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01 | AVOID DISTRACTIONS

When online shopping, make sure you're doing so without distractions. It's easy to rush and quickly click 'buy' while preoccupied with doing other things on the move. Where possible, use a computer so you can slow down a little and use a bigger screen.

If you are using your phone to shop online, use the shop's app rather than the website as apps are designed to be used on phones and it will be clearer to navigate.

Install up-to-date anti-virus software and ensure you have a firewall operating. Use popular browsers such as Chrome and Firefox as they often have additional security features to identify potentially unsafe sites.

Make sure that your operating systems are up-to-date as most updates include additional security features.

02 | READ WEBSITE ADDRESSES FROM THE RIGHT

Use safe websites when shopping online. Check URLs are spelt correctly and read them from the right, not the left. This is because anything can be added to the beginning of a URL, but the real address, the real location of the website, is at the end of it. As long as the URL ends with the website address of the genuine company you think it is for, the site is real. You need to look for what it says before the last .com, .co.net etc., as that is the real domain.

An example is:

<https://www.hsbc.co.uk.fraudguide.co.uk/help/security-centre/> = a fraudulent website hosted not by HSBC, but by whoever owns "fraudguide.co.uk", and is pretending to be HSBC.

<https://www.hsbc.co.uk/help/security-centre/fraud-guide/> = this is a genuine HSBC website

It's best to research the retailer online and check for reviews to ensure it's legitimate.

03 | LOOK FOR THE PADLOCK

Look for the padlock sign in the address / URL bar, and make sure there is an 's' – this stands for 'secure' and shows that the http data is being transferred over a secure connection. This however doesn't mean the website is genuine. You should look out for HTTPS which means that any information you send to the website is encrypted and therefore meaningless to any scammers eavesdropping in on your connection.

Remember - the padlock does not guarantee that the website is genuine, you could still be connected to a spoof or fraudulent website!

04 | TAKE YOUR TIME

Check in with yourself. Can you feel a sense of urgency? Be curious about what is making you feel that way.

Slow down. It isn't a huge stroke of luck that this fantastic offer just happened to be here, and about to run out just at the time you saw it. It's likely to be a scam.

05 | GET COMFORTABLE

Do your online shopping while comfortable, sitting down and relaxed - and somewhere with a comfortable temperature.

06 | USE YOUR MOUSE TO CHECK THE REAL WEBSITE ADDRESS

Check the destination of the URL before you click by hovering over the link with your mouse. The real destination URL will appear on the bottom of your screen. Where does it say the link will take you? It could be somewhere different than you expect.

07 | DON'T KEEP IT TO YOURSELF

Tell someone what you're buying, ask their opinion on whether it sounds legitimate, ask if they've heard of or had experience with the business. Enjoy sharing the excitement of gift choosing with someone else.

08 | KEEP YOUR EYES PEELED

Using good lighting and wearing your glasses will make sure you can better spot anything that's not quite right.

09 | AVOID PUBLIC UNSECURED WI-FI

Don't use public unsecured Wi-Fi – use your home connection when shopping online.

Criminals can use public Wi-Fi to gain access to your data, including user names and passwords, by using their laptop or phone as a link to the internet.

10 | USE A CREDIT CARD

Use safer ways to pay such as your debit or credit card and be wary of requests to pay by bank transfer.

Using a credit card for purchases over £100 will give you added consumer protection.

