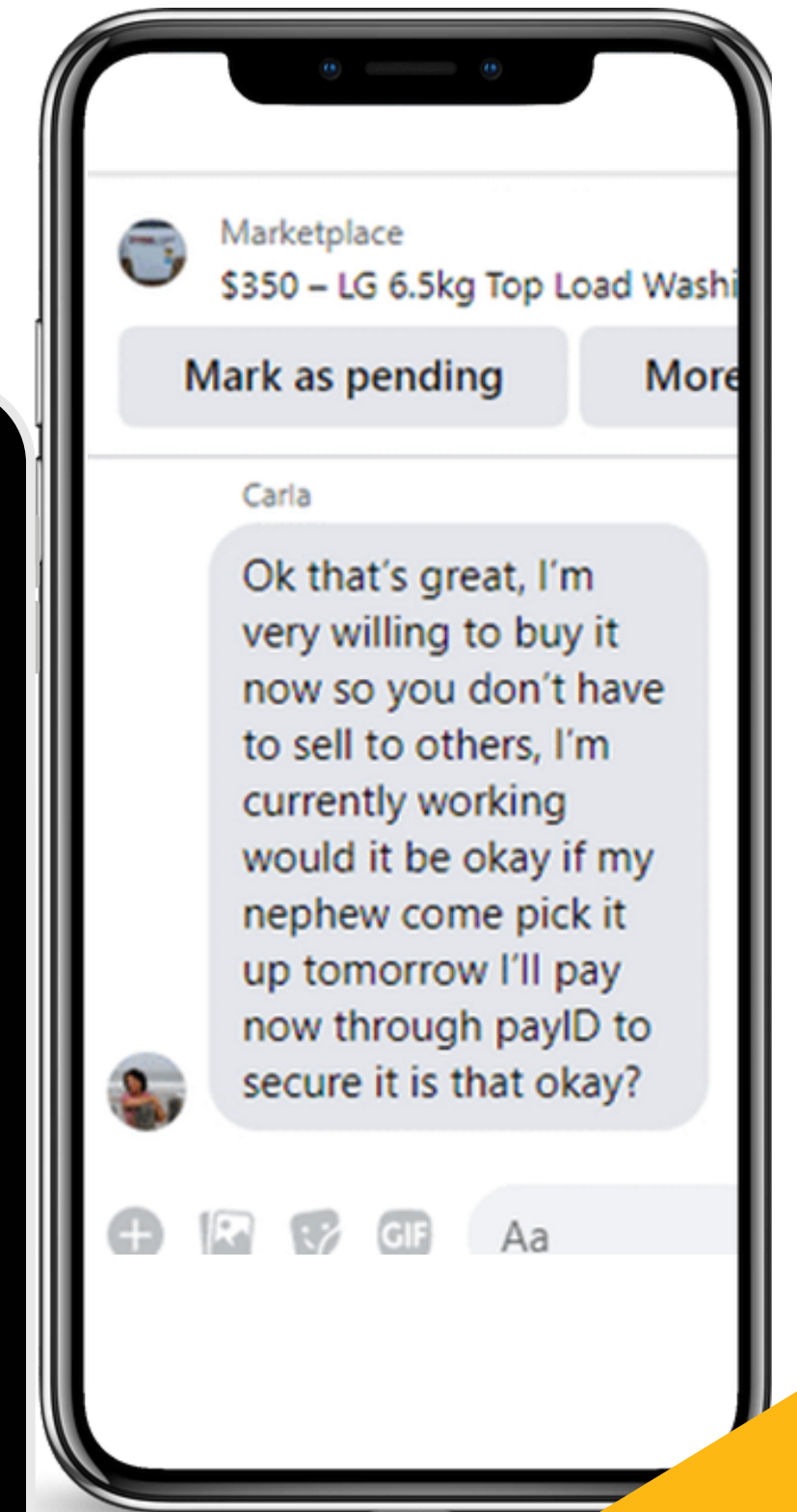
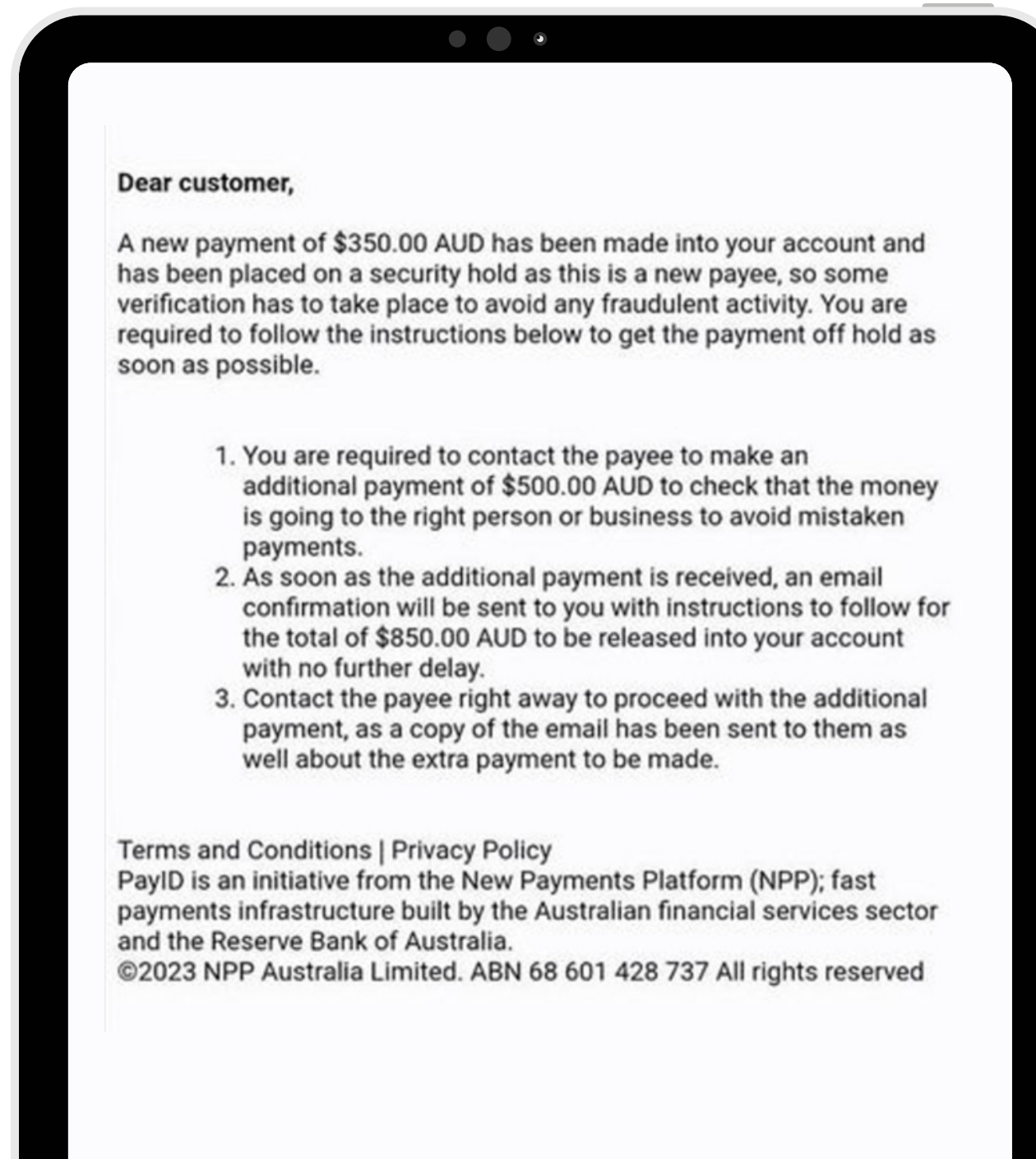
- More prone to being tricked
- Scammers love to use these pages
- Thieves use it as well
- People sometimes try to rip you off
- People may not want to buy or may sell to another



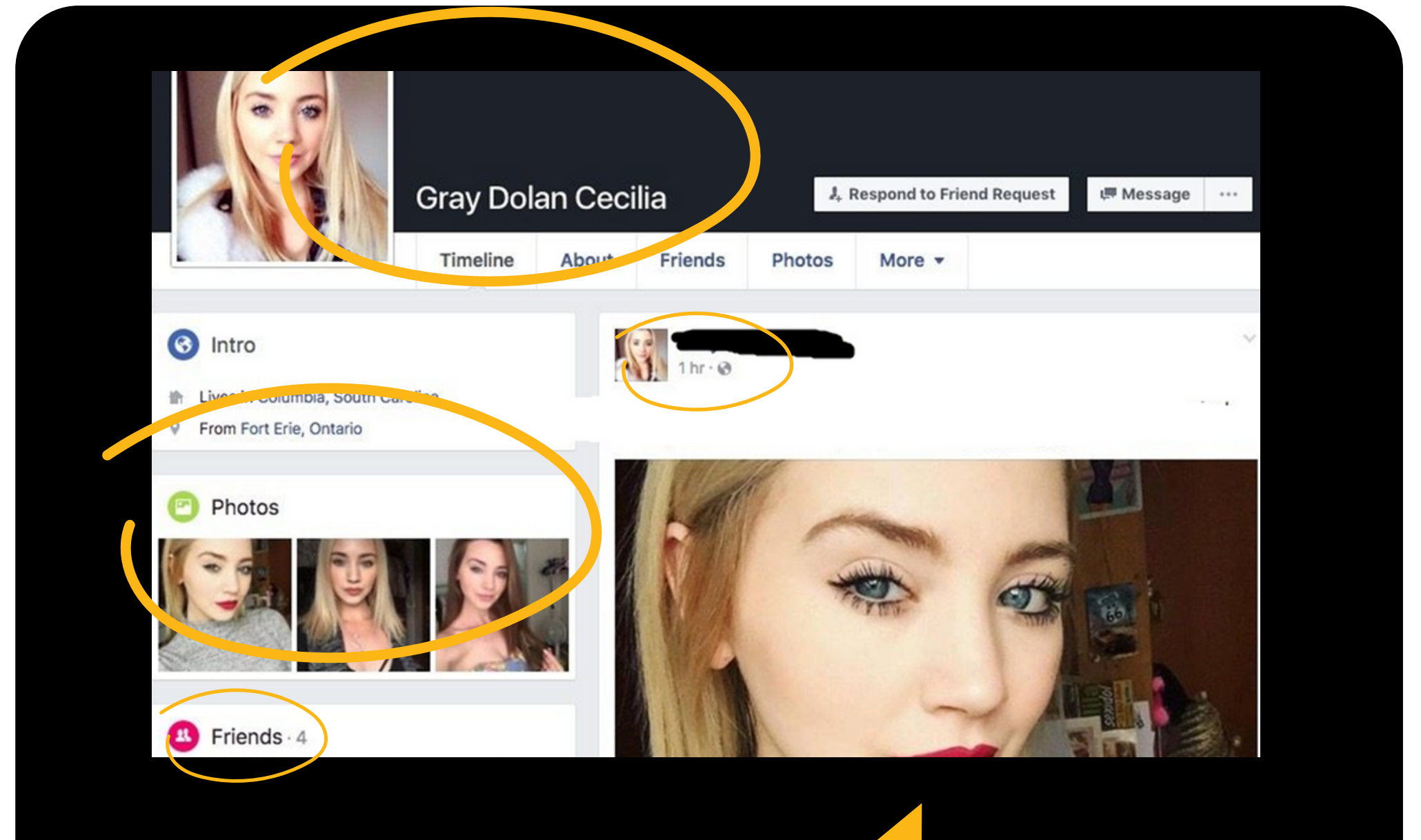
- Buy, Swap and Sell is a difficult one, these ones are usually run by people on pages on Facebook which have the name of your local area.
- For example, Townsville buy swap sell, Townsville ONE Buy Swap Sell, etc. This is a good way for people to sell their stuff only in the area but comes with a lot of risks. Whilst it is easy to use and allows you to find what you want, it is risky.
- You must make sure you are not being scammed, never put money into someone's account as a deposit or pay before you see it in person. This is hunting grounds for scammers who will post a lot of advertisements, then in the discussion say put a deposit down to hold the item for you.
- The same can be done in reverse, they may try to find out your details, they may not be interested in buying at all, but will ask you questions and say I am too far away to see the item and then look for alternatives to try and trick you.

How to avoid issues on buy, swap, sell

- One of the biggest issues that went around recently on buy swap sell, was the Pay ID Scam.
- For this scam, the buyer will respond to your listing with an offer to pay for the item you're selling using PayID.
- The scammer then tricks you into paying a fee to “activate” or “upgrade” your PayID account, by sending you a fake email or text message informing you there has been a problem with the transaction.



- The best way to avoid the scammers is to first check the profile. If there is not a lot of activity, or its been created recently. They are most likely a scammer.
- Second is to always do the pay in person or cash, if anything if they want to transfer you money, it should be straight into your account using a BSB and account number. But be careful about doing the same when buying.
- If they feel dodgy, don't continue with the sale or buy, trust your instinct. Buying or Selling, your safety comes first.

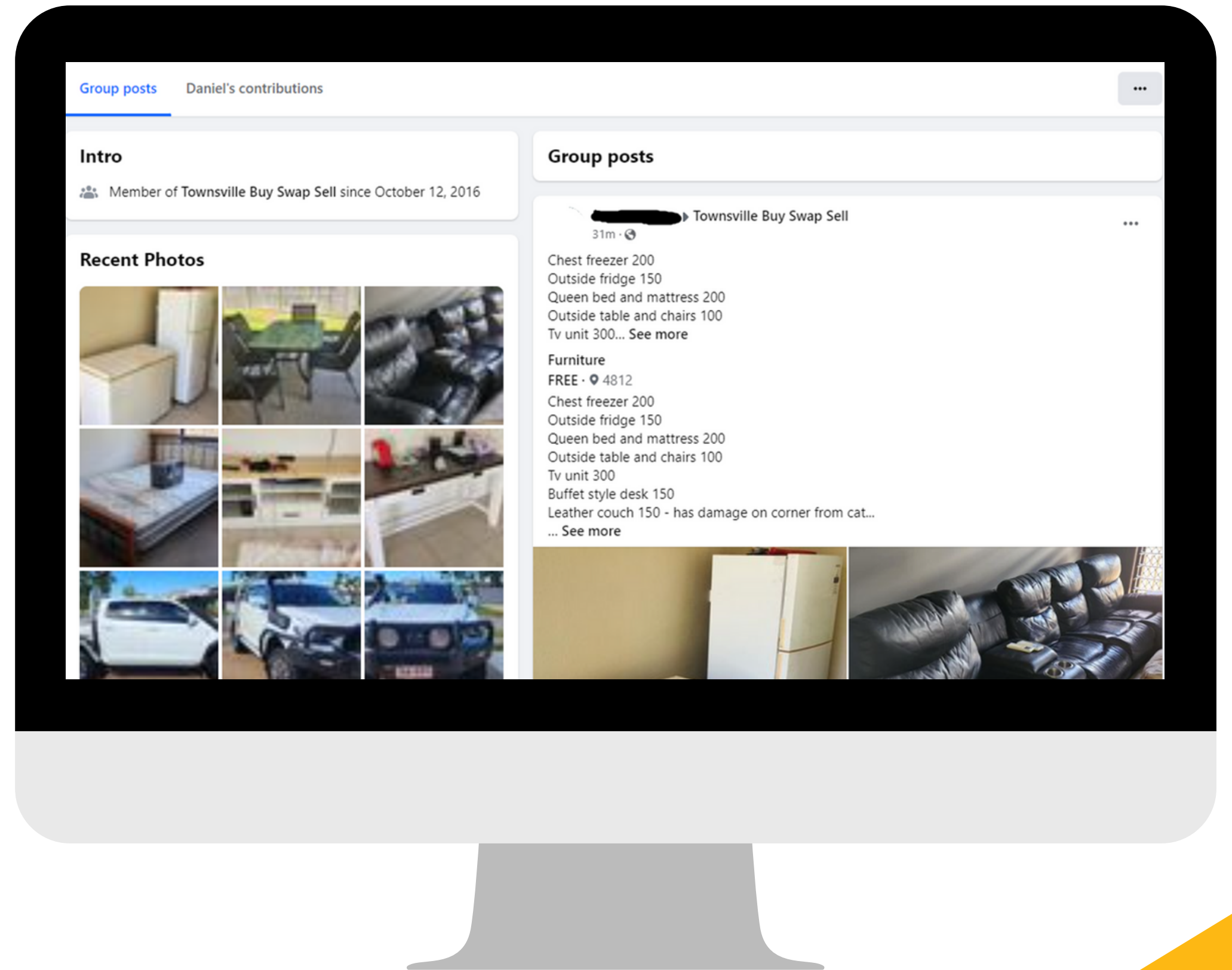


Not Safe

- Minimal Photos, all look like they are off the internet/professional site
- Minimal Friends
- Profile isn't even complete
- Time for profile pic to be created is very new, no prior photos

Looks Safe

- This is a real seller I took off one of the buy, swap, sells. I have gotten rid of any personal information.
- But the way I checked this person, was to go to their profile, see how much activity they have had.
- I also scrolled down on the selling listings and checked his other sales, he has a number sold and no one has said anything in the comments about a scam.
- So it is a good sign so far that this guy is legitimate in what he sells.





BUY, SWAP AND SELL SMART



Online marketplaces such as Gumtree and Facebook have become a popular place to buy, sell, share, swap and give away unwanted items. While the vast majority of experiences on these sites are successful and hassle-free, online marketplaces are also popular among thieves and scammers. There are a few tips users should follow to ensure they get the best out of their use of these sites:

- **If it sounds too good to be true, then it probably isn't true,** always use common sense. You should inspect the item carefully in person to ensure it is as described in the ad and any issues are known upfront before you exchange any money.
- **Know who you're dealing with.** If you've only ever met someone online or are unsure of the legitimacy of a business, take some time to do a bit more research. It is better to use online sites that you know and trust. Scammers will set up fake online stores or post goods for sale in buyswap-sell groups or online classified sites to trick people into buying items that don't exist.
- For **personal safety** and ease, if possible, you should arrange to meet in a busy public place. Also, it's a good idea to take a family member or friend with you.
- **Never send money to anyone you don't know.** While online transactions can be simple and convenient, please remember that face to face transactions are the best way to minimise the risk of fraudulent activity.
- When buying or selling an item online, **always transact in person, in public, with cash or through payment methods with buyer protection, such as PayPal or Afterpay.**

A MESSAGE FROM NSW POLICE FORCE

BUY, SWAP AND SELL SMART



PLEASE KEEP THIS IN MIND TO AVOID THE TYPES OF SCAMS LISTED IN BELOW:

- A **scheduled payment receipt** is not a confirmation of money transfer, but a notification of a payment scheduled to be made in the future. This can easily be cancelled by the buyer after goods are exchanged.
- **Oops, I paid you too much!** Buyer's will purposely overpay for an item by cheque and request the overpayment be refunded to them by other means, such as cash. The cheque may appear cleared into your account but can be stopped or refused weeks later. Then you've lost the item, the money from the cheque and the amount you refunded to the scammer. Oops!
- A seller claims that there are **brokerage fees, import duties, or other such fees** required to get an item into the country. Do not pay such fees, as you will most often never get the product and will have lost any money you paid.

Brand name spoofing / phishing
You get an email/SMS that claims to be from Gumtree, Adevinta, Western Union, or another company and offers buyer protection or an online payment system or perhaps a cash prize. Legitimate companies will never send out such emails. Phishing attempts can also come in the form of emails/SMS messages telling you that your account has been disabled, suspended, locked, or something similar and you are asked to click on a link. Do not click on the link.

SMS Scam
An SMS message from a potential buyer asking you to respond by email is most likely a scam. Legitimate buyers and sellers are unlikely to want to be emailed if they are already texting you.

For more information on how you can protect yourself online, visit the Australian Government's online safety section <https://info.australia.gov.au/information-and-services/public-safety-and-law/online-safety>

or SCAMWATCH online shopping scams <https://www.scamwatch.gov.au/types-of-scams/buying-or-selling/online-shopping-scams>

OTHER COMMON SCAMS:

Car theft
Be aware when selling a vehicle on online there have been instances where a 'buyer' takes the car on a test drive and never returns or, in an accompanied test drive, forces the owner from the car and steals it.
Always sight buyer's identification and record details before allowing a test drive or access to your vehicle. Have a friend or family member accompany you and the buyer on a test drive. Never leave the buyer alone with access to your car.

Delivery Scam via Whatsapp / SMS
If you receive any Whatsapp or SMS messages from potential buyers offering Gumtree or similar delivery as a service, do NOT click on the link or enter your payment details, this is a scam.



Triple Zero (000) For emergencies or life threatening situations.

Police Assistance Line (131 444) For non-emergencies.

Crime Stoppers (1800 333 000) To provide crime information, it can be in confidence.

Follow us on [facebook.com/nswpolice](https://www.facebook.com/nswpolice) twitter.com/nswpolice [youtube.com/nswpolice](https://www.youtube.com/channel/UCnswpolice) or visit www.police.nsw.gov.au

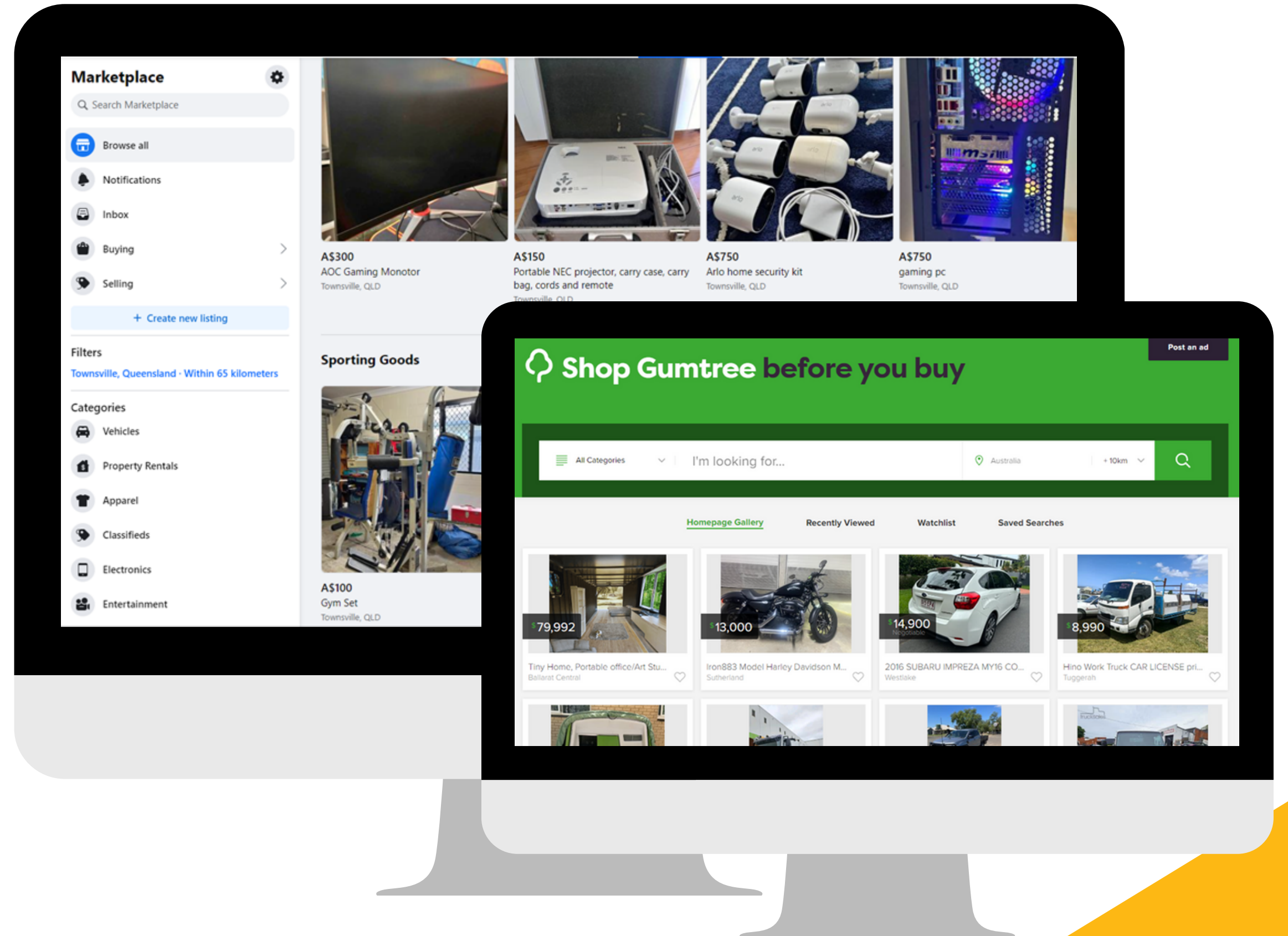
It is such an issue, that even the police must create tips

Pros

- People need to create accounts and requires more information (Gumtree)
- Safety measures in place (Gumtree)
- Generally moderated better (Both)
- Less risk of scams/thieves (Both)

Cons

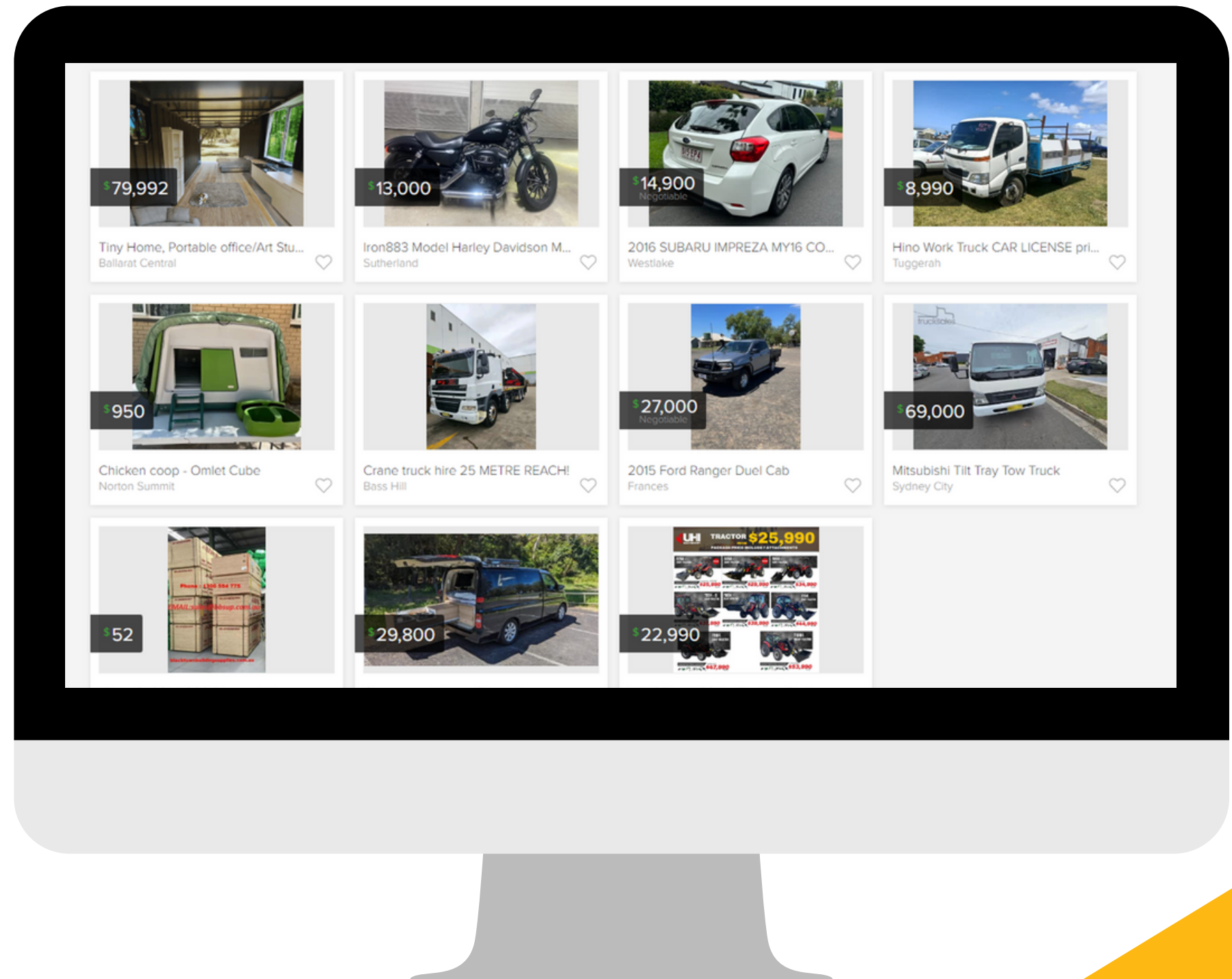
- Scammers and thieves are determined, so they may still go through the effort
- The product may not be to your liking, a dispute is harder on sites like this



The next option is a bit more safer, but is also still prone to scammers and thieves, but this is a lot less compared to the buy, swap, sell as there is a company backing it, compared to a group made by a person or a few people on a social media platform.

How to avoid issues on Marketplace/Gumtree

- First is to always make sure you see the product in person, if you are unable to, have someone you trust go look at the item for you if they live close by.
- In cases like vehicles, hire a mechanic who lives in the area to go check, take steps to be safe. Otherwise make the trip yourself to see if it suits what you need and is up to your expectation.



- Second, like before is to always do the pay in person or cash, if anything if they want to transfer you money, it should be straight into your account using a BSB and account number. But be careful about doing the same when buying, you can do the transfer on the spot Infront of them if you wish, in case the money they are asking for is a lot to carry in person.
- and once again if they feel dodgy, don't continue with the sale or buy, trust your instinct. Buying or Selling, your safety comes first.

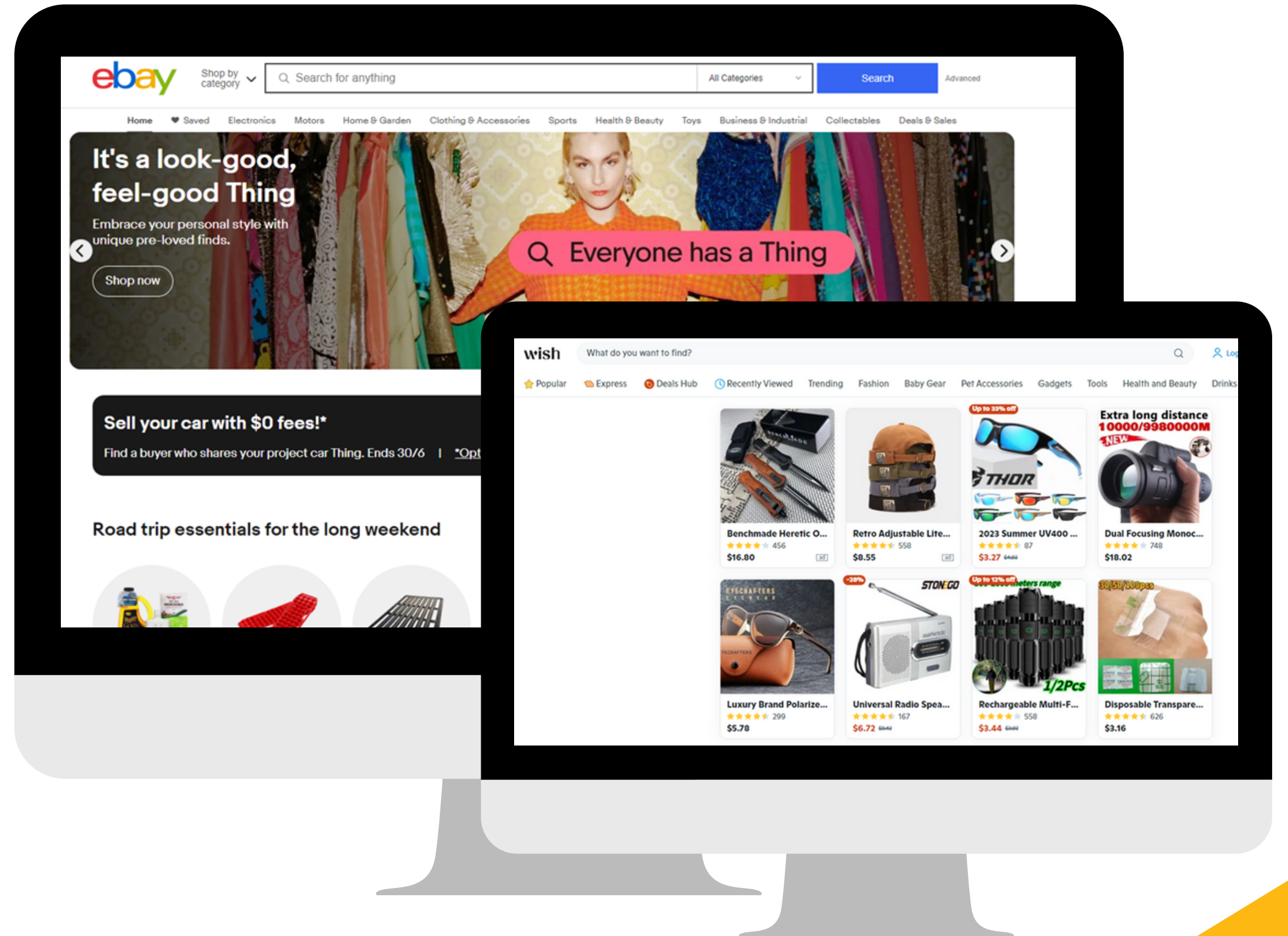
Ebay/Wish

Pros

- Can be good if you are wanting to sell items
- Offer protection against fake/broken products (Ebay)
- Good to shop and buy from small business

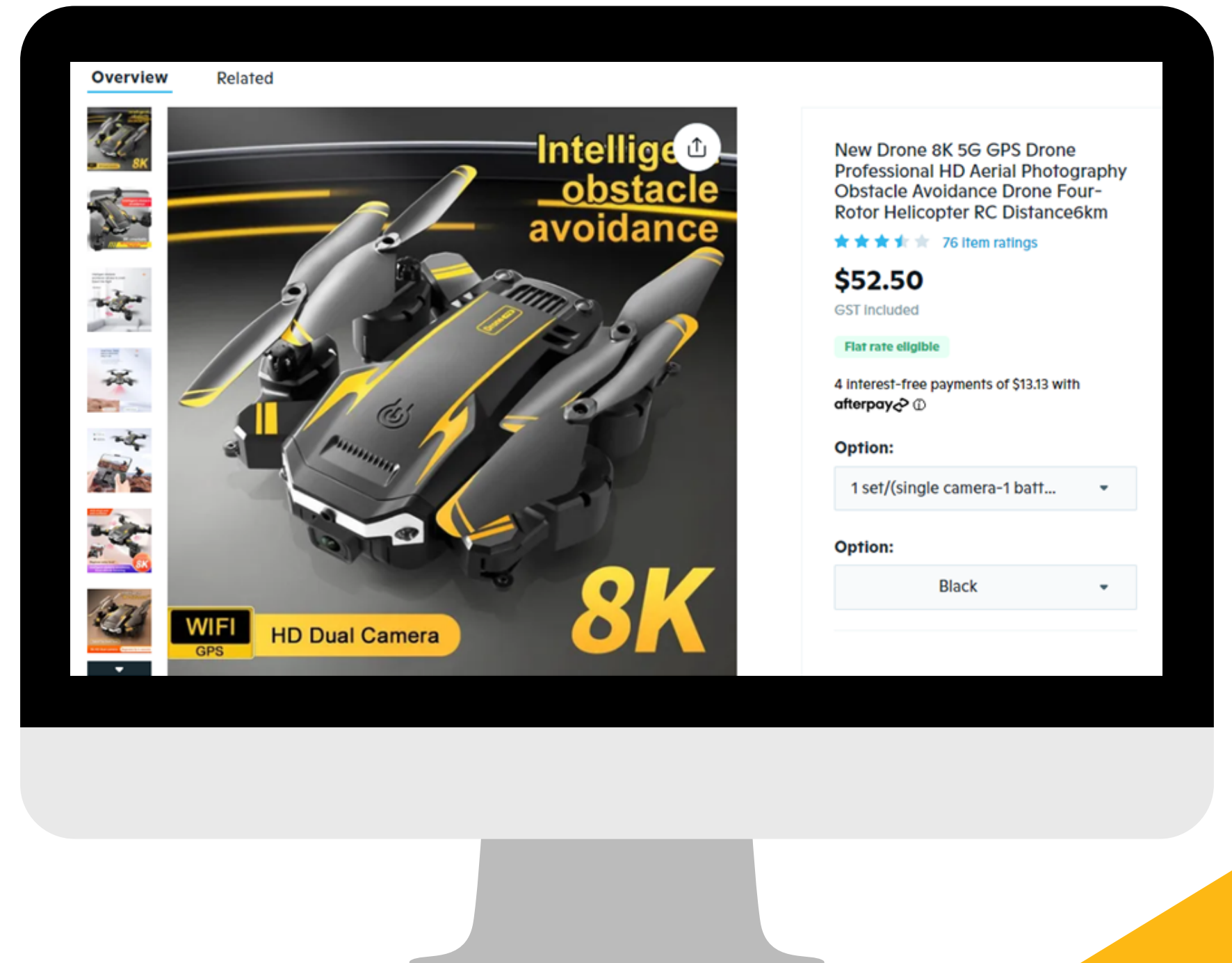
Cons

- Can be sent a fake item/broken or scammed
- Some items are clearly fake, given the price (Wish)
- Not guaranteed to get a refund (Wish)
- Prone to a lot of fake reviews to make the product look good

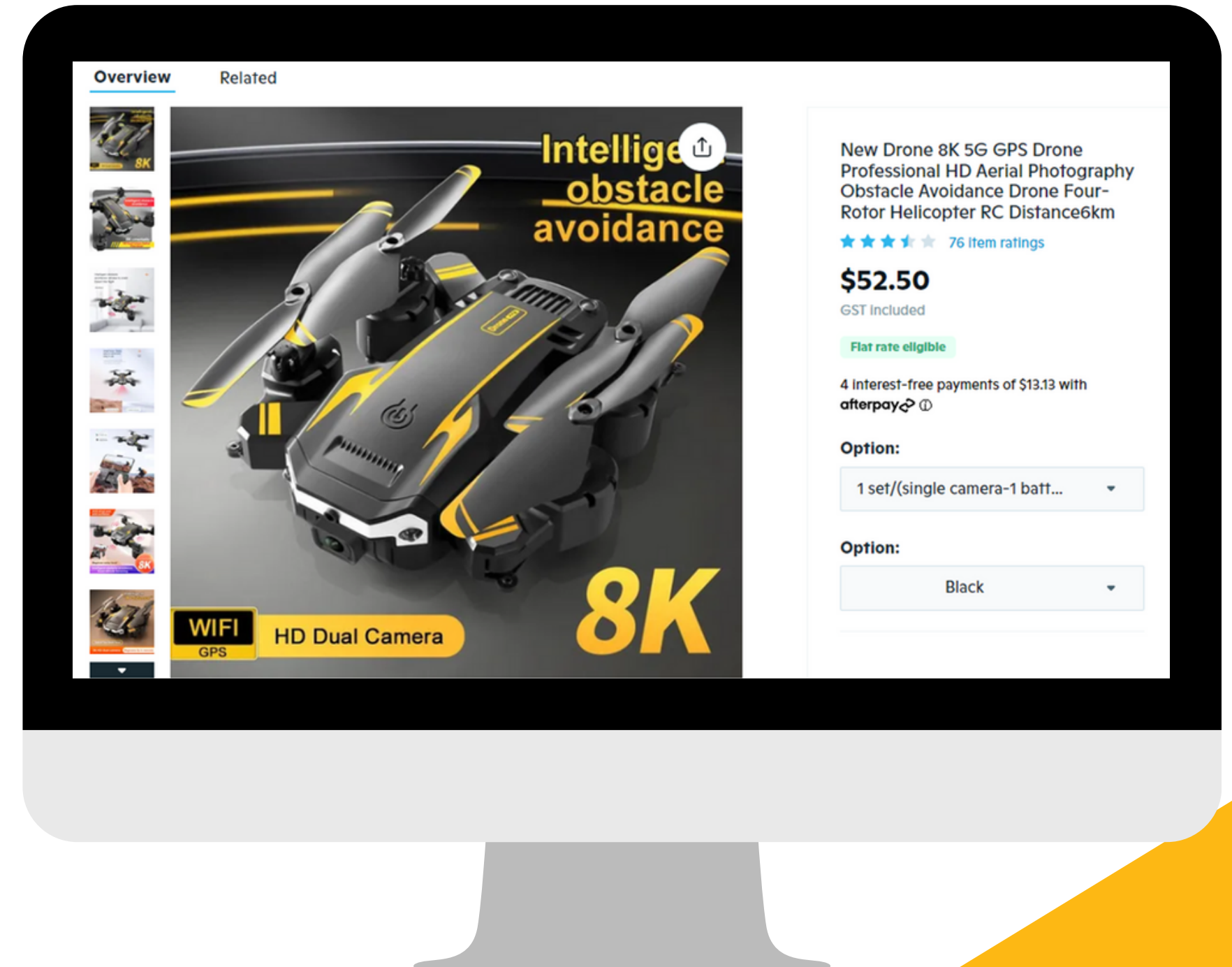
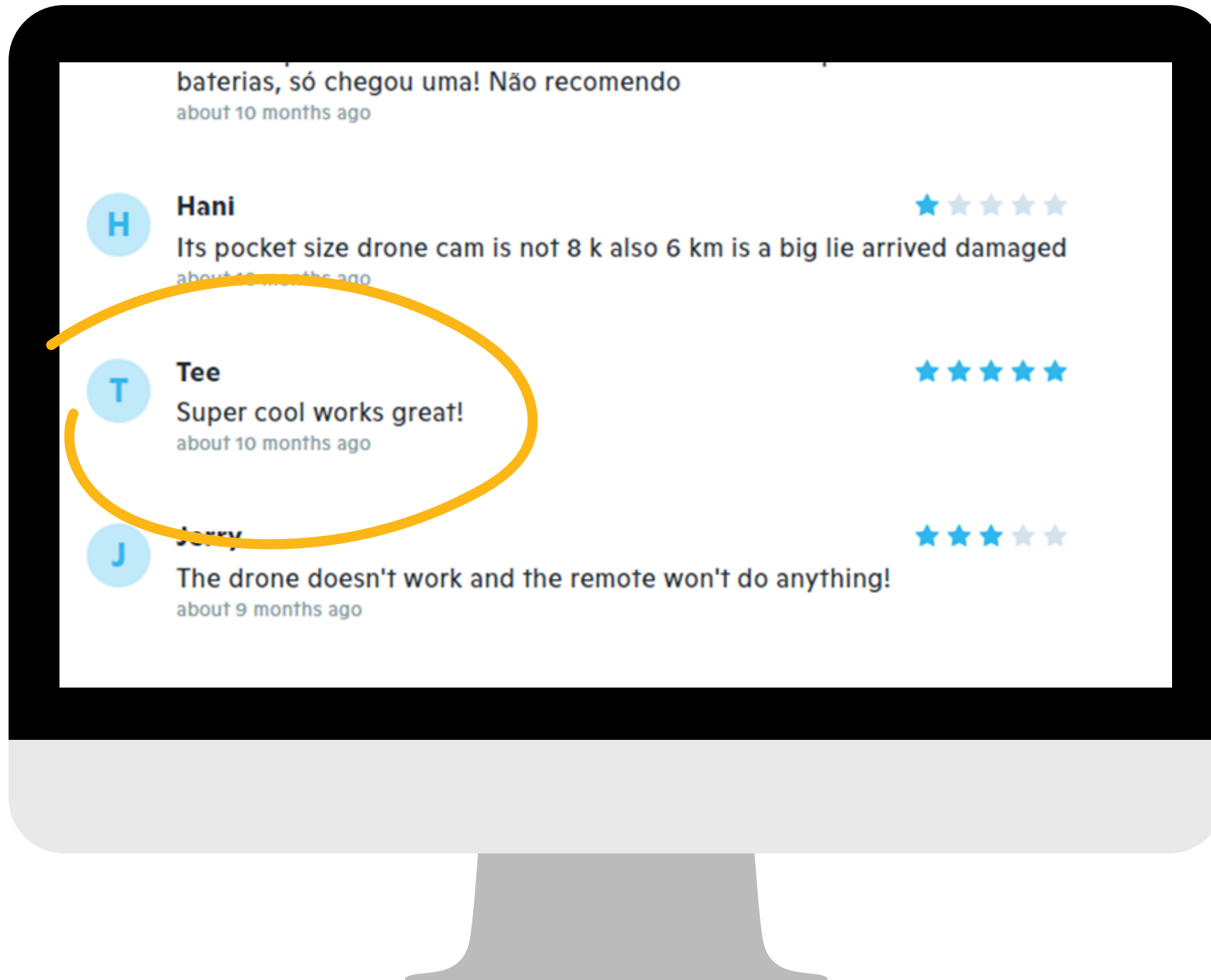


How to avoid issues on Ebay/Wish

- First check the product being sold, if it seems fishy or too good to be true. Then it is probably fake or a scam and you will not receive the intended product.
- Second, check the profile of the buyers, usually you can tell if they have good business or not, also check the description of the items, check prices elsewhere for the same products just in case.
- Make sure there is protection for you, if there is safety nets in place for buyers and sellers against scams, fake products and they allow payment through paypal. These are all good signs that you are being protected while shopping online.



Most likely a fake comment used early to try and get buyers, before real ones came in



Amazon & other stores

Pros

- Comes straight from the business/warehouse
- Less risk of damage
- Refunds if broken/damaged
- Policies to protect you as a buyer
- Trusted sellers
- Good will be what is advertised

Cons

- Good could arrive damaged
- Postal service could lose it

Note: That is why there are policies in place to help in case these happen, refunds or replacements



- The good thing about stores like Amazon, Harvey Norman, Petbarn, or any other reputable business with an online site is that you are most protected as a buyer with these online purchases.
- The stores have a reputation and have policies in place to protect the product and you as the buyer, usually with warranty for up to a year on products, as well as a replace or refund policy depending on the situation, such as the device coming broken, not working after 2 weeks, and other potential issues.
- This is by far the safest way to shop in the online shopping world.

How to avoid issues on Amazon & other sites

- Check your address is correct, make sure that if it is something important that you sign for it or have a safe storage for the delivery person to put it in.
- If damaged take a photo straight away and send it to the customer support of the business you bought it from, do not use or try to fix it yourself.
- Make sure you understand the policies in place, make sure you are aware of your right as a consumer and follow the instructions given for anything to do with the issue you have.

Example of Amazon's Policy

Returns and Refunds > Refunds, Replacements and Exchanges >

About Replacements

You can create a replacement request if your replacement meets certain criteria. Learn more on how replacements work, eligibility for replacements and more.

Replacements may be available for items that are damaged, defective, or not as expected. Replacements are not available for items returned pursuant to the [Amazon AU and AmazonGlobal Change of Mind policy](#).

If your item is damaged, defective or not as expected, there are two ways you can request a replacement:

- *If your request relates to an item that was delivered in the last 30 days, you can request a replacement using the [Online Returns Centre](#). Items fulfilled by Amazon AU but sold by third party sellers are unable to be replaced by Amazon AU, but are eligible for a refund using the [Online Returns Centre](#). See below for more information regarding items eligible for replacements via the [Online Returns Centre](#).*
- *If your request relates to an item that was delivered more than 30 days ago, please [Contact Us](#) so we can determine if you are entitled to a replacement, including under the Australian Consumer Law. You can request a phone call or instantly chat with us by clicking the [Contact Us](#) link and selecting "Something else" and then "Contact Us". Items fulfilled by Amazon AU but sold by third party sellers are unable to be replaced by Amazon AU, but may still be eligible for refunds.*

Which items are eligible for a Free Replacement through Online Returns Centre?

If you receive an item that is damaged, defective, or not as expected, you can request a replacement through our [Online Returns Centre](#) within 30 days of the item being delivered, if the item:

- Was shipped to an address in Australia,
- Was sold and fulfilled by Amazon AU. Items fulfilled by Amazon AU but sold by a third-party seller are unable to be replaced by Amazon AU.
- Is still in stock with Amazon AU for shipping to your delivery location. If the item is not currently in stock with Amazon AU we will not be able to process a replacement but, you can [return the item](#) for a refund.
- Is returned to Amazon AU within 30 days of requesting the replacement. **Note:** if the item is not returned within 30 days of requesting the replacement, you will be charged for the replacement item. This does not apply to items that are non-returnable. Please see [Items that Can't be Returned](#) for a list of items that are not returnable to Amazon.

Any Questions?