

If you buy from Facebook Marketplace or any other online Marketplace using PayPal, please be aware of the following:

Summary

The victim contacted the seller of a games console advertised on Facebook Marketplace at £150. The suspect replied with an excuse that he was not local for the next month, so he would have to post it. (RED FLAG – This would avoid a meeting)

The suspect then sent his PayPal reference to the victim.

The victim accessed his PayPal account and sent the suspect the £150.

The victim then receives a message from the suspect stating that the funds were on hold, so he won't send the item out until the funds have cleared.

The suspect then said he'll issue a refund, which he actually did.

The suspect then asked the victim to resend the funds using PayPal but this time not using the 'Goods and Services' option but instead, opting for 'Friends and Family' and gave a different PayPal reference. (RED FLAG – NEVER pay for goods or services using the PayPal Friends and Family option, your purchase will NOT be protected, see Key Message below)

The victim sends £150 using the PayPal Friends and Family option instead of Goods and Services.

The following day, the victim contacts the suspect for tracking details of the games console.

The suspect initially did not reply but later stated that he was busy and subsequently closed or blocked his Facebook profile to the victim and stopped communicating.

The victim contacts PayPal but because they made the payment for a computer games console using the Friends and Family option, they were not covered by PayPal Purchase Protection.

Key Message

With PayPal there are two payment options, Goods and Services and Friends and Family.

Although PayPal offers purchase protection, there are strict limitations on when you are entitled to protection.

If you are buying goods using PayPal on Facebook Marketplace or any online marketplace, and the seller is not family or a real friend, then always use the Goods and Services option.

If a seller asks you to pay using PayPal Friends and Family and makes any excuse about PayPal fees, you will not be covered by Purchase Protection. So, if you don't receive the goods, or they are faulty, not what you ordered, counterfeit etc, it is unlikely you will get your money back when you contact PayPal.

Friends and Family is a payment option to friends and family, use it only to send money as a gift or for money owed, NOT to pay for goods and services.

Be alert to any seller asking you to pay them using PayPal Friends and Family.

Use a credit card as part of your PayPal account and not a debit card. Credit cards afford more consumer protection if payments are disputed.

Any questions or concerns, please let me know.

Best wishes

Nigel

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Cyber Protect Officer

Serious & Organised Crime (Intelligence and Specialist Crime Department)

[Cambridgeshire Constabulary](#)

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