

Data Protection “Tip of the Month - December 2008”

Privacy Tips for Christmas Shopping

Secure your accounts. Be sure to place a password on your banking, telephone, and utilities accounts. With a password in place, it makes it more difficult for others to access your information.

- Keep your banking records private. Do not share your personal identification number (PIN) with anyone.
- Engage in Privacy Self-Defense. Don't give your phone number or other personal details to businesses unless they really need it. Don't complete product warranty cards, surveys, or sweepstakes—these are just tools used to collect and sell your data. Be sure to ask businesses how they use your personal information, whether they sell it, and how they protect it.
- Do not follow up on unsolicited offers of credit.
- Safeguard your National Insurance Board (NIB) Number. The NIB number is a key identifier. Those who have it can steal your identity and engage in fraud. Do not keep your NIB card or any other document that contains your NIB number in your wallet. And exercise care when giving out your NIB number.
- Always keep your receipts. It's up to you to provide proof of purchase if you want to return goods.
- Check to ensure the goods are working BEFORE you wrap them up.
- As a consumer, you are entitled to expect any goods you buy to be of satisfactory quality; fit for their purpose; and as described.
- You have the same rights in respect of Sale Goods, unless the goods have been reduced because they are shop-soiled and you were made aware of this fact before you brought them.
- If you think you might have to take something back, check with the seller before you buy that you will be able to bring the goods back for a cash refund.
- Consider paying for items over \$175 by credit card. This gives you added protection if something goes wrong because you can claim against the credit company as well as the retailer if there are problems with the goods.
- When using your credit card to shop on-line, always find out if the company has a secure site. NEVER send your credit card details by e-mail.
- Make sure you tell the retailer if there is a problem as soon as possible. Don't forget to take proof of purchase.
- Always be wary of offers that seem too good to be true, because they probably are! Don't rush into a purchase you might regret and always make sure you'd know how to contact the supplier if there was a problem with the goods.

- Finally, donate to a charity of your choice. It will make you feel good!

Happy Holidays!

Email us at dataprotection@bahamasgov.bs if you have any data protection concerns.