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COVID-19 SPECIAL EDITION:

Your rights during lockdown

While we continue to live life under lockdown with almost every aspect of life different, one thing that has not changed during this crisis is your consumer rights.

Since the restrictions were put in place before Easter, the Jersey Consumer Council has never faced a busier period with calls, emails and social media messages either asking for help and advice on everything from obtaining refunds and getting deposits returned to future holiday bookings and supermarket price watching. The number of contacts we have been receiving since lockdown are up 500% on the rest of the year.

And all this comes off the back of the collapse of Flybe, where many of you continue to fight for your money back from the airline.

One thing to remember is that, despite these unprecedented times, we all still have the same consumer rights that we have always had.

Therefore, inside this special edition you will see that we have put together some of the more common questions and answers that we are getting during the lockdown and while some of the specifics may differ slightly from your situation, the general principles of resolution are the same.

Bag of Basics launched

Our Bag of Basics scheme continues to do well with the Alliance Group supermarkets in Jersey.

Using out-of-work taxi drivers, the scheme sees a simple bag of staple products delivered to your door for £20.

We put the call out to food retailers and suppliers to help provide those Islanders struggling to get to a supermarket or food shop to have a simple bag of supplies delivered to their door, which includes enough to see you through until you, a family member, friend or other agency, can do a fuller shop for you.

Our Chairman, Carl Walker, said: 'We were delighted to be able to get this scheme launched with the support of such a big retailer in Jersey and thank the Alliance Group for helping us.

'In order for this to work for everyone, it has to be kept as simple as possible. Therefore, it is important that we do not discriminate. There are perfectly healthy or young people

who, through no fault of their own but due to their own personal circumstances, simply cannot get to a food shop routinely enough to keep the house running. This Bag of Basics is simple and enough to see them through until they – or someone else – can do a fuller and bigger shop.'

The recognised Bag of Basics, which has been formed and priced from our own supermarket price survey, contains: 2 x one litre of blue milk, loaf of white bread, packet of salted butter, six eggs, 500g dried pasta, 4-pack toilet roll, tin chopped tomatoes, tin of Heinz Baked Beans, white potatoes (2kg-2.5kg) and a mixed selection of fruit.

To order a Bag of Basics, which costs £20, Islanders should email Askjersey@alliance.gg giving their name, address and telephone number, or call 01534 786746 between the hours of 9.00am and 12.00pm, Monday to Friday. Payment will be taken over the telephone so that no cash is exchanged. The driver will

leave the shopping on the doorstep, knock on the door and return to their vehicle. All necessary health and hygiene precautions will be taken.

If you run a food shop and would like to sign up to offer a Consumer Council Bag of Basics, please email us for more information. Contact details below.



Delivered £20 a bag. Click the link for more details.

THE CONSUMERS' CHAMPION

We investigate and publicise anomalies in consumer affairs and aim to provide Islanders with accurate and timely information to help make

#InformedDecisions

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I have a holiday booked for the summer and have paid a deposit. The company is telling me the balance is now due. What should I do?

In these circumstances, you need to ask yourself a question. If it is the case that by August we have come out of lockdown and life has returned to some kind of normality, would you still want to go on holiday? If the answer is yes, you ought to press ahead with paying the deposit, otherwise, you are in breach of your contract and risk losing the holiday.

However, when you do pay the remainder of the balance, there are two important steps to remember.

Firstly, look for the ABTA or ATOL logos on the website of the travel agent or resort. You could even search the websites of ABTA or ATOL to see if your agent or resort is listed. If so, then you have protection should your airline, resort or travel agent go bust, both before the holiday or during it. Equally, if we enter another lockdown and travel is suspended again, you should be okay to receive your money back too. The safest thing to do is to pay the remainder on a credit card. That way, section 75 of the Consumer Credit Act, 1974 makes the credit card provider jointly responsible for the purchase and therefore will refund you if there is a problem.

Finally, take out good travel insurance and make sure it includes the effects of a pandemic in the cover, as many are making sure that any future policies will not pay out in such circumstances.



YOUR
Q&As
ANSWERED

I keep receiving text messages telling me that I need to call a number or click on a link to apply for my Covid-19 grant of £460. Are they legitimate?

The simple answer here is no, these are scams. There has been no mention of any government in the British Isles offering its citizens a cash pay-out due to the pandemic. Unfortunately, scammers see this global crisis as a way of preying on the vulnerable and attempting to trick them into parting with money or personal details, which can be used against them in the future. Everything from pretending to be a high street bank to the old favourites of individuals hacking into friends' email addresses and pretending to need money for a rescue flight home is hitting our various inboxes at the moment and nothing will stop these evil individuals.

If you receive something which you think might not be genuine, speak to a friend or family member, or better still the police on 612612, who helpfully list all the known scams on

their website. In the meantime, here are four good tests to see if you have been targeted by a scammer:

- **If it sounds too good to be true, it probably is - people may make big promises**
- **If you're contacted by someone you've never heard of, whether it's a company or individual**
- **If you're asked to give an immediate answer - scammers want you to part with your money immediately, so they'll say things that may make it difficult for you to say no**
- **If you're asked for your bank account details - this is a sure sign of a scam, as reliable companies would never ask for this information**

"OUR ROLE IS TO BE THE CONSUMERS' CHAMPION. WE INVESTIGATE AND PUBLICISE ANOMALIES IN CONSUMER AFFAIRS AND PROVIDE ISLANDERS WITH ACCURATE AND TIMELY INFORMATION TO HELP THEM MAKE INFORMED DECISIONS."

“The other day I saw a pack of 9 toilet rolls on sale for nearly £8. Are the supermarkets blatantly profiteering from this outbreak?”

We received a lot of complaints similar to this in the days leading up to the full lockdown. Every single time an allegation of profiteering or unjustifiable price hikes were made known to the Council, we looked into them all and, without exception, we did not find any evidence of such behaviour.

On quite a number of occasions, it turned out that the allegation came from a comment on social media, which had then spread like wildfire around various sites in Jersey and, try as we might, we could never get to the source of the issue.

When we did manage to identify the complainant and the store in question, we put the allegation to the retailer and asked for an explanation. On each occasion, it turned out that the item in question had been the only brand left of that particular product, such as toilet roll, and that more expensive option meant the price – which people would not normally have seen or ever considered – stood out like never before. And, in each case, the items on sale had been for sale in those stores since last year.

“I have flights booked with easyJet to Barcelona in June via London. There is no word as to whether the airline will be up and running or if I will still be prevented from travelling. Should I cancel or wait?”

If you would still like to go on the mini-break, then you should wait until closer to the time. As difficult as some airlines are making it, under the current legislation, they must all provide a full refund if they do not operate the flight that you have booked onto. And, importantly, the passenger has up to a year to apply for that refund, meaning that there is no need for you to spend hours sitting in telephone queues when everyone else is trying to do the same.



“I am planning to get married in the summer and have paid a non-refundable deposit to hire a venue. It now looks like we will still be in some kind of social distancing when the wedding is due, so what do I do?”

This is one where a bit of common sense needs to be applied. Firstly, if the venue itself is closed and not planning to open, then you almost certainly should be able to get your money back as the owners of the venue are not able to fulfil their side of the contract.

But, if the venue is planning to be open, but you are unsure about asking lots of friends and family to start making travel arrangements, then you have two options – cancel the booking and lose the deposit, checking first if your insurance* might cover you, or call your contact at the venue and have a sensible conversation with them about the situation. Explain that

you still want your celebration at their venue, but perhaps later in the year or the following year and that you would be happy to carry the deposit over and perhaps come up with a payment plan for the celebration. At times like this, we are sure that most venues will bend over backwards to retain future bookings and business.

* Don't forget to check your wedding insurance, if you took it out. The chances are that there will not yet be a 'pandemic virus' clause within it if you took it out last year. If you are now looking at wedding insurance, make sure that you find one that covers a pandemic preventing your big day from going ahead.

Your comments



It probably hasn't gone unnoticed that we have been very busy on social media the past few months. This is down, in part, to the fact it remains the one area of social living that we can all still engage with. In case you don't follow us on social media, here is a selection of some of the comments we have been receiving:

Responding to a call to see what consumers thought the high street could do to encourage consumers to shop local in 2020...

Steve, on Twitter, said: '...Price matching promise comparable to online prices..... avoid the 'it will be back in stock in 3 weeks. Staff training. Product support and aftercare.....'

On Facebook, Chris added: 'Make it law for property owners to have bracketed or capped rents that mean the extortionate rent they pay now, doesn't end up being added to the price tag. What I find funny is a lot of people who are complaining, actually own their building but still charge over the odds prices. Upping GST won't solve anything. It will probably make things worse. Money doesn't go as far as it used to so if the shops want our money, they need to start fighting for it. At the moment it seems easier to spit the dummy out and blame the customer.'

Reacting to the news that the leaders of the big supermarkets had all agreed to meet with the JCC so that we could send a clear and direct message to consumers that bulk buying is

not necessary and harmful to the vulnerable and those paid weekly...

Katie, on Facebook, said: 'Set a max per customer of essential items and ensure there is a time for the elderly to shop in peace. It took me 4 shops and 2 hours to get the ingredients for a lasagne on Saturday!'

Michael added: 'Just reassurance that stocks are good, and the shelves will be restocked will alleviate the worry of the secondary panic buyers, people who see the social media photos of empty shelves and go shopping to make sure of their stocks for their family.'

Melanie, also on Facebook, said: 'Once the bulk buying is done then buying patterns will revert to normal. How much rice pasta and toilet tissue can people store?!'

And Leanda added: "Impressed! Teamwork makes the dream work!"

But Charlotte made a valid point for us all to consider: 'What if people that are bulk-buying are buying for others too? Especially if people are in self isolation...having an outright ban will not work as people will need to buy for others eventually.'

Still a lack of credit

We are getting close to finding out why so many Islanders are being excluded from applying for or renewing credit cards. Discussions between us, the Jersey Bankers Association and Jersey Finance continue and we very much hope to have an answer by the next edition.

Meet our new executive officer

We'd like you to meet our new Executive Officer, Tina Langdon, who joined us in mid-March. It is fair to say that Tina has had no option but to hit the ground running as right from day one she has been involved in helping to field all of the many calls, emails, letters and social media messages we have been receiving since the Covid-19 pandemic. With a professional background in finance, Tina brings a clear passion for all things consumer to the JCC, as well as being a whiz at social media. Asked what she is looking forward to the most, Tina said: 'Helping the community, meeting new people, learning so much and, hopefully, making a difference.'

