

Selling online?



Protect yourself from scams.



www.getsafeonline.org

Online marketplaces and selling platforms have made it easier than ever to turn unwanted items into cash. Whether you're clearing out your wardrobe, selling electronics or passing on furniture, the internet offers a huge audience and fast, easy transactions.

But with convenience comes risk: it's commonplace for fraudsters to target sellers with scams designed to steal money or goods.

We've put together some clear, practical advice to help you sell confidently and securely, however much or little experience you have.



Your top tips for selling safely online

Use trusted platforms. Use only well-known UK marketplaces and apps with buyer and seller protections. Check reviews and ratings before selling through a new site.

Use secure payment methods. Avoid accepting cheques or money transfers from unknown services. Use secure payment options such as PayPal Goods & Services or bank transfers you can verify. Never share your bank login details or payment card PINs.

Be aware of these potential scams:

- Overpayments, where buyers 'buy' your item, then claim they've accidentally sent too much money and ask you to refund the difference. The original payment later turns out to have been either fake or reversed.
- 'Item not received' claims, where a scammer receives the product, then tells the platform it never arrived. If you can't prove delivery, you lose both the item and the money.
- Stolen credit card purchases, where a scammer buys from you using a stolen card. When the real cardholder disputes the charge, the payment is reversed and you're left without the product.
- Return scams, where the buyer receives the product, swaps it for something faulty or cheaper, then returns it. You refund them and get back a worthless item. Alternatively,



the buyer might take a photo of the item, retouch it (sometimes using AI) to make it appear damaged, and make a fraudulent claim for a refund.

- Off platform payment scams, where the buyer asks you to move the transaction to WhatsApp, email or text, then sends fake payment screenshots or links to phishing pages.
- Shipping label scams, where the buyer sends you a prepaid label that routes the package somewhere else, then claims you've shipped to the wrong address.

Take care with delivery. Don't ship items until payment has cleared in your account. Use tracked delivery services so you have proof of sending and receipt. For local sales, meet in safe, public places rather than at home.

Keep records. Save copies of messages, payment confirmations and delivery receipts. These can help resolve disputes if something goes wrong.

Protect your personal information.

Never share unnecessary personal details such as your full address, date of birth or financial information. Use the platform's messaging system rather than giving out your phone number or email.

Report it. If you suspect a scam, report it to the selling platform. If you lose money to fraud, report it to your bank immediately. The faster you do so, the more chance you have of recovering your money. Also, report it to Report Fraud, the UK's national fraud reporting centre, at www.reportfraud.police.uk or by calling 0300 123 2040.

Get Safe Online

Get Safe Online is the UK's leading source of information and advice on online safety and security, for the public and small businesses. It is a not-for-profit, public/private sector partnership backed by law enforcement agencies and leading organisations in internet security, banking and retail.

For more information and expert, easy-to-follow, impartial advice on safeguarding yourself, your family, finances, devices and workplace, visit www.getsafeonline.org

If you think you have been a victim of fraud, report it to **Report Fraud** at reportfraud.police.uk or by calling **0300 123 2040**. If you are in Scotland, contact **Police Scotland** on **101**.



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