



Keep yourself safe from

## Purchase Scams

If a fraudster tricks you into buying an item or service that doesn't exist, this is known as a purchase scam. These scams are common on social media platforms such as Facebook and Instagram, and on online marketplaces, such as Gumtree or eBay. Items or services are often advertised at discounted prices to tempt buyers to make a purchase, which never arrives. Fraudsters can also create fake websites where they pose as a credible company, sometimes impersonating trusted websites. According to UK Finance, more than £40 million was lost by victims of purchase scams in the first half of 2023.

It's important to carry out checks when purchasing from a new website or seller to make sure you receive what you're paying for.



### Top tips for avoiding purchase scams:

- If the offer seems too good to be true, it probably is.
- Always pay with a secure method, such as by card or Paypal (but don't use PayPal's 'Sending to a friend' option as you will not be covered by their Purchase Protection).
- Look out for fake websites or adverts. You can read our tips for spotting them in our article on [Purchase Scams](#).
- Look at online reviews of the person/website you are purchasing from. Try a site such as [Trustpilot](#), which features reviews from other customers.
- If you're buying something from social media or a marketplace, only pay once you've seen the goods or seller in person, ideally in a public place. You may wish to take a friend with you.
- Never send money for a vehicle before viewing it in person and make sure you carry out an HPI (car history) check. There are a number of companies that provide equivalent services to a HPI, including the [RAC](#).
- The safest way to buy event tickets is through companies that are members of the [Society of Ticket Agents and Retailers](#) (STAR).
- Remember that it's illegal to buy cats or dogs from a third-party seller. Always buy from a registered breeder, or rescue pets from an animal shelter.

Find out more by reading our articles on [Purchase Scams](#) and [Holiday Scams](#), or by visiting the [Take Five](#) or [The Met Police](#) websites.

If you're ever unsure about a payment you've been asked to make, or already made, get in touch with us on your app or by calling 159. We're here to help you. You might also want to speak to Victim Support, an independent charity that can provide support to victims of crime and traumatic events. Their [helpline](#) is open 24/7.