**Financial Education Animated Video Series**

**"Online Shopping"**

**Transcript**

With the popularity of the Internet, online shopping has become a growing trend.

There are various forms of online shopping, let's talk about what to keep in mind when shopping on a website.

When browsing a shopping website, it is important to note whether the website design and the information provided are comprehensive.

For example, check if the website has clear indications of sales, return and privacy policies, as well as the inclusion of business address and contact phone number and so on.

Safeguarding personal information online is crucial.

Avoid sharing unnecessary details like identity card numbers, bank account numbers, and even personal passwords and refrain from logging into your account or entering personal data on public or shared computers.

In submitting personal information and making payments, pay attention to the security of the shopping website, particularly the login and payment pages.

For example, check if the Internet browser displays a "lock" icon and if the URL begins with "https".

Furthermore, when shopping online, carefully consider the pros and cons of different payment methods, and select the most suitable option based on your circumstances and the website's requirements.

Maintain proper records of receipts and payment confirmations.

If you are making a bank transfer, be cautious and carefully check the transfer receipt and transaction records.

It is advisable to delete all the personal information related to the payment such as credit card numbers after completing the transaction.

When you are shopping, it is important to pay attention to any shipping or handling fees.

If you are shopping on overseas websites, make sure to take note of the currency used for pricing the products and the exchange rate.

This way, you can accurately evaluate whether the items are priced reasonably.

The prices of products in online stores are sometimes lower than those in physical stores, which can tempt us into buying things we don't actually need.

That's why it is crucial for us be self-disciplined and restrained, and only make purchases when necessary.

Apart from shopping websites, there are now a variety of websites and apps that provide platforms for buying and selling, making it convenient for buyers and sellers to trade items.

When making purchases on these platforms, it is important to not only consider the reputation of the platform itself but also pay attention to the reputation and feedback of the sellers.

Be cautious of any potential fake reviews and look for trustworthy sellers to transact with, and verify the seller's identity.

If you come across unreasonably low-priced items or product reviews that seem too good to be true, we should exercise extra caution.

To avoid ending up with not receiving the goods that you have paid for or receiving goods that don't meet your expectations, it is best to opt for face-to-face transactions whenever possible.

That way, you can receive the goods and make the payment at the same time.

The location for the transaction should also be considered in a public place with a higher flow of people to minimise the risk of personal safety.

What is more important is to have friends or family members accompany you during the transaction.

During the exchange, take the time to thoroughly inspect the items and verify their authenticity.

If you have any doubts about the person's identity, just cancel the transaction immediately.

In conclusion, when enjoying the convenience of online shopping, we need to be aware of the potential risks and traps that come with it.

We must enhance our awareness of online security and take steps to prevent becoming victim to scams.

Reflection Question:

Apart from the points mentioned in the video, are there any other areas of online shopping that are worth noting?