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Online Shopping

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Information about the online - seller

- Before ordering anything online, you should find out the identity of your future business partner.
- After all, something might go wrong with your order and you might want to contact the seller after the contract has been concluded.
- To ensure this is always possible, online shop operators are required:
  - to keep the company name,
  - geographical address,
  - and an email address permanently available on their website.
  - A telephone number must also be provided if necessary.



How to recognize fake shops?

To avoid falling victim to a fake shop, pay attention to the following points:

- Suspicious website address
- (In)secure payment methods
- Suspiciously low price
- Fake quality seals
- Customer reviews
- Terms and Conditions
- Imprint
- Use Fake Shop Finder: Check shop URLs for free (e.g., Verbraucherzentrale)



Information that an online shop must provide to the consumer

- Access to the terms and conditions valid at the time the contract is concluded must be possible **at any time**.
  - The terms and conditions must be easily legible, clear, easy to access, and store. They must also be made available to consumers in text form (e.g., by email or on paper) no later than upon delivery of the goods.



Information that an online shop must provide to the consumer

- **Furthermore**, the provider must provide consumers with the following information on their website in a clear and understandable manner before they place their order:
  - The essential characteristics of the goods or services.
  - The total price of the goods or services, including VAT and all other taxes and duties, if this can be calculated in advance.
  - Any additional freight, delivery, or shipping costs, if these can be calculated in advance. Otherwise: Information that such costs may be incurred. If this information is missing, the merchant may not charge them.
  - In the shopping cart, the delivery costs or other costs actually incurred with your order. Otherwise, the merchant cannot claim these from you later.



Information that an online shop must provide to the consumer

- For contracts with an indefinite term or subscription contracts, the total price per billing period (e.g., for two years) and, if applicable, for fixed amounts, the total monthly costs.

- The payment, delivery, and service conditions, including the delivery period. The product description must state the delivery period for each product. Non-binding statements such as "delivery usually within one week" or "product available soon" may not be made. However, stating that the delivery time is approximately 5-7 days is permissible because it specifies a maximum deadline.

- The existence of a statutory warranty right and, if applicable, information on complaint management.



Payment Options

In addition to information on prices, other costs, deadlines and payment terms, information on payment options is required.

When shopping online in Germany, various payment methods are available, each with its own advantages and disadvantages:

PayPal
Credit Card
Klarna
Purchase on Account
Cash on Delivery
(SEPA) Direct Debit
Installment Purchase



Payment Options

PayPal

Payment time: before receipt of the goods (payment initiation service), after receipt of the goods for installment payments or direct debit.

You store your information with PayPal and log in during the order process using your PayPal credentials. Direct debits and installment payments can also be processed via PayPal. With a guest account, you can even purchase without a personalized PayPal account.

Advantages	Disadvantages
• The goods are shipped quickly. • You don't have to re-enter your payment details with each online shop, as they are already stored with PayPal. • PayPal guarantees buyer protection. This means you can get a refund if something goes wrong with the delivery. However, this does not apply if you complete the purchase using "PayPal Friends." • Suitable for international transactions	• Your data is processed by a company headquartered in the USA. • If fraudsters obtain your password, they can shop without knowing your bank details.



Payment Options

Credit Card

Payment time: before receiving the goods.

Billing depends on how your credit card account is configured

Advantages	Disadvantages
• Goods are shipped quickly. • Credit card payments can be refunded if problems arise. • Suitable for international transactions • However, thanks to the Payment Services Directive II, it's more difficult for fraudsters because two-factor authentication is required.	• You share personal credit card information with the online shop. If the shop is fake, this can lead to problems later.



Payment Options

Purchase on Account

Payment time: upon receipt of the goods

Advantages	Disadvantages
• The goods are shipped quickly. • You can inspect the goods and report any defects before making payment. • Therefore, you won't have to worry about refunds if problems arise.	• Many online shops don't offer this payment option.



Rules for Children and Young People



Children and young people also have regular access to the internet today. Since online retailers usually don't verify their customers' age, they can easily shop online without parental permission. However, the rules regarding legal capacity and thus the validity of contracts with minors apply online just as they do in brick-and-mortar stores.

- Only those of legal age, i.e., 18 years of age, have unlimited legal capacity.
- Children and young people ages 7 and older can purchase something within the limits of their pocket money (limited legal capacity).
- For online purchases, parents must either give their prior consent or subsequently authorize the transaction.
- However, for online orders, the invoice is often paid afterward. This does not fall under the "pocket money paragraph." Therefore parents must either give prior consent or subsequently authorize the transaction for online purchases.



Online Shopping Abroad

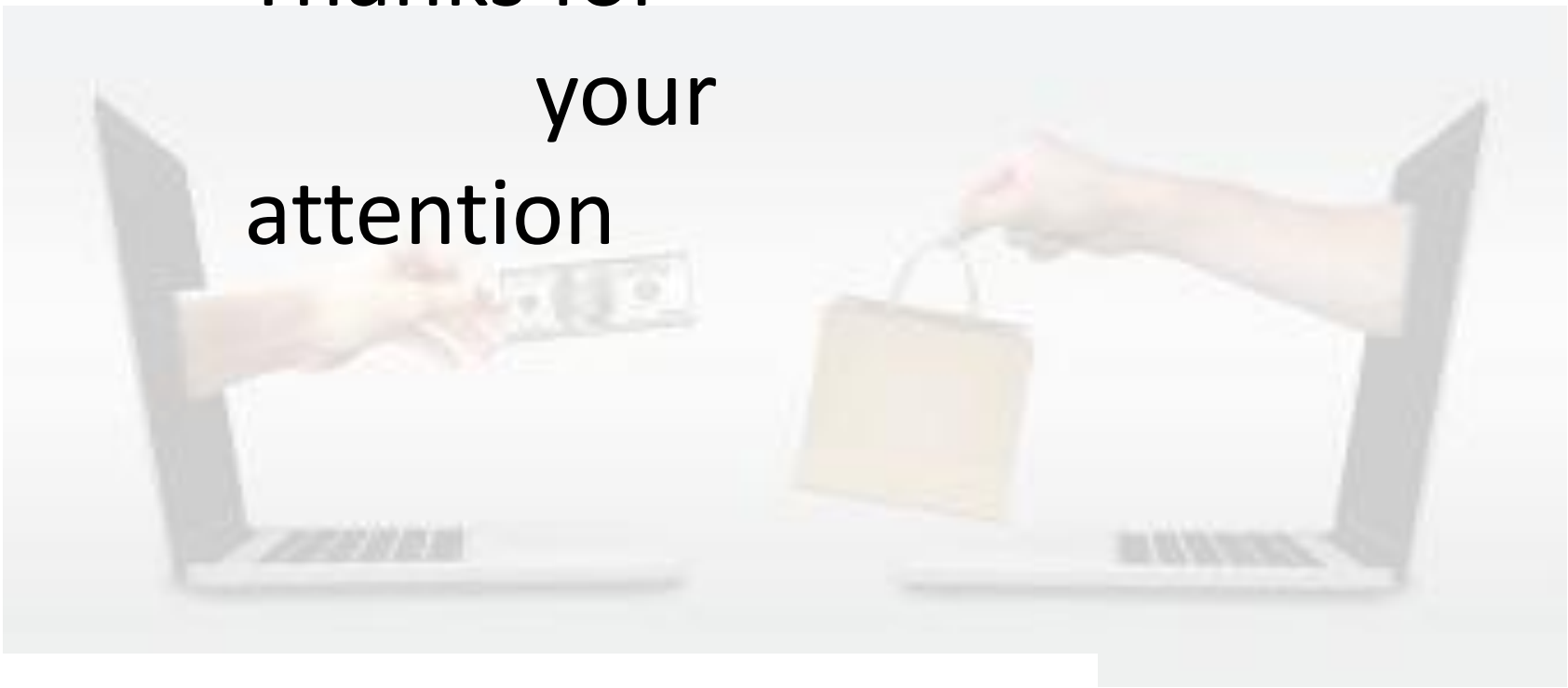


Online retailers based abroad may be subject to different legal regulations, and you may incur high additional import and shipping costs.

- If you order goods from online retailers abroad, you must expect additional taxes, customs duties, and high shipping costs.
- If you have problems with the retailer, different laws may apply than in Germany.
- When shopping online in an EU country, largely the same rights apply.
- If in doubt, contact the retailer and customs authorities directly.



Thanks for your attention



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