

# Staying Safe on the Internet





Part 2

**Using money online** 

#### **Using money online**



People can use the internet to look after their money, instead of going to a bank.



You can also use the internet to buy things, like books, clothes and your food shopping.

You can pay online for services like music or movies.



You can pay for things in different ways online. You can use money from your bank account or you can use credit cards.



It can save you time to do online banking and be fun to shop online.

But people can cheat you out of your money.



There are some things you should watch out for to keep your money safe.

## Online banking



Make sure you are using the real bank website.

There should be a locked sign in the website address.



Set a strong password and keep it secret.

You might want to tell someone you trust like a family member. But don't tell friends or anyone else.



Do not reply to emails or messages that ask for your bank details or password.



Always check your bank accounts to make sure money has not been taken out without you knowing.



Click the sign out button and close down the bank website when you have finished.

### Online shopping



Watch out for fake websites.

Some websites look real but can cheat you out of your money.



It can be hard to know if a shopping website is real. Here are some things to look out for:



Fake websites might ask you to pay money into their bank account or send them money.



Real websites have a safe payment page where you can choose how you want to pay.



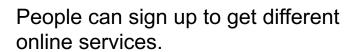
Look at people's comments about an online shopping website to see if it is real.



Only buy from online stores you know you can trust.

#### **Online services**





This could be music, movies, sport, TV shows or fitness programs.



But most services are not free.

They might start with a free offer, but then ask you to pay for things.

It can be hard to stop the payments once they have started.



#### Things to think about:

- Do you really need the service?
- Can you afford it?
- Can you stop paying any time you want?



If you want to sign up for something, talk it through with a someone who gives good advice.



This information was made by Down Syndrome Australia.

You may like to read our other guides about staying safe online.

Part 1 Using the internet safely

Part 2 Using money online

Part 3 Using the internet to stay in touch

Part 4 Top Tips for staying safe online

