



Steps to take if something goes wrong when buying online

E-commerce is booming, with retailers no longer bound by geographic boundaries and consumers loving the freedom of online shopping. [Between 2017 and 2022](#) the market size of the online shopping industry grew, on average, 20.2% annually.

But this easy way of purchasing is not without its drawbacks, and consumer protection laws can be complex to navigate. So consider using our checklist to make sure you know what you could do if something goes wrong.

What are your rights as a consumer if something goes wrong?

Much like making a purchase in a physical store, consumers are protected when shopping with an Australian online business. It's important to note that while these protections may also apply when making a purchase with an overseas company, it can be more challenging to get a resolution.

[According to the Australian Competition & Consumer Commission \(ACCC\)](#), online businesses that sell goods and services must:

- Ensure all products and services meet Australian safety regulations
- Not mislead you or hide costs and other details from you
- Compete fairly to ensure a variety of choices on quality and price

- Give you automatic guarantees with the right to ask for a repair, replacement, refund, cancellation or compensation as appropriate if there is a problem; and
- Have the right to sell you the product – it mustn't be stolen, must belong to the business or individual and must not come with any outstanding debts.

So if you run into any problems when shopping online, here are four steps you can check off:

1. Know your consumer guarantees

Consumer guarantees are defined under Australian Consumer Law and are basic rights in consumer law. These guarantees apply to both physical and online stores.

The [ACCC advises](#) that products and services that are normally bought for personal or household use are covered by consumer guarantees.

Consumer guarantees are automatic and cannot be taken away, they are not the same as warranties as warranties are extra promises that a business can choose to make on top of the consumer guarantees. Under the law, you have a right to repair, replacement or refund of a product, the cancellation of a service, or compensation for loss and damages (see #4 below).

2. Check refund and replacement policies

In the best-case scenario, you will have researched the online seller's refund and replacement policy before committing to a purchase. In the event that the product you purchase isn't as advertised or the seller fails to provide a service you have paid for, [you can be entitled to a refund or replacement](#).

When shopping online, always read the terms and conditions on the seller's website. And if you do have a problem, it can be best to communicate with the seller directly to try to resolve the issue before escalating it to a higher authority.

3. Review the warranty

While most products and services sold in Australia are protected by consumer guarantees, it's still important to understand [how warranties work](#). A warranty is a voluntary promise made by the seller, usually covering the circumstances for replacements, repairs and supply of parts for a specified period.

While in some cases warranties are automatically included with a purchase, this is not always the case. So make sure you go through the paperwork to verify whether or not your purchase is covered under a warranty.

4. Find out whether you are entitled to compensation for loss or damages

In the event that you suffer loss or damages due to a problem with your purchase that the seller should have reasonably foreseen, you may be entitled to compensation. While this can include the cost of the product and any damage caused, it may also cover costs due to lost time or productivity.

The ACCC outlines information on what to do [if you have a problem with a product or service you bought](#). However, do be aware that there are some instances where a business is not obligated to pay for loss or damages.

Online shopping legislation around Australia

The specific legislation around an online seller's responsibilities can depend on the relevant state and territory. This may even apply to online auction houses and buy-sell platforms like eBay, Facebook Marketplace and Gumtree.

You can find more information on specific states and territories here:

- [New South Wales](#)
- [Victoria](#)
- [Queensland](#)
- [South Australia](#)
- [Western Australia](#)
- [Tasmania](#)
- [Northern Territory](#)
- [Australian Capital Territory](#)

For advice on where you can turn for help as a consumer, [the ACCC](#) website should always be your first stop.

Know your rights

You may initially feel helpless if something goes wrong during an online purchase, but remember that you are protected under the Australian Consumer Law and you do have rights to have the issue rectified.

While consumer guarantees protect you when online, consider protecting your home, car and life with insurance.

It can be easy to find a policy with **Choosi**, so start comparing quotes today.