



Lloyds urges shoppers to remember their rights as £2million claimed back

- Dodgy websites and fake online shops luring people in with popular festive items, such as Labubu dolls and high-end advent calendars.
- Lloyds customers have reclaimed approximately £2million* for purchases where goods failed to arrive, turned out to be poor-quality imitations, or resulted in unauthorised subscriptions.
- Over 44k of Lloyds customers raised a chargeback and got their money back.
- Lloyds' customers can easily request a chargeback through the Lloyds mobile app, which makes the process quick and straightforward.
- In 2024, Lloyds customers spent almost 90% more during the Black Friday weekend compared to an average weekend last year.**

Around £2 million pounds in card chargebacks have been claimed back by Lloyds customers following a rise in dodgy websites, according to the latest data from the bank.

Lloyds has analysed reports they've received this year about dodgy websites, with their research showing over 44k customers have made payments to these sites but managed to get their money back following a chargeback request.

A chargeback is a type of card payment protection which may help shoppers get their money back when something goes wrong.

With Black Friday approaching, spending is expected to rise. Last year, Lloyds customers spent around £594 million on debit cards during the Black Friday weekend - an 89.6% increase compared to the typical weekend average of £314 million. This year, customers are anticipated to match that level of expenditure.

What is a dodgy website scam?

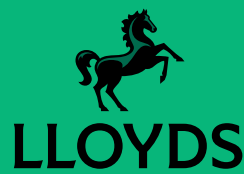
As people flock online to secure in-demand Christmas gifts, scammers are watching, ready to deploy their fake websites and trick people into handing over cash to them, rather than real retailers.

Here's how it works.

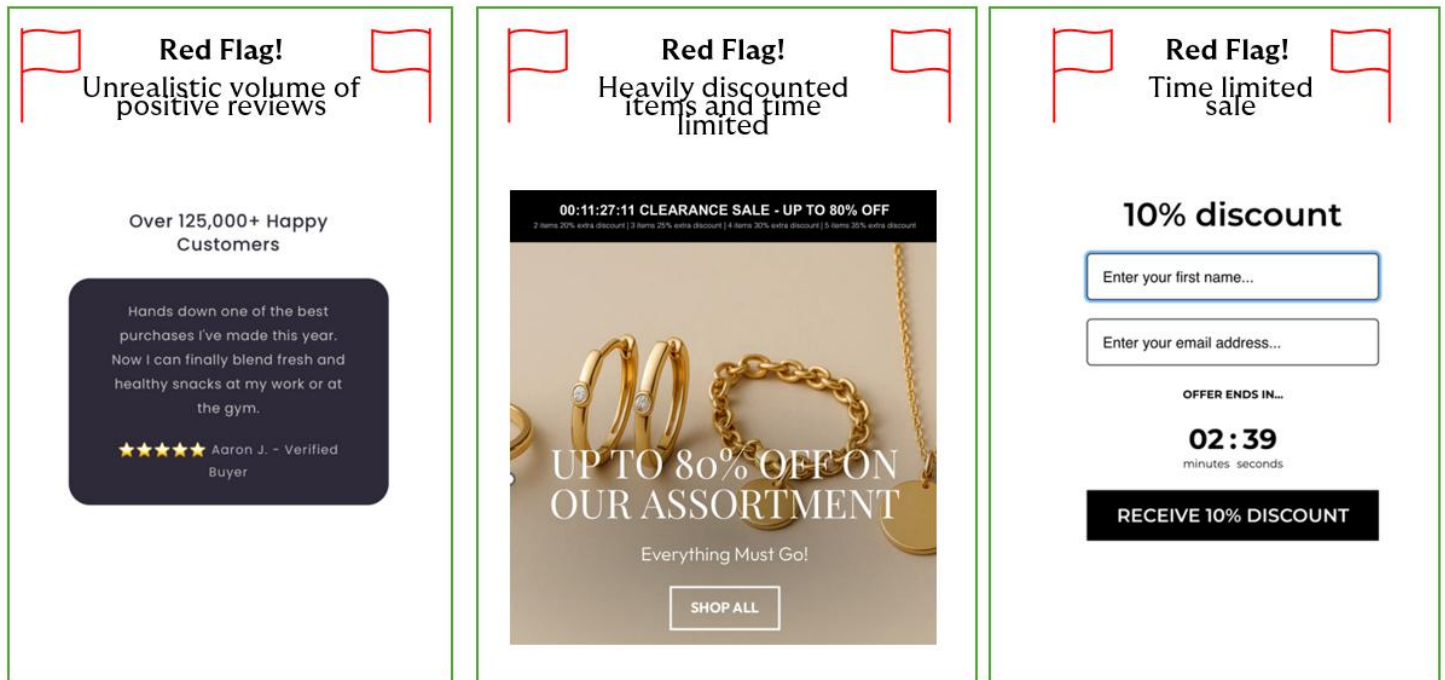
- Scammers identify the hottest, most in-demand items. Right now, that's **Labubu dolls, Jellycat toys and high-end advent calendars** – alongside 'ever-green' Christmas and Black Friday products, like jewellery, perfume and electronics.
- They'll **set up a website**, pretending to sell these popular goods. The website will carry a banner conveying urgency, like a time-limit on the sale and the goods will be heavily discounted compared to well-known shops.
- The fraudsters will then **post adverts on social media** for their shady sites. The adverts will also use pressure-selling tactics, encouraging people to get clicking, to avoid missing out.
- Once people enter their payment details on the website, the items never arrive or are cheap fakes.

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Here's examples of real adverts Lloyds have seen on social media, designed to bait people onto dodgy websites, all with some stand-out red flags.



Dodgy websites are growing

Lloyds has seen the scale of these dodgy websites grow rapidly.

Between the start of 2025 (January to March) and the summer, (July to September) the monthly number of these rogue merchants identified through customer disputes has doubled, rising from an average of 45, to 90. The actual number of rogue merchants is likely to be even higher.

More recently, in October of this year, 102 'rogue' merchants were spotted.

How can people get their money back through chargebacks and report these dodgy sites?

When purchases are made using a debit or credit card, if the item doesn't arrive or isn't as described, a chargeback claim can be considered by the customer's bank.

Before starting a claim, a customer must first try and resolve the problem with the seller directly. If the seller is unresponsive or refuses to help, the next thing to do is get in touch with the bank.

There are some time restrictions on making a chargeback claim – they need to be within 120 days of either the transaction date or the delivery date, if one is given.

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If the purchase was made on a Visa card, a claim can be started after 15 days. If it's a Mastercard, it's a minimum of 30 days after the transaction date. The bank can then request the money back from the seller's bank.

Lloyds' customers can easily request a chargeback through the Lloyds mobile app, which makes the process quick and straightforward.

Banks can only request the return of funds after a customer has raised a chargeback, so Lloyds are encouraging people to get in touch with their bank, if they've fallen victim to one of these dodgy websites.

Every chargeback report about these fake sellers helps Lloyds report the sneaky sites to the legitimate payment platforms, who can remove the scammers' ability to take payments.

Liz Ziegler, Fraud Prevention Director, Lloyds said;

"Everyone is busy hunting for the perfect Christmas gifts and, with so many deals, offers and choices popping up online, it is easy to feel overwhelmed - particularly when you're trying to stick to a budget and get everything done on time.

"Scammers know how to blend in on social media and the warning signs of a dodgy website or advert can be easy to miss.

"If you've been caught out paying for something that hasn't arrived, or it's not what you expected, don't worry - you might be able to get your money back.

"It is usually possible to raise a chargeback using your bank's mobile app - we can try to get your money back from these rogue sellers and you can get on with looking forward to the festivities."



Liz's top tips for safer online shopping

- **Carefully check the website address**, to make sure you're on the official site before buying. A quick search in your browser is safer than clicking on a link from an ad or social media post.
- **Be cautious with ads and social posts**. If you see a deal on social media, don't click straight through. Instead, search for the retailer yourself to make sure it's legit.
- **If it looks too good to be true, it probably is**. Big discounts on popular items can be a red flag.
- **Watch out for the small print**, especially on "free" offers. Some come with hidden subscriptions or extra charges.
- **Check reviews**. Look for independent reviews before you buy as these can help you spot dodgy sellers.
- **Report anything suspicious**. If something goes wrong, let your bank know straight away. It could help you get your money back and protect others too.

Notes to Editors

* Lloyds analysed internal customer chargebacks and found £2m has successfully been claimed back by customers. The average transaction value was £35. Data period 1 January 2025 – 30 September 2025.

** Actual customer debit card spending from Friday (29 November 2024) to Monday (2 December 2024) covering Black Friday weekend 2024 compared to an average weekend. The spending categories this covers are Clothing, Electricals, Furniture, Garden, Department/Online Stores, Books, Health & Beauty.
The data relates to customers across Lloyds Banking Group.

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