



Flybe hand baggage



Many Island consumers were in touch at the beginning of the year concerning the enforcement of Flybe's hand baggage policy.

Despite their promises to the Jersey Consumer Council that they would be addressing the three key issues we had raised, we are sad to hear that nothing much seems to have changed at Jersey Airport, with passengers still being left very upset at the way they have been treated.

The problem for the JCC is not the fact that the baggage policy, or a £50 fine for oversized hand baggage exists. The airline's terms and conditions are there for all to see and Islanders can choose whichever airline they want to use. The problem for consumers is the way in which the airline – or its ground handling agents Swissport – are enforcing the policy in Jersey.

Following the public outcry before Easter, and the subsequent media coverage, representatives from the airline's head office met with Consumer Council Chairman Carl Walker and representatives from the Ports of Jersey, who are responsible for the running of the airport.

He outlined the three areas that consumers in the Island wanted addressing:

- * The location of the final checks. ie; stop waiting for passengers with a debit card reader and a measuring gauge inside the cramped gates, meaning passengers had

very little room or privacy to open their luggage and remove/reshuffle items

- * That there seemed to be an entirely inconsistent approach across the airline's network, with different measuring devices being used in different airports; and some being very strict while others didn't bother to check at all
- * The fact that children as young as 12 flying alone, under the airlines own 'unaccompanied minors' scheme were being fined the £50 fee without their parents being informed or consulted

At that meeting, admissions were made by the airline that there were inconsistencies across the network, with different sized measuring gauges being used, apologies that children should have been fined but that a line had to be drawn somewhere and an agreement to investigate whether the final check could be made outside of the gate entrance rather than in the gate itself.

Some two months later, it appears very little has changed. Therefore, we would like you to continue to contact us with your experiences of the airline's enforcement of its hand baggage policy, either by post or email. We will then add these to the scores already received and approach the airline again in the next month or so to find out what they are going to do to address these issues and how seriously they value the concerns and feedback of their Channel Islands' customers.

Credit card applications

A growing number of Islanders have been in touch recently about problems they have been experiencing when applying for credit cards.

While there were just a few isolated cases at the beginning of the year, the Council continues to hear of problems on a regular basis. No matter what the credit history, the bank or the credit limit, there seems to be an outright ban on anyone with a Jersey postcode opening a new account with a credit card provider.

So far, big hitters such as HSBC, Lloyds, M&S and MBNA have all turned people from the Island away.

One of our Council members with a background in the finance industry did some digging for us and spoke to a couple of contacts to try to find out what was going on. It appears that some ring-fencing legislation, which was passed by the finance sector in the UK and EU some time ago, came fully into force at the beginning of the year, but it seems unfair that the Channel Islands should lose out.

Now you might, quite rightly, wonder why the Consumer Council would be so concerned about a facility which, ultimately, allows people to get into debt. Well, in this era of internet shopping, credit cards offer far more protection – both in terms of consumer rights and from hackers – than debit cards, which give fraudsters direct access to your current accounts.

Also, of greater concern, is what else might banks 'switch off' next?

Before taking up the matter fully with the powers that be – whoever or wherever they are – we would like anyone who hasn't already contacted us on the matter to get in touch if they too have been turned down for a credit card – or anything else finance-related – simply because they live in Jersey.



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

Consumer Council Talks

Our lunchtime talks recommenced in February with a variety of topics being covered on a bi-weekly basis at the Jersey Library.

Our new feedback forms show that those who attend think that the talks are very helpful and the regular venue at the Library is convenient.

Many speakers provide copies of their presentations so if you are unable to attend a talk or just want to find out more about a talk topic do just search under 'Lunch time Talks – Presentations' on our website.

Slides that have been added after recent talks include those on Digital Security and Privacy and Data Protection. We live in a world where increasingly we carry out many of our transactions online whether that be shopping; banking; checking in on a flight; researching something like a holiday or just emailing. This means that protecting our personal data and securing our online activity is very important so take a look at the slides from these talks for more information.

Other recent slides include those from the talk on Consumer Rights by an officer from the Trading Standards department who explained the powers officers have under current legislation to

enforce consumer rights. Talks on Long Term Care and Lasting Powers of Attorney were also offered and will be repeated again during the year. Slides are also available on these topics.

Meanwhile for details of forthcoming talks please check the schedule of 'Lunch Time Talks' on our website which is regularly updated. Or you can enquire at the Library or call our office on 611161.

June 27

Technology – What does it mean for our Mental Health? by Health and Social Services

July 11

TBC

July 25

Understanding your Electricity Usage by JE Customer Care Team

September 5

Capacity law; Lasting Power of Attorney and Advance Decision to Refuse Treatment: Q&A by Health and Social Services

September 19

Dementia Awareness – what we can do? by Jersey Alzheimer's Society

October 3

The Regulator in Your Community by Jersey Financial Services Commission

Complaints

Don't forget that no matter how big or small you think your consumer complaint might be, the Consumer Council wants to hear about it. In the first instance, you must address any problems with the service provider or retailer you have used. (Our handy guide to making an effective complaint, published in our March 2018 edition, is on the back page of this edition). But if you think their response is unsatisfactory, then please get in touch. The Council tries to respond to everyone and helps where it can. However, it is also useful for the Council to build up a picture of what the current problems are facing Islanders. This allows us to spot bigger issues that need urgent attention. In the past few months we have been contacted about a range of things from the rounding up of minutes on phone bills and petrol pricing to Paypal charges for Jersey customers and VAT equivalent being charged to islanders. Whatever it is that has annoyed you, please let the Council know through the usual channels.

On the move

The Jersey Consumer Council is on the move shortly. Due to the refurbishment and redevelopment of the Market Hall, inside the Central Market, the team will be leaving the location it has shared with Trading Standards for a number of years now. However, the Council will not be going far and is due to be moving to Salisbury House (almost opposite the Robin Hood takeaway on Union Street) to share some office space with CICRA – the Island's competition and regulation watchdog. More details, including some big thanks to those organisations who have donated furniture, in our next newsletter.

Shopping basket

We are getting increasingly concerned about a number of everyday supermarket items jumping in price over a short period of time. Not only Islanders, but our own Council members have also been tracking these hikes, some of which have seen prices jump 8%, followed by a further 8% within six months. The JCC would like you, the consumer, to draw our attention to any instances of price jumps that you notice in the supermarket. It could be something that you regularly buy that might pass others by. Once we get a bigger picture of how widespread this is, the Council intends to ask the relevant supermarket bosses for an explanation, which we will happily share with our readers.



Landlord licences

Do you rent your home or does it come with your job? The government is asking all tenants and landlords to give their views on a new licensing scheme for rented accommodation. The proposals, if adopted by the States, mean landlords will have to apply for a licence. The information will inform Environmental Health Officers of where to inspect properties to ensure homes meet minimum standards. Have your say by going to gove.je and selecting 'Consultations', where you can learn more, read the full proposal and complete the short survey.

GST changes

The Council recently met with Treasury Minister Susie Pinel and Comptroller of Taxes Richard Summersgill to hear how changes to GST and other taxes might come into force as part of this summer's Government Plan. While the Council and the Minister did not necessarily see eye-to-eye on some of the ideas being put forward, it was very much welcomed that Deputy Pinel and her colleague took the time to consult in an open, honest and, at times, frank way. The JCC is always happy to represent Islanders and give feedback to politicians and organisations wishing to gauge public opinion and can think of no better way of doing it than getting round a table and discussing it. While the details of the discussion remain confidential for now, the Consumer Council's position will become clear once the Plan is made public before the summer.



[Who We Are](#) [Consumer Enquiries](#)

Search...

[What We Do](#) [Newsletters](#) [Price Watch](#) [Lunch Time Talks and Events](#) [Consumer Council at a Glance](#) [Latest News](#)

Latest news

We have created a 'Latest News' section on our website, where you will find all sorts of interesting articles and updates on live issues in between our newsletters.

However, some of these features will relate to issues that we have received several comments on and upon which we would like to hear further from consumers to help the Council understand how widespread a problem is. Please use our Consumer Enquiries form on the website to send in your comments.

We are hoping to revamp our website this autumn, but until then, keep informed via jerseyconsumercouncil.org.je

Product recalls

Did you know that there could be items in your house that have been deemed unfit to use or food that is unsafe?

The Trading Standards department has been working hard to create a new page on gov.je that lists all of the product recalls in force at any one time. To find out more, or to see the full list, visit www.gov.je and search 'product recalls' in the search box. In the meantime, here is a selection of the most current ones:

APPLE CHARGER

Due to a risk of electrical shock, Apple are recalling their three-pronged AC wall plug adapter that shipped from 2003 to 2010 with Mac and certain iOS devices, it was also included in the Apple World Travel Adapter Kit. Consumers that believe they have this product are advised to consult the website linked below for further instructions. Alternatively, contact Trading Standards on 448154 for further advice.



GLASS IN JAR

Waitrose & Partners is recalling Essential Waitrose Pickled Sweet Sliced Beetroot because some jars may contain small pieces of glass, which makes this product unsafe to eat. If you have a jar with a Best Before date of September 2020 on it, do not consume this product and return to your local Waitrose branch for a full refund.

RUBBER IN BABY FOOD

Cow & Gate recalls one batch of Cheesy Broccoli Bake Stage 3 (10+ months) because it may contain small pieces of blue rubber, which makes this product unsafe to eat. If you have bought the above product do not feed it to your baby. Instead, return it to the store where it was bought, with or without a receipt, for a full refund. No other Cow & Gate products are known to be affected.

Complaining or complimenting?

We all enjoy a spot of praise now and again, and remember to praise where praise is due. Express your thanks when something goes well. BUT if you find yourself in a position of being dissatisfied with a product or service, follow our simple guide to making an effective complaint.

1 In the first instance, give the business an opportunity to put things right. We all make mistakes, and a good business can be judged on successful complaints handling.

2 Find out if the business has a complaints handling procedure and promptly follow it. If they don't, ask. If the business is a member of a trade association or signed up to a code of conduct, that body may have a separate complaints handling procedure.

3 It may be helpful to make it clear that you are making a formal complaint and then go on to:

- Identify yourself, quoting your customer number or any other references.
- Tell them briefly why you are unhappy/dissatisfied and what the problem is in chronological order.
- Include supporting evidence: photographs, surveys, independent test reports, invoices, screen shots. Copies will do. Keep the originals.
- Set out what the impact of the problem on you has been e.g. any financial loss, inconvenience or distress.
- Say how the issue made you feel and what you want done to either put matters right or compensate you for their failings.
- If you are suggesting a monetary figure, you may want to explain how you came by that figure.
- If you are filling in an online complaints form and you have to categorise your submission, make sure you select complaint rather than comment. Complaints should be taken seriously and require action; comments can be ignored!

- Keep good records. Don't assume you will be sent a copy of your online submission via e-mail when you press send or submit. Be prepared to take a screen shot and note down any reference numbers.

Monitor the businesses actions against those in their complaints handling procedures, remembering to keep copies of all documentation, emails, key actions, notes of conversations, and dates.

If the business fails to resolve the complaint to your satisfaction, there may be other sources of help or avenues for progressing the complaint. For example, the Channel Islands Financial Ombudsman is an independent body that resolves complaints about financial services provided from Jersey, Guernsey, Alderney and Sark. It has powers to investigate complaints and can compel financial services providers to pay compensation if it upholds a complaint.

Trading Standards can also help you progress your complaint and advise on your rights and all complaints relating to consumer goods and services.

The Channel Islands Financial Ombudsman is a free alternative to taking a dispute with a financial products and services provider to court. They are independent, informal and confidential.

FURTHER INFORMATION

The Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG. Tel: 01534 748610. Email: enquiries@ci-fo.org <https://www.ci-fo.org>

Additional information:

<https://www.jerseyfsc.org/pdf/The-Ombudsman-and-how-to-make-Consumer-Complaints-Nov-2015.pdf>

For all other complaints relating to consumer goods or services contact Trading Standards.

Trading Standards, 9-13 Central Market, St Helier, JE2 4WL. Tel: 01534 448160 Email: tradingstandards@gov.je www.gov.je/tradingstandards