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Naughty or Nice?

The holiday scams you'll want to avoid

The festive season from Thanksgiving through to the New Year is a busy time for cybercriminals. As people shop more, travel more, and rush through online checkouts, scammers take advantage of lower levels of vigilance. Avoid becoming a victim this year with our guide to the most common holiday shopping scams.

Fake online retailers

How it works: Counterfeit websites or pop-up stores advertise hard-to-find or luxury goods with short-term discounts. Once you pay, the site disappears or you receive counterfeit items.

Stay safe: Shop directly from known retailers. If it's a site you don't recognize, read through the website information, including terms and conditions, carefully for inconsistencies, inaccuracies, or missing information. Always verify the URL begins with "https://", and research the website before clicking if anything appears suspicious.

Red flags:

- Prices that seem "too good to be true"
- Slightly misspelled URLs or odd domain endings
- No clear contact information or refund policy

Phishing & payment information harvesting

How it works: You receive fake "order confirmation" or "delivery problem" emails or texts with links to spoofed sites that steal your credentials.

Stay safe: Never click links in unsolicited messages. Type the official website address manually if needed and always check the sender's email address is legitimate. Beware of misspelled retailer names such as "Omiga" instead of "Omega".

Red flags:

- Generic greetings on emails ("Dear Customer")
- Urgent or threatening language used to incite action ("your account will be closed")
- Links that don't match the sender's domain

Fake delivery notifications (smishing / quishing)

How it works: A text or QR code message claims your package is delayed or needs re-delivery. When you click on the link, it installs malware or requests your payment info.

Stay safe: Use the carrier's official app or website to verify shipments. Avoid scanning unknown QR codes.

Red flags:

- Unfamiliar tracking numbers or tracking numbers from undisclosed retailers
- Shortened links with no clear domain, or unknown courier names

Gift card & voucher scams

How it works: You're asked to buy gift cards for a friend, boss, or charity, or offered fake vouchers as prizes. Once you send the code, the funds are gone.

Stay safe: Check the email address for legitimacy by hovering over it to view the details. Charities will never request gift cards as a donation.

Red flags:

- Urgent requests appearing to come from colleagues or assistants asking you to make a purchase on their behalf
- Payment requested for goods or services only via gift cards or wire transfers

Compromised retailers & websites (card skimming)

How it works: Online, attackers hack genuine e-commerce sites and insert malicious code to steal card details entered at checkout. In store, attackers use card skimming machines which can scan your card details during payment, or even while it's in your wallet.

Stay safe: Use virtual credit cards or digital wallets for online purchases and use RFID wallets to store your physical card. Make sure you monitor your bank statements closely, especially for small amounts which may ordinarily go unnoticed.

Red flags:

- Online, look out for unusual form fields or pop-up windows at checkout, and be cautious of any browser warnings or page errors
- In store, check if the card reader is out of alignment or if there appears to be tiny holes in the casing that point to the keypad

Fake travel & event offers

How it works: Fraudulent sites offer discounted flights, villas, theatre or concert tickets that don't exist.

Stay safe: Book only through verified agencies or directly from airlines, hotels, and official ticket sellers.

Red flags:

- Prices offered are below market value
- Requests for payment come from outside the usual secure portals

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Get in touch for more information

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Keep your holiday merry, bright, and secure

BlackCloak personal cybersecurity helps you prepare and shop for the festive season online. We protect every facet of your connected world—from smart devices and online accounts to home networks. Our bespoke solutions and always-on Concierge Team ensure your family, reputation, and finances are safeguarded long after the decorations come down.