



Take note of free value-added services that may be bundled into the contract when buying a voucher for a service. These may be charged to you after the 'free-trial' period. Set reminders to cancel the value-added service before the 'free-trial' period lapses to avoid having additional charges imposed.



Do research before each purchase to have the full information of the prices and extra charges (e.g. postage fees), terms and conditions, exchange and refund policy of the product.



Check your bookings or shopping cart to ensure that prices are correct before making any payment.



Watch out for pre-ticked boxes that add options to your purchases and make sure to de-select anything you do not want to purchase before checking out.



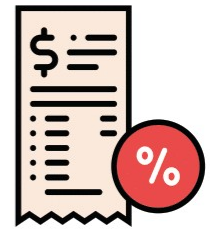
Exercise caution over exceptionally cheap items as these might be tactics to attract consumers.



Review the terms of the refund policy to understand the circumstances that may entitle you to a refund when making prepayment for big-ticket items or services with long-term commitments.



Get the contact details of the merchant and clarify all queries before transacting.



Save a copy of your transaction receipt and communication with the merchant in case of disputes