

TIP OF THE MONTH DECEMBER 2009

SHOP SMART THIS CHRISTMAS

All around the world, shopping for Christmas can be a stressful experience – the crowds, the noise, the number of extra products that are “in your face.” It can be difficult to keep control of your spending. Consequently, many people use the internet to compare prices and products. But do you know that there are many risks associated with on-line shopping?

Here are some recommendations which we consider as essential tips for safe on-line shopping:-

1. Practice safe on-line shopping.

Use credit cards which require the use of PIN numbers to complete a transaction. Do not use public internet cafes to conduct on-line purchases. Access wireless access points with strong security and built-in controls (usually with encryption services attached). Notify your financial institution if you suspect that your identity has been compromised.

2. Keep your home PC up to date.

Regularly update the operating system patches, firewalls, and anti-virus and anti-spyware software on your computer and check that they are running. Ensure that your browser has the latest security up-grades with built-in encryption. Avoid opting for the “remember password and username” option in a publicly used computer (i.e. at work etc.)

3. Don't fall prey to on-line fraud activities.

There are many unscrupulous individuals who attempt to steal your personal data via “**phishing**.” Remember if it sounds too good to be true – **beware!** Never send your financial information through an organization website unless you are positive you are dealing with a secure site.

4. Keep your personal information private.

Do not share your personal identification number (PIN) with anyone. Do not follow up on unsolicited offers of credit. Safeguard your National Insurance (NIB) Number.

Finally, enjoy the holidays. **Feel good about yourself by donating to a charity of your choice.**

Feel free to email us at dataprotection@bahamas.gov.bs