

HOLDAY BOOKING ADVICE

For many, our holidays are the most important part of any year. Whether it be that dream holiday you have been saving years for, or just a short break to get away from it all, we all get excited about going away. More often than not, we end up booking our entire holiday online. Here we provide some advice on what to look out for so you can book your holiday without the stress of something going wrong.



Scan for more information on protecting yourself when booking your holiday and travel

Watch out for offers



Cheap deals can be a great way to go on holiday without burning a massive hole in your account. However, be wary of websites, text messages, emails or social media ads offering 'too good to be true' offers. These can be scams which aim to gather your personal information or obtain your money.

Websites for example may look like that of genuine organisations, but subtle changes in the web address (URL) can indicate that they are fraudulent. For example, swapping a letter for a similar-looking character, like replacing the "o" in hotels.com with a zero to create h0tels.com.

Be sure to do thorough checks and don't rush into booking anything to avoid disappointment.

Flights and packages



If you're booking a package holiday through a company, you can check if they're an ABTA member by looking for the logo on their website. Furthermore, you should go to the ABTA website and verify their membership. If the package also includes flights, you can go to the ATOL or Civil Aviation Authority (CAA) website to check if you are protected, and if that company is an ATOL holder.

Booking accommodation



If you are booking your accommodation separately, again watch out for fake websites. These often use images of luxury villas and apartments to appear genuine so they can take your money.

Make sure you do your own research before booking. Before paying online or providing any confidential details, type in the website address you know to be correct (instead of following a link) and ensure the payment page is secure (look out for 'https://' and a locked padlock). For example:



In Google Chrome browser, to view the 'https://' double click in the web address. To view the padlock, click on the tune button, seen here:

Top tips for booking your holiday

- Check reviews on Tripadvisor or similar sites.
- Check the accommodation actually exists by finding it on Google Maps.
- If you're booking accommodation via Airbnb, always keep communications and payment on the Airbnb platform, and don't be tempted off it as this may indicate an attempt at fraud.
- Never pay by bank transfer.
 Paying by credit card means more chance of getting your money back if something goes wrong.
- Check that travel agents and tour operators you book holidays and travel through are members of trade associations such as ABTA or ATOL, by checking on these bodies' websites.
- Enter the address of the website you plan to book a holiday through, at www.getsafeonline.org/ checkawebsite to check if it is likely to be legitimate or fraudulent.
- Keep confirmations and payment receipts, and check bank/credit card statements for irregular entries.

Tips for staying safe with your money on holiday

Before you go overseas



- Make sure your card company has your up-to-date contact details, including a mobile number. If your card company detects unusual spending patterns on your card, they may try to contact you to check that the transactions are genuine – they could block your card from being used until they can get in touch with you.
- Ensure you have your card company's 24-hour telephone number with you, in case you need to contact them because of any difficulties.
- Only take cards that you intend to use; leave others in a secure place at home.
- If your cards are registered with a card protection agency, ensure you have their contact number and your policy number with you.

When you are overseas



- Don't let your card out of your sight, especially when making purchases in restaurants and bars.
- Don't give your PIN to anyone even if they claim to be from the police or your card company.
- Shield your PIN with your free hand when typing it into a keypad in a shop or at a cash machine.
- Be as careful as you are at home when using your card and cash.
- Look after your belongings at all times – especially your passports, wallet, purse, visas, bank account details, tickets and hotel booking information.

When you get back



- Check your card statements carefully for unfamiliar transactions.
 If there are any, report them to your card company as soon as possible.
- Check your bank account balance as regularly as possible to make sure that you are aware of any funds that have been withdrawn from your account without your authorisation.

2024 stats*

£11.18 MILLION

The amount lost to holiday scams

6,066

Reports of holiday scams to Action Fraud

£1,844

Average loss per victim

*Stats from Action fraud - https://www.actionfraud.police.uk/news/holiday_fraud

