

Supermarket price comparison service launched

Despite the many diverse and intricate matters we help Islanders with each year, the one thing that really motivates you to get in touch with us is the price of your everyday goods.

That is why we launched our new supermarket price comparison service earlier this month. It means you can now properly monitor the price of your favourite items in your chosen supermarket, as well as keep an eye on how much the competition is charging too.

Initially launching with a core basket of 41 products, it is hoped that, with the right resources, the service, which has been developed by local tech firm ESH Solutions, will expand in the future and become a price comparison service across a large range of consumables in Jersey. This will not only enable consumers to make informed choices about their shopping, but also encourage greater competition and drive prices down.

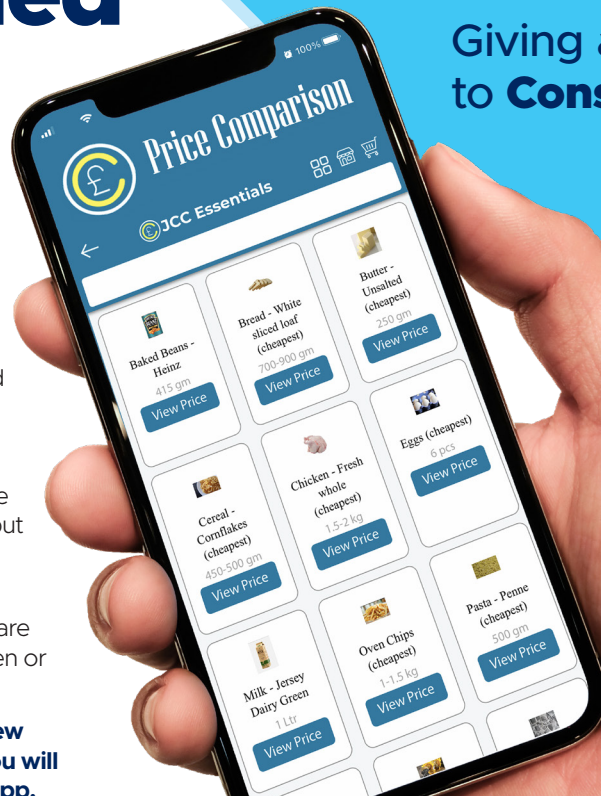
With Covid-19 still a threat to our stock levels, and Brexit threatening our supply chains, you can be reassured that we are monitoring prices and will not be afraid to question any sudden or dramatic price rises.

To see the supermarket prices for yourself, log on to our new website consumercouncil.je and follow the links, where you will also find video tutorials on how to download and use the app.



NOVEMBER 2020 ISSUE 95

Giving a voice
to **Consumers**



INSIDE: CONSUMER ADVICE YOU CAN'T AFFORD TO MISS



Heat or Eat



Don't go into the red
on Black Friday



Travel booking
advice for you



GST on more of
your shopping



Car insurance: Driving at 70

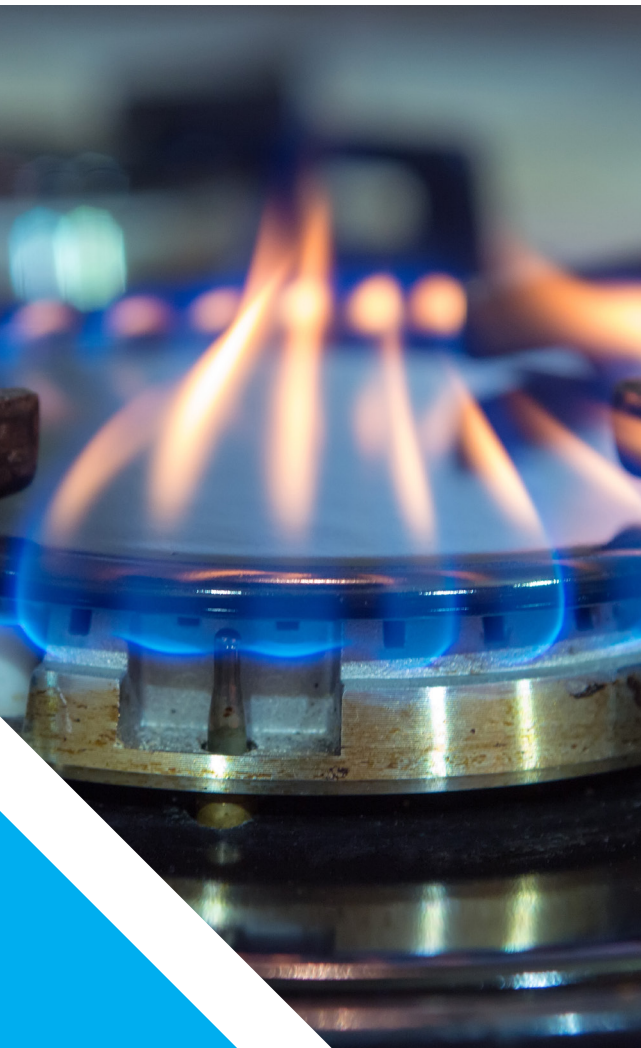
THE CONSUMERS' CHAMPION

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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Heat or eat?

Once again, and with winter upon us, we urge Jersey Gas and the Government to find a solution to the problem which saw thousands of Islanders' fuel bills shoot up this year.

We already know of some Islanders who are having to make very difficult choices this year, working out what they will have to do without.

Sadly, for some, it is heating their home.

Having spoken to the new CEO of Jersey Gas David Cruddace, who replaced Ian Plenderleith, it seems the 'temporary' 6.5% price increase effective 1st May will not be removed for the foreseeable future.

Mr Cruddace informed us that although conversations between the gas company and Jersey Government continue, as yet there is no resolution. His reason being that although the company

has implemented several internal changes, it continues to suffer from the impact of Covid-19. This is largely due to the effects the virus has had on the hotel sector, whose on-demand hot water supplies and swimming pools were often heated with gas.

But is it right that the company is punishing their hardworking and, until now, loyal customers in the Island, many of whom can ill-afford the price hike? That is why many of you are turning away from gas towards oil or electric heating units.

By the time this 'temporary' increase is over, are there going to be enough customers left for Jersey Gas to be able to afford to return to its pre-Covid-19 price?

Aside from all that, some Islanders simply cannot afford to put the heating on, so both parties must do whatever it takes to get this resolved.

Looking after your interests

The Consumer Protection Network was formed in 2015 and consists of four members: the Jersey Consumer Council, Trading Standards, the JCRA and Citizens' Advice. Following a hiatus, the CPN met this summer, with ourselves, the JCC, as the new Chair of the group.

The group's role is almost identical to that of the Council - to ensure that the best interests of local consumers are represented, enabling informed decisions, challenging unfair practices and championing best practice.

With this in mind, it was agreed to prioritise the on-going difficulties many Islanders are having with credit

card applications and renewals. Unfortunately, due to the complexity and differing regulations in Jersey and the UK, it's a slow progress.

In September, a positive meeting was held with representatives of the Government Financial Services, the Jersey Office of the Information Commissioner and the CI Financial Ombudsman, and actions are currently underway to progress the matter.



Don't go into the red this Black Friday

Are you looking to grab a Black Friday bargain?

It's the biggest annual shopping event and this year falls on Thursday 26th November (the day after US Thanksgiving), although sales can start as early as the week before with the busiest time over 'Cyber Weekend', which is 27-30th November.

We often focus on premium price tag items, like televisions, game consoles and other expensive electrical goods. Yet, it can be a good time to buy your everyday goods like clothes, cosmetics and food, as well as Christmas items like a tree, extra chair or foldaway guest bed.

There are certainly bargains to be found, but studies by UK consumer group Which? found that of 94 products they tracked over a year, 87% were cheaper at other times of year.

Helpful tips:

- Stick to your budget - It's easy to get caught up in the hype. Only spend what you can afford
- Create a wish-list – This helps you focus on what you need rather than what you like
- Research prices – Don't buy the first deal you see as other stores may have a better price. Use price tracker sites, like camelcamelcamel.com, keepa.com and pricespy.co.uk, to see whether or not you are truly getting a good deal.

GST on more of your shopping

On 1 October, the GST de minimis was dropped from £240 to just £135 on unaccompanied goods, meaning that we now have to pay 5% on all goods above the value of £135.

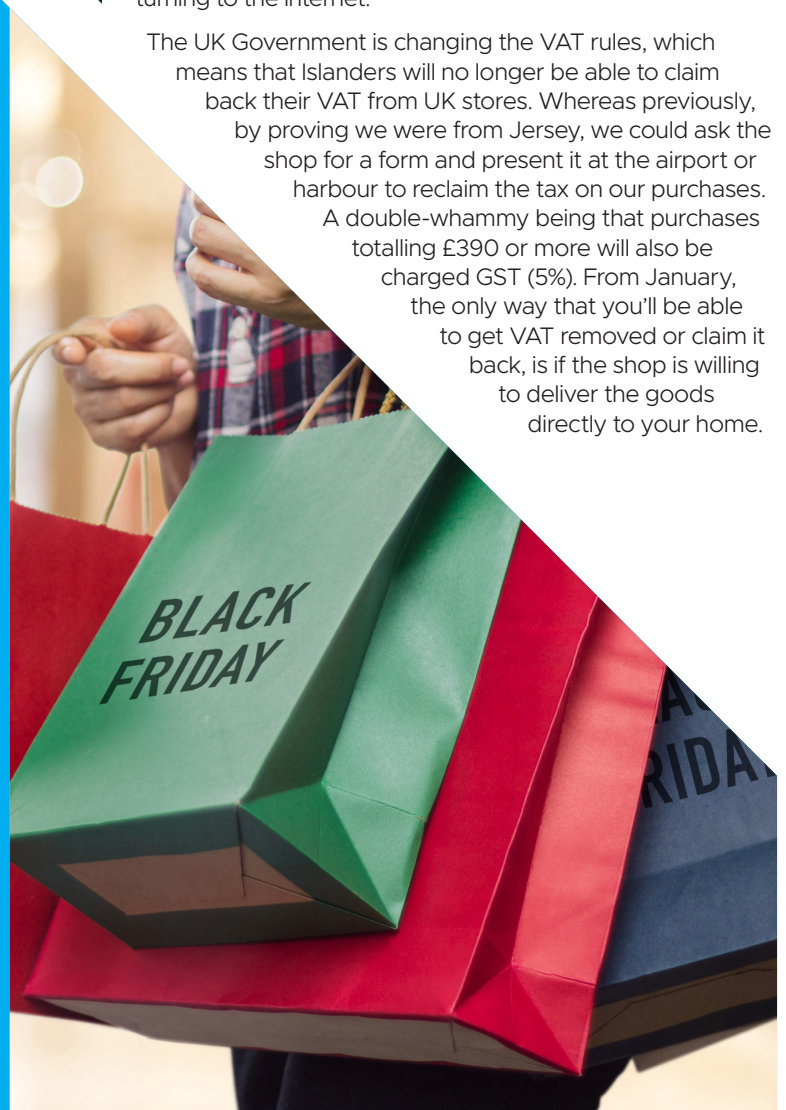
To reduce the additional cost and customs paperwork, where possible, spread your orders out by reducing bulk orders and buying on different days.

By doing this you're less likely to be charged, although if the shipping agent bulks your orders/parcels together and they arrive in Jersey on the same day, Customs may attempt to charge GST on the value of goods and have to complete the forms for all parcels.

While we generally are against anything which contributes to increased costs for consumers, we also have to be realistic. It would be very hard for us to argue a strong enough case that it is right to apply GST to a bar of chocolate bought in Jersey, and not on one bought from the internet. Instead, we have made the point repeatedly that the Government is very much mistaken if it believes this change to the de minimis level will encourage thousands back to the high street.

There are other things it could have done first, and should still consider. First three hours of parking free on a Saturday, and free bus travel all day Saturday could be two things which would immediately remove some of the barriers which put people off travelling to St Helier and, instead, turning to the internet.

The UK Government is changing the VAT rules, which means that Islanders will no longer be able to claim back their VAT from UK stores. Whereas previously, by proving we were from Jersey, we could ask the shop for a form and present it at the airport or harbour to reclaim the tax on our purchases. A double-whammy being that purchases totalling £390 or more will also be charged GST (5%). From January, the only way that you'll be able to get VAT removed or claim it back, is if the shop is willing to deliver the goods directly to your home.



Driving at 70: Are you ready for an increase in your insurance premium?

Has your motor insurance premium automatically increased because you're over 70 years of age?

We've spoken to the five major insurance brokers in the Island to find out more. In most cases, those over 70 years old will often pay a higher premium - up to 20% more depending on age. In one example recently brought to our attention, the driver's premium increased by more than £100.

Different insurance companies have different ways of implementing the increase. Some will start to reduce discounts from the age of 65 onwards e.g. no claims or loyalty bonuses, and others will request the policyholder to restrict their driving e.g. not after dark.

And, it doesn't matter if you've had no claims in the past 20 years and you're still in good health, everyone falls into the same 'bad risk' pot. Similarly, to drivers under 25, it's based on statistics with the majority of accidents occurring in those age groups.

It's worth noting that you're unlikely to get a policy with a new insurer once you reach the age of 70. If you have other business links with the company already, they may consider offering you a new policy. So, it's better to stick with your current insurer, or review other insurance company policies and consider changing several years before that age.

And while we always, where possible, advocate shopping local, this may be one occasion where it may be worth exploring the possibility of having your premium directly with a UK insurance provider. That is because, the more miles you limit yourself to once you pass 70, the lower the premium will be in some instances. As our average miles in Jersey are far less than those in the UK, we may, by default, fall into the lowest category of miles travelled, without it actually impacting our everyday Island life.



Milk in your coffee?

Should we be expected to pay more for a coffee with almond milk rather than cow's milk?

We're aware that many Islanders have specific dietary requirements, but more and more of us are choosing to eat and drink dairy free, gluten free and plant-based foods for reasons such as health and the environment. As demand has grown, production has risen, and many more options are now available.

There are many places that charge the same, whatever your choice, but we've been told there are outlets that either charge more or don't offer their customers an alternative.

In the coming weeks, we will be running a survey on social media to find out how widespread the higher costs of alternative milks might be in the Island.

In the meantime, the next time you are ordering a coffee, perhaps ask at the counter or have a look at the menu to see if there are any price differences for alternative milks and please let us know what you discover, whether by waiting for our social media survey, or by getting in touch with us through the usual channels.



The most expensive time of the year

With the big day just over a month away, many of us have started our preparations.

We all celebrate Christmas in different ways - some like the traditional turkey dinner with all the trimmings served on a beautifully decorated table, and others prefer a more casual day.

However, the one thing we all share at this time of year is the financial burden it puts on our wallets.

Whether it's the first or tenth time you've hosted Christmas, organisation is key. So, to help with planning and money management, we've created a budget and tip sheet, which contains lists of food and drinks you might need over the festive period. There's even a present list, so you can jot down what you're planning to buy for your gran, dad, sister and best friend.

Write your estimated cost next to each item you might need (always go a little higher rather than lower). It can then be taken with you when you go shopping to help remind you to stick to your budget when trying to beat the crowds, remembering to always beware of any impulse buys, as the costs soon add up.

To use our Christmas budget planner, follow the links on our website or, if it's easier, drop us an email and we'll send one on to you.



CHRISTMAS BUDGET PLANNER

AS THE CHRISTMAS SEASON APPROACHES, DO YOU:

- FEEL OVERWHELMED AND UNDER PRESSURE?
- SPEND MORE THAN YOU CAN AFFORD?
- FEEL YOUR ANXIETY LEVELS RISING?

IF SO, YOU'RE NOT ALONE AND THE CONSUMER COUNCIL'S BUDGET PLANNER IS HERE TO HELP.


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The one thing we all share at this time of year is the financial burden it puts on our income.

An important step to help reduce your stress and manage your money is organisation. To help you prepare, we've created a budget sheet and given some tips that will make the process simpler.


- Firstly, list all the items you'll need (we've attached lists below to help).
- Then write your estimated cost next to each one (go a little higher rather than lower).
- Breaking the list into sections, helps you focus on one part of the celebrations at a time.
- The list can be taken with you when you go shopping so you can write down the actual price and find out which shop has got the cheapest price.
- Beware of impulse buys - always stick to your list of items and budget (unless of course you forgot the Christmas pudding!)
- As you buy each item tick it off the list and you no longer have to worry about it.






CHRISTMAS DINNER


Item	Estimate	Actual	Shop	Bought
Turkey				
Ham joint				
Nut roast				
Bacon				
Sausages				
Stuffing				
Broccoli				
Brussel sprouts				
Carrots				
Onions				
Parsnips				
Potatoes				
Swede				
Cranberry / Bread sauce				
Gravy				
Melon				
Perma ham				
Praams				
Avocado				
Christmas pudding				
Other desserts				
Cream				
Custard				
Brandy butter				
Tin foil				
Other				
Total				






OTHER FOOD AND SNACKS


Item	Estimate	Actual	Shop	Bought
Bread				
Butter / Margarine				
Eggs				
Ham				
Salads				
Fruit - fresh				
Fruit - tinned				
Ice-cream				
Jelly				
Chocolate yule log				
Christmas cake				
Christmas cake ingredients				
Christmas pudding ingredients				
Mince pies				
Nuts				
Sponge fingers				
Cheese and biscuits				
Branstion pickle				
Mayonnaise				
Jars of pickles				
Salted items				
Biscuits				
Chocolate				
Sweets				
Gluten free items				
Dairy free items				
Lactose free items				
Vegan options				
Other				
Total				






DRINKS

Item	Estimate	Actual	Shop	Bought
Tea / coffee				
Fizzy drinks				
Fruit juice				
Lager / beer				
Liquors				
Mulled wine				
Spirits				
Squash				
Wine				
Other				
Total				



DECORATIONS AND SUNDRIES

Item	Estimate	Actual	Shop	Bought
Gift bags				
Gift tags				
Wrapping paper				
Sticky tape				
Cards				
Postage - cards and parcels				
Christmas tree				
Tree decorations / lights				
Outside decorations / lights				
Christmas crackers				
Christmas candles				
Christmas tablecloth				
Entertainment / Party games				
Other				
Total				



The Twelve Tips of Christmas

As well as our Budget Planner, here are a few tips to help you plan and budget during the coming weeks:

1. Use our [pricecomparison.je](https://www.pricecomparison.je) app to find the cheapest supermarket
2. Don't forget your everyday bills still need to be paid
3. Don't rely on an overdraft or borrow from unauthorised lenders
4. Always ask for a receipt and gift receipt to allow easy exchange
5. Look out for offers by signing up to store newsletters and following your favourite brands on social media
6. Got a store account or membership which offers loyalty points, now's the time to cash them in
7. Vouchers are an easy and light present to post. However, in the current economic climate many retailers, large and small, are struggling and if they go into administration your voucher will often not be honoured
8. Reduce postage costs by sending e-cards and buying from stores that offer free delivery to the present recipient (with strict instructions 'Do Not Open until 25th December')!
9. Take advantage of retailers offering a free gift-wrapping service
10. Buy brown paper rather than expensive Christmas paper. You'll be helping the environment as well as your purse
11. Consider buying next year's gifts in the January sales
12. Start saving for next Christmas! If you put away just £5-£10 a week from the first week of January, by the start of December you'll have between £240-£480

While so many of you have come to us for help with your travel refunds, many are still thinking of going away. Here, we explain what you can do to limit the financial impact of disrupted travel plans

More than a quarter of all enquiries we've received in 2020 related to your travel plans being cancelled or rescheduled. The numbers have fallen, and it would be great to think this is because all requested refunds have now been received, but we know that isn't true.

Most of you that we've spoken to accepted that it may take several weeks for the high number of refunds to be processed, but not three to four months! The truth is that many people have been caused stress and anxiety by the constant delays, mixed messages and refusal by travel companies and airlines to honour their 14 day cash refund obligation.

Instead, Islanders have been forced to use credit card protection schemes, Chargeback (for debit cards) and Section 75 of the Consumer Credit Act (for credit cards). Due to staff shortages and increased claims, even these are taking far longer than normal and may not always be successful as evidence needs to be provided and, in some cases, if the company has offered travel vouchers the card provider will not pay out.

The Council stepped in to help many travellers progress their requests/complaints with several airlines and travel companies and glad to say that, in most cases, were successful.

The fact of the matter is that the pandemic continues to cause both refund delays and travel chaos, and has highlighted many grey areas with company and insurance T&Cs.

With this in mind, Islanders should carefully consider several factors before booking travel plans:

- Can you afford to wait four months for a refund, or go through the pain of constantly calling or emailing either your airline, travel company or card provider?
- Can you isolate for up to 14 days on your return and will your employer still pay you?
- If the company goes bankrupt or into liquidation, consumers are usually the last to receive any money

Before booking:

- Check the fast-changing travel restrictions. Some countries are not allowing incoming travellers
- Are Jersey and/or UK government advising against non-essential travel? If so, do not book non-essential travel as you will not get a refund or be covered by insurance
- Read your travel insurance policy documents carefully and check you haven't missed any important updates from the company advising of changes to their terms. Many companies follow UK Foreign Office guidelines/restrictions, not Jersey ones, so may not cover you if Jersey states your destination is a Green zone, yet the UK has it as an Amber/Red zone
- Brexit (1 January 2021) is likely to impact your travel rights



If you decide to book:

- A package holiday gives you better cover
- Consider a last-minute booking
- Choose one of many specialist travel companies who reacted quickly to customer refund requests and maintained great customer service
- Use a credit card, which provides you with more protection than a debit card, remembering the interest rates are much higher if you don't repay in full
- Is the hotel, resort, airline and/or travel company covered by ABTA?
- Check for ATOL protection which covers most, not all, flights from the UK (not those from Jersey)
- If you cancel your booking you are not entitled to a refund. Some companies have introduced free rescheduling policies to allow some flexibility



If your plans are cancelled:

- Insist on a cash refund in writing - via the online form, email or letter (keep a screen-print or copy)
- Do not feel obliged to accept a travel voucher or credit note
- Do not feel pressured into rebooking your flight or holiday
- If the company is not responding to your refund request, consider copying in your complaint to ABTA and the UK Competitions and Markets Authority (CMA)

HELPFUL WEBSITES:

www.abta.com

www.caa.co.uk/atol-protection

www.iata.org

Have a gander at those discounts



Gander

We've all seen them and, let's be honest, all like to have a good nosey at what the yellow supermarket sticker has done to the price of some groceries on offer.

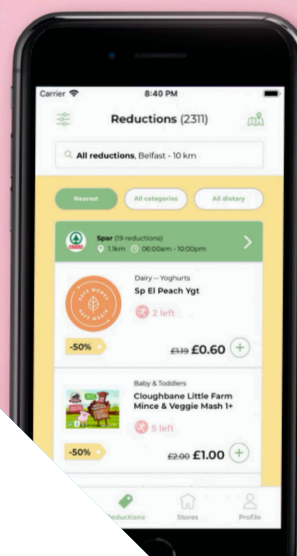
Whether it be fresh veg to be used for that evening's dinner, a chicken, a loaf for the freezer or even a ready meal, they're a great way of buying what you need at a price between 25% and 75% off the usual sticker price.

A new free downloadable app called **Gander** has made it easier for shoppers to find these items. Not only does it help consumers keep the cost of shopping down, it helps the environment by reducing wasted food (one of the biggest contributors to greenhouse gas emissions).

It's a world-first as it integrates directly with a store's existing stock and till systems to display reduced food to app users in real-time. As soon as an item is stickered, it appears on Gander and, likewise, as soon as it is sold, the item is removed from the app. Therefore, users always have a live feed of all the reduced food in their nearest store.

It's had great success in Jersey since teaming up with Morrisons Daily stores earlier this year, who report they are now selling around 90% of reduced-price products. In just three months, 24,000 food items have been saved from waste as a result of the app.

Real-time updates on delicious reduced food near you.



Beware...the Grinch still wants to steal Christmas

Throughout the year, unscrupulous people find ways to trick us into sending them money. Sadly, Christmas is no different and scammers will try to take advantage of people looking for a bargain while shopping, especially those using mail order or online.

As with any other time of year, don't send money to someone unexpectedly calling, emailing or even turning up on your door. Often these requests are made to sound urgent, with threats such as 'your account will be closed in 24 hours', 'your subscription will end', 'your flight will be cancelled' and so on.

We were contacted on several occasions this year about unsolicited calls being made claiming that Islanders' Amazon Prime memberships needed to be renewed, when the recipient didn't even have a membership in the first place. In one case, the scam caller stated an app called TeamViewer should be downloaded to reset her membership. Thankfully, as the consumer didn't have a membership she told us that she refused and put the phone down. That was the correct reaction, as the app would have given the caller full access to the person's computer.

Don't fall for an offer that appears too good to be true, as it probably is.

