



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

HERMES DELIVERY COMPLAINTS

After revealing that Hermes was often in our top ten list of most complaints, more of you have been in touch about the delivery company and their poor service you seem to be receiving.

The parcel delivery company has had issues in Jersey in the past, most notably last December when a high volume of parcels went missing. This was ultimately linked to the company bringing UK couriers over to the Island to assist with the Christmas rush. While this issue may have been resolved, it appears that some customers are still experiencing problems with their parcel deliveries. Looking at the complaints we received about them, the main issues appear to be:

- There is no phone number for Hermes operators or drivers in Jersey – many have claimed it is difficult to contact anyone directly about an order. Some complain even a national number is difficult to find
- Often orders delivered to Jersey arrive far later than the tracking system suggests
- Many are struggling to send back returns through Hermes as they cannot contact a delivery driver. The late delivery often causes issues with this as well, as by the time it arrives, it is outside of the returns' window
- Some complain that the parcels are being left in inappropriate places, such as on doorsteps in full view of the road, instead of being left at specified secure drop points



After receiving these complaints, we took them to Hermes for a response and potential solution for these customers. A spokesperson for the company said: 'We have reviewed the service delivery data for Jersey and it shows we are currently delivering 2,000+ parcels a day, with a good operational performance of 99% successful first-time delivery rate, with no backlog.'

'The improved service to current levels is in part due to the new local contractor solution we put in place in September 2019, which means that couriers in Jersey are being supported through further investment from Hermes.'

'We operate the same model in Jersey as we do across the whole of the British Isles, with a Field Manager responsible for the region and all customer service enquiries being handled centrally. Returns arrangement options are advised by the retailer and may involve booking a collection with Hermes online.'

While we cannot help you track down your missing parcel, we would like to continue to monitor this issue for you so please get in touch if you have any problems with Hermes in the next few busy weeks as we approach Christmas.

PLEASE EMAIL US ON
jcc@jerseyconsumercouncil.org.je
 or call on 611161.

SHOPPING BASKET PRICE COMPARISON

With us spending up to 10% of our yearly income on grocery shopping, it's important to know how we can shop smartly. Food prices in Jersey are already on average higher than those in the UK and Brexit threatens to push these up even further. To help consumers find the best deals in the Island's six larger supermarkets and following a request from the Government, we have started monitoring food prices in Jersey.

We are looking at the price of ten typical items you would expect to find in almost every supermarket basket/trolley – such as bread, eggs, fruit, vegetables etc. These items on the list will never change, but a further 20 items have then been added and will be rotated after each set of results is published. The first set of results will be published in our first newsletter of 2020 and our findings will also be published on our website every fortnight after the New Year.

Our chairman Carl Walker said: 'Our Council members have already started collecting the prices each fortnight and we are looking forward to sharing our data with consumers. It will enable them to see, almost live, where they will be able to get the best value for their money when doing the grocery shopping.'

'Importantly, the price survey is also allowing us, the Consumer Council, to keep an eye on prices and if or how they might be affected by Brexit.'

YOUR RIGHTS THIS CHRISTMAS



Christmas may be the most wonderful time of the year for some, but present buying isn't always so calm and bright. Your aunt doesn't like the scarf you bought her, the children's new play-set came broken and you don't know how long your gift card has before it expires. Knowing your consumer rights could protect you from many mishaps this holiday and may even give you some extra time to enjoy an extra mince pie!

RETURNING FAULTY GOODS:

As a consumer, The Supply of Goods and Services (Jersey) Law 2009 protects you if your goods are:

- Faulty or damaged
- Useless
- Not what was advertised or matching the description

These terms apply whether your goods were bought new, in a sale or even second hand. Usually you will be required to provide proof of purchase, such as a receipt, when returning these goods.

If goods are faulty, within a reasonably short period of time after the sale took place, a consumer is entitled to a full refund or compensation. However, consumers could alternatively select a repair or replacement, which would then be at the company's discretion to accept.

RETURNING UNWANTED GOODS:

When returning unwanted rather than faulty goods, consumers will usually have to follow the company's

internal returns policy. These 'goodwill' policies may offer either a refund, exchange or credit note. It's worth noting that companies aren't required by law to have a returns' policy, so double check before you buy. Time limits may be imposed on these returns, such as 28 days, and may increase around the holidays.

RETURNING ONLINE GOODS:

When buying online goods, you have additional rights for returns. This is because of the 'expectation versus reality' phenomenon, where the image online may look nothing like the physical item you receive. Under the Consumer Contracts regulation, you have the right to cancel your order if you change your mind or if it's not as advertised. You have 14 days to cancel your order, but companies do not expect you to then return the item within this timeframe. Some companies will do pre-paid returns, but some will require the customer to pay for their own postage. You should not be expected to pay for returning faulty or damaged goods.

GIFT CARDS:

When purchasing gift cards, it is important that the company issuing them includes any important terms at the point of purchase. It's good to read the fine print, as you will be held to any terms set out when purchasing. Expiry dates for gift cards can vary enormously. These can range from just a few months to even a year. When receiving a gift card, make sure to check the expiry date to ensure you use it in this timeframe. The gift giver won't get their money back if you don't spend it!



COURT RULES AGAINST FLYBE

Some of you may have seen that a Flybe passenger successfully took the airline to court in Northern Ireland over the £50 excess baggage fee he was charged for an 'over-size' piece of hand luggage.

The passenger had used the same case on 10 previous business flights with the airline and was determined to prove the airline was using different standards and measuring gauges across the network.

He got his £50 back and the airline was ordered to cover his £37 Small Claims' Court costs.

We have been in touch with the Consumer Council in Northern Ireland and are looking into what this court judgment means for Islanders here in Jersey and also how the airline might react, particularly as it has been sold and will soon be rebranded as Virgin Connect. We will update in the New Year.



MICROSOFT UPDATE WARNING

A warning to those still using Windows 7; Microsoft has announced plans to end support of this application by early next year. On the 14th of January 2020, Windows will no longer support Windows 7 on desktop or laptops, or patch it with security updates.

It is important to make the switch by this date as from January onwards customers will no longer be able to call Microsoft to fix any problems with Windows 7, even if it's affected by a virus. Hackers may even purposefully target vulnerable people still using Windows 7 after the end of life date.

With Windows 7 being phased out, it means that most people will be forced to switch to Windows 10. If you would like to upgrade to Windows 10, you can do so free of charge and with a full Windows 10 licence.

To prevent your computer being susceptible to hackers and viruses, we urge anyone still using Windows 7 to make the switch as soon as possible.

THE 12 MINCE PIES OF CHRISTMAS



It wouldn't be Christmas without mince pies but with so many on offer these days, how on earth do you choose which ones to go for?

While there will be plenty of Islanders who will enjoy making their own, there are still many for whom convenience matters. But to save you the time of trying to work out whose are the best, the Consumer Council has done the hard (and tasty) work for you, rating all the supermarket own-brand mince pies in the Island.

Council members scored each pie on appearance, on the amount of filling and, of course, on taste. We gave each one a score and added them up at the end. You will see in the table

that although Morrisons topped the table overall, Tesco's cheaper range were actually the tastiest. That contrasts with Waitrose's luxury brand which scored lowest on taste, but the highest in terms of appearance.

We didn't tell any of the supermarkets that we were doing this and gave all our uneaten mince pies to a very grateful Salvation Army the following day for others to enjoy.

We will be doing some more surveys – which don't all have to be about food – so if you have something that you would like the Consumer Council to independently test for you, get in touch with your suggestions.

RANK	BRAND	PRICE	APPEARANCE (/66)	TASTE (/66)	FRUIT CONTENT (/66)	OVERALL SCORE (/198)
1st	MORRISONS BEST DEEP FILLED	£2.15	54	59	56	169
2nd	TESCO BUTTER ENRICHED	£1.37	37	66	47	150
3rd	TESCO FINEST	£2.40	51	54	30	135
4th	ICELAND (STANDARD)	£1.05	25	60	46	131
5th	CO-OP (STANDARD)	£1.05	42	48	33	123
6th	M&S FOOD COLLECTION	£3.00	40	36	42	118
7th	M&S ALL BUTTER	£2.20	37	42	34	113
8th	ICELAND LUXURY	£2.05	34	24	46	104
9th	CO-OP IRRESISTIBLE ALL BUTTER	£2.09	33	18	37	88
10th	WAITROSE BUTTER ENRICHED	£2.00	27	30	26	83
11th	WAITROSE ALL BUTTER	£2.63	49	6	26	81
12th	WAITROSE ESSENTIAL	£1.05	21	12	37	70

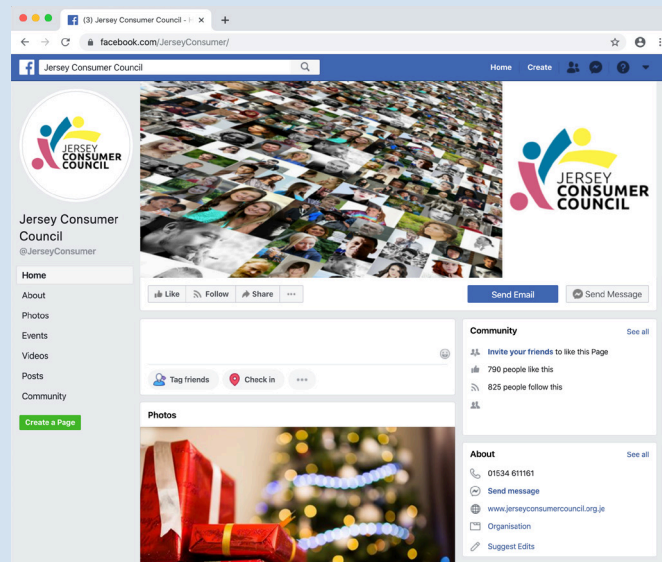
CREDIT CARD UPDATE

In our last newsletter we announced that the Jersey Bankers Association, with guidance from Jersey Finance, wants to investigate further into the issue of credit card applications for Islanders. The complaints received by the Consumer Council have thrown up a range of diverse and complex issues with the system, which seemingly stemmed from ring-fencing earlier in the year. Meetings have been held by the JBA over the last few months and an update from these organisations will be released shortly. Make sure to keep an eye on our website and social media for any of the latest consumer news stories.



TOP TIPS FOR SHOPPING ONLINE SAFELY THIS CHRISTMAS

- Always check out reviews for a web-based company. If they have one star reviews, you may want to think before ordering!
- Check the terms and conditions. See if they are poorly written as this may indicate that it is a site outside of the UK. These T&C's could even be simply copied from another legitimate site.
- All internet traders should have a privacy policy.
- Make sure the company shows a full postal trading address.
- Secure Web addresses should begin with <https://> and include a lock symbol in the web address bar.
- Hover over the web address to double check its legitimacy, as sometimes legitimate seeming web addresses could mask a scam. Equally, check for minor spelling disparities such as lower-case letters instead of upper-case.
- Make sure you are buying goods in Sterling. The currencies may change as you progress through your order without you realising.
- Check the returns' policy – who pays for sending the goods back? Companies are not obligated by law to provide free returns.
- Double check that the UK based company will deduct VAT for Islanders. If so, is there an impact on the postage cost?
- Check the trader's details for cancelling orders. By law you have 14 days to cancel an online order.
- Remember that you have less consumer rights if buying from outside of Jersey, the UK and the EU.
- Keep proof of purchase including confirmation emails and bank statements.
- Always make use of the parcel tracking to see where your delivery is on a day-to-day basis.



SOCIAL MEDIA PUSH:

Don't forget to follow us on Facebook and Twitter. We post the latest consumer news, get you to share your opinions and let you know about any upcoming events.

FACEBOOK.....JERSEY CONSUMER COUNCIL
TWITTER.....@JERSEYCONSUMER



LUNCHTIME TALKS:

The final lunchtime talk of the year will be from the **JFSC** on '**Removing the Mystery surrounding Pensions**'. The presentation will explain what a pension is, why we should save for retirement, the options at retirement and what good advice looks like.

It will be held on the **12th of December at 1:05pm at Jersey Library**. The talks last fifty minutes and spaces are provided on a first come, first serve basis. This will be the last lunchtime talk of 2019.

Come along if you have any queries and learn more about the daunting world of pensions.