

Covid Pledge

We want to help consumers have more confidence to book ahead during Covid so have launched our JCC Covid Pledge scheme.

During 2020 we were inundated with your enquiries relating to travel, hotel stays and events cancelled due to Covid. We did our best for you and managed to get many positive results from both global and locally-based businesses, especially in relation to travel.

It's fair to say that things are looking up and we're slowly making progress back to some normality. However, we have to accept that Covid, and the negative impact it can have, will be with us for some time yet. With this in mind, and to avoid problems that many of you faced in relation to booked events, we've contacted the Island's hospitality outlets asking them to sign up to the 'Jersey Consumer Council's Covid Pledge'.

When making a booking at a hospitality outlet, you can ask if they have signed up to our JCC Covid Pledge, or check our list of over forty companies on our website. If they are part of the scheme, you can be assured that:

- 1). If your event booking is cancelled or changed due to Government Covid restrictions, you can rebook without incurring amendment charges or fees.
- 2). If your event booking is cancelled or changed due to Government Covid restrictions, you can choose to cancel the booking and receive a full refund.
- 3). If Government travel advice changes stopping you or your guests from attending an event you will receive a full refund and not incur amendment charges.

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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Giving a voice
to **Consumers**



- 4). If you, someone in your household or a guest, has to isolate or receives a positive Covid test, and you are able to evidence this, you can cancel or rebook without cost.
- 5). If you, someone in your household or a guest, has to isolate or receives a positive Covid test, and you are able to evidence this, you will receive a full refund for the person/s unable to attend the event.
- 6). All monies will be refunded within 14 days of the refund being requested (subject to bank processing times).

It's important to note that some venues use other companies to supply certain services and the answers provided are for individual companies. If you are a company owner who we have not contacted, please provide us with your responses and we will add you to our list.

Please check our website consumercouncil.je and social media accounts [@jerseyconsumer](https://twitter.com/jerseyconsumer) for updates.

By our print deadline, the below companies had replied pledging 'yes' to all six questions:

- | | |
|---------------------|------------------------------------|
| • Chateau Le Chaire | • Samares Manor |
| • La Robeline | • The Dolphin Hotel and Restaurant |
| • Radisson BLU | |

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Things to consider before booking a holiday

How much have you had to pay for a Covid test before travelling? We are hearing some horror stories for family groups and are getting increasingly concerned about the potential commercialisation of Covid.

Even though borders are slowly reopening, booking a holiday or long weekend away is still a risky thing to do. Your destination country could be green when you book yet turn amber or red by your departure date or possibly worse, whilst you're on holiday.

It's vital you understand your rights and travel insurance cover, so we recommend that wherever possible, you get written confirmation of what your travel company, airline or hotel will do for you should your travel plans be impacted. It's worth noting that package holidays often provide more cover than booking travel and hotels separately, and if possible, use a credit card to book as you will get more consumer protection.

There's also the potential added expense of a PCR or Lateral Flow (aka antigen) test required by many destinations. These may be required both before you depart and before you return potentially adding £100s to your trip. We learnt that some consumers in the Island were paying up to £175 a test. Just imagine a family of five visiting the UK for a weekend that's an extra £875!

We recently approached the Health Department asking why outbound PCR tests are only available privately.

At the time, a Government spokesperson said: "The provision of pre-departure testing remains in consideration and any further information will be made public when available."

The positive news is that since then tests are now done locally at the airport laboratory, which has levelled the cost to between £140-145 and reduced result times to 24 hours. Lateral Flow tests results are available within 20-30 minutes.

As of mid-June, the test locations and prices are:

	PCR	Lateral Flow
Health Plus Pharmacy	£145	£50
LV Pharmacy	£145	£50
Reids Pharmacy @ Lido	£145	£50
Seven David Place	£140	£50

At the time of going to print, it is hoped that the vaccine roll-out and Government provided vaccination passports will have a positive effect and may eventually remove the need for the more expensive PCR tests. The Government spokesperson has confirmed that both pre-departure and arrival testing costs are still under discussion.

Credit Card Update

You continue to contact us highlighting your frustration at the lack of available credit card options. HSBC are offering non-account holders the chance to apply for one of their cards, and since our last newsletter we have approached the other three main banks for their current stance:

- Barclays Bank advised that Barclaycard continues to support the existing portfolio of credit cards for Jersey residents but is unable to offer new cards, although continue to review the possibility.
- Lloyds Bank confirmed they withdrew the service in 2018 and regularly review whether it could be reintroduced.
- NatWest International does not currently, and has never, issued credit cards to Jersey residents.



Funeral Costs

The loss of one of our loved ones is not a subject many people willingly talk about.

It's uncomfortable and upsetting to think of our dearest leaving us, but it is inevitable and open discussions beforehand can help prepare families when the time comes to say goodbye.

As with all major life events, funerals also come with a cost. We last compared and published prices in February 2017, so we have approached the three funeral directors on the Island asking how much a similar funeral would cost today.

We understand it is an emotional subject but if you are able, we would be interested in hearing your experiences relating to funeral costs over the past 4 years.

Annual Report

Our 2020 Annual Report is pending submission to the States Assembly and will be viewable on our website once this has been done.



Islanders' Thanks

We're here to support you with consumer related matters and do our utmost to investigate them and get back to you with answers as quickly as possible. We can't investigate everything and where appropriate redirect you to another organisation who may be able to support. However, we really appreciate it when we receive positive feedback from those of you we have helped. Here are some examples from the year so far:

In response to the Jersey Gas investigation –

"thank you for acknowledging our correspondence and your ongoing assistance. We know how hard you and the JCC have worked for the people of Jersey and are acutely aware of all your efforts, which are gratefully appreciated by my family; I'm sure we are not alone."

In response to articles in our April newsletter -

"a huge thank you as a collective, and as individuals, who challenge & speak up on behalf of us general public consumer masses."

"BTW thanks very much for JCC's great work regarding the GST/VAT imports issue, looking forward to the government's response to your letter."

"I am glad to report that Condor have now sent me an 18 month extension voucher. So thank you for your article, it has made my life easier".

Some relating to our newsletters in general -

"I love reading them. Super helpful on many topics"

"I have found some really useful info from your newsletter – it's easy to read, well presented and speaks for the people of the island. Thank you."

"Keep up the good work."

GST Review

As we've reported previously, we forwarded all your comments about the removal of the GST de minimis on to the Treasury Department. We have since had a couple of conversations with them and were pleased to learn that they have taken on board some of our comments.

However, we are still of the belief that the limit does not need to reduce from £135 for fear of the impact on local consumers' choice and accessibility to products, be it for hobbies and or dietary needs.

The cost versus benefit ratio also needs to be carefully reviewed and publicised as

the additional strain on both consumers and Customs can't be worth the relatively small estimated £1.2m tax gain.

In June, we provided a written submission to the Scrutiny Panel with the Council's view and, on 16 June, our Chairman appeared at the Public Hearing representing local consumers.



Jersey Electricity App and Energy Saving Tips

Understanding how much energy you are using is vital to help you keep control of your costs. Now Jersey Electricity has made that easier than ever with the launch of its 'My JE' app, which has already been downloaded by over 9,000 Islanders.

For the first time you can view your electricity consumption in £s and kWhs (units), helping you to budget day by day or week by week in between your quarterly bills.

The app also allows you to:

- View previous bills, transactions and account balances.
- Set a weekly or monthly consumption target with notifications to help control costs.
- Compare electricity usage with similar properties.

Next steps include a web-based version for those without access to a smart phone, and a forecasting feature to predict future consumption. Jersey Electricity is also developing the app's functionality to embrace multiple-meter customers, three-phase customers and Pay As You Go customers.

For more information, visit www.jec.co.uk or download the app from the App store or Google Play and start saving.

Energy saving tips for summer

- Adjust heating controls. Despite the warmer weather, many people forget to adjust their heating. Remember to set your thermostat to shorter cycles and you'll see savings with My JE – and your bills!
- Turn off lights. Make the most of longer days and shorter nights by avoiding turning on lights when it's still bright outside. Sunlight can also add warmth to your home so make sure windows aren't obstructed to allow maximum light to come through.
- Ditch the drier for some fresh air. Take advantage of finer weather by ditching the tumble drier and dry washing outside.
- Dust down fridges and radiators. De-fluff around radiators to help heat flow, and help your refrigerator run at its maximum efficiency by cleaning dust from underneath, the front vent at the base, and any exposed coils at the back.
- Cut electricity to idle equipment. Stop overpaying to power TVs and other home electronics by plugging them into an advanced power strip, which automatically cuts electricity to any idle equipment you choose.



Newsletter Survey

We aim to produce four newsletters a year, containing articles and information about new or ongoing matters affecting local consumers. The problem is they are costly and not environmentally friendly, so we recently ran a survey on our website and our social media accounts, asking for your thoughts.

It was clear from your responses that you value the content and quarterly editions.

Our goal is to make them available to everyone, and although 89% know about the newsletters, it appears that nearly 12% of households don't receive it. To increase its accessibility, several outlets around the Island such as the parish halls, airport and harbour information desks, St Peter's Garden Centre and Citizen's Advice Bureau, have copies of the last two editions.

Nearly 82% of respondents were aged over 45 and we believe that updating the way in which the newsletter is delivered may not only help us reduce costs but reach more people. So, we asked you in what format you might prefer to receive it. Almost half of you like the paper version, with a third preferring an emailed version and nearly 12% happy to view it via a link on social media (Facebook or Twitter). Digital versions are already viewable via our website consumercouncil.je which three quarters of respondents were not aware of.

If you wish to receive a newsletter but currently don't, please email us your address so we can investigate why your home may have been missed.

There's not enough room to add everything to our newsletters, so we often post on our Facebook and Twitter accounts with details about current scams, grocery and fuel prices, and links to website articles, as well as sharing information from our partner groups. Search for [@jerseyconsumer](https://twitter.com/jerseyconsumer) and follow us.





Scam Alert

Have you been contacted by 'Clifton Consulting Group LLC'?

In March, we were alerted to a sophisticated investment scam by fraudsters using this company name. Since then, we've been contacted by several Jersey and UK residents who have been targeted, with the company asking to purchase their shareholdings in publicly listed companies such as G4S, Lumen Technology, Fibernet, Costain Group or British Gas/Centrica.

Their website looks very professional and could easily convince you they are real. They call from their 'acquisitions department' explaining they are buying up private investor holdings. The conversation is persuasive and seems authentic until the part where they offer to pay more than the current market value – too good to be true.

If you provide your contact details, they email an official looking and well-written company letter from a valid New York address asking for further details about the shareholding and enclosing a Non-

Disclosure Agreement (NDA) confirming that you will not disclose confidential information about the acquisition to other parties. This simply gives the scammers more time to get money from you.

They have no intention of purchasing your shares and they simply want to defraud you out of your money, and they do this by using stalling and scare tactics with requests such as:

'first, we need you to purchase some insurance to protect the deal', or

'in order to release the payment you need to pay the tax on your holding/ payment/legal and/or banking fees', or

'if the next payment is not made, you risk losing the whole value of your shares.'

If you're contacted out of the blue by a company or person, no matter how professional it appears, always check it with a family member, friend or professional body before taking further action.

Please let us, the States of Jersey Police or the JFPF know of any scams you receive or have fallen victim to.

Pricecomparison.je

Our price comparison website and free downloadable app continues to grow. Not only are fuel and heating oil prices now available, but we were delighted to add grocery costs for two online supermarkets – First Choice Group and Valley Foods. There are now almost 100 product prices across eight supermarkets.

The grocery price surveys have changed to bi-weekly as we found that very few prices change week on week. Soon we hope to have a graph

showing the average price of a basket of JCC Essentials since we launched last October.

We'd love to hear your feedback about the service, either via the app 'contact us' option or emailing our contact@consumercouncil.je address.

Please note that as fuel and oil prices are now available on the app the JerseyFuelWatch website and Facebook page are now closed.



Photo of the Council

As social distancing and mask-wearing regulations have eased, we took the opportunity to have a group photo taken.

Left to right: Carl Walker (Chairman), Tina Langdon (Executive Officer), Curt Volpert, Sheila Ponomarenko, Michael Sampson, Pat Le Masurier, Dave Crocker, Mike Le Galle, Tom Brossman (Council Members). Due to other commitments our final member, Laurent Ybert was unable to attend.



Brexit

The impact of Brexit is starting to be felt by both retailers and consumers. We've received enquiries relating to price increases, difficulty receiving parcels, the cost of delivery to Jersey increasing substantially and VAT not being removed by UK retailers.

The retail and hospitality sectors have told the media that they are experiencing their own challenges with the supply chain and documentation which is highly likely to impact the price of their goods and services.

Two examples of delivery charges having substantially increased are one consumer seeing a £20 cost, but when Jersey was input it increased to £40, and another whereby the initial cost was £11.99 increasing to £36 (which has since been corrected).

In April, we were alerted to the fact that John Lewis had stopped refunding VAT to Islanders. Thankfully, a local journalist had already contacted the company and the mistake was quickly rectified. It transpires that they had misinterpreted the Brexit changes effective 1 January 2021, made to VAT Notice 703 - in particular paragraphs 2.4 and 3.4:

2.4 categorises an 'Overseas Person'

- a business person or company who is not resident in the UK
- a business that has no business establishment in the UK from which taxable supplies are made
- an overseas authority

A supply of goods to an 'overseas customer' sent to a destination outside the UK is liable to the zero rate (i.e. no VAT to be added) as an indirect export where:

- overseas customer exports the goods from the UK within the specified time limits (paragraph 3.5)
- obtains and gives you valid official or commercial evidence of export as appropriate (paragraphs 6.2 and 6.3) within the specified time limits.

This definition applies only to businesses, and does not include private individuals which means private customers who buy goods at the UK shop premises and make their own arrangements for the goods to be exported to the Channel Islands may no longer be able to claim VAT back. Only a business person/company or an overseas authority can normally claim VAT on purchases made in the UK for indirect export to the Channel Islands, or any other country outside the UK.

However, private customers who purchase goods which are delivered by the store to the Channel Islands are still able to claim back VAT if they use the store's website or buy over the phone or order by email.

Some suppliers will retrospectively refund the VAT if they are provided with very specific evidence/proof of export. It is vital to discuss whether VAT can be reclaimed before making payment and, if the supplier is willing to refund the VAT, getting the agreement in writing so there is no uncertainty after the event.

Some UK suppliers have made the conscious decision not to deliver to Jersey as the different tax regimes are unwieldy and complex for them to deal with.

Where the supplier delivers goods to a Portsmouth depot or other UK address for onward delivery to your personal Jersey address, it's important to make this clear to the exporter, as a UK supplier sending goods to a UK address is obliged to charge VAT on goods that are not zero rated.

3.4 categorises 'Conditions for zero rating indirect exports'

An exporter must not zero rate (i.e. VAT is payable) an indirect export where the goods are either:

- supplied to a visitor for their personal (non-commercial) use
- supplied to a private individual who is resident in the UK
- supplied to a customer that has a place of business in the UK from which taxable supplies are made
- delivered to, or collected by, a UK customer at a UK address

If there is any question over whether VAT should be charged the company should raise an enquiry with the UK Government's VAT department, HMRC, before exporting.

Some UK suppliers are increasing delivery charges because they are no longer treating items shipped to Jersey as UK supplies and charging UK rates, they are treating them as international deliveries because of the extra administration involved over UK





mainland deliveries. This is an issue that applies to other areas such as Northern Scotland and the Scilly Isles where deliveries are also subject to surcharges despite those destinations being part of UK.

We've been made aware that some established UK online suppliers are directing Jersey residents to their 'Rest of the World' website where the same goods are offered at the same prices. For example, a bicycle that is on the UK website for £500 including VAT, will be on the Rest of the World website for £500 with no mention of VAT. This means that the supplier would not refund the portion equivalent to VAT (16.67%) as VAT has not been charged.

If a huge store like John Lewis can get it wrong, it's not a surprise that smaller retailers are having difficulties understanding the changes. Should you have problems getting VAT removed or receiving a VAT refund from a UK company, we suggest you strongly challenge them with the above information.

If you are unsure of what your rights may be please contact Trading Standards at tradingstandards@gov.je for specific advice.

Further information on the above can be found at
[https://www.gov.uk/guidance/vat-on-goods-exported-from-the-uk-notice-703#\(sect3,sect4andsect6\)](https://www.gov.uk/guidance/vat-on-goods-exported-from-the-uk-notice-703#(sect3,sect4andsect6))

What do companies and service providers know about consumers?

It's often too easy to give companies our personal information and it is increasingly important that we review the questions being asked of us to protect our data and identity.

When purchasing something either in a local store or online, we have to provide certain personal details, such as our name and bank account details, and delivery address when applicable, otherwise we would never receive the goods. In other words, we have given our consent to that company to use our data.

However, many companies and service providers often ask for more information, some of which may be necessary and some which are not. For example:

- **Date of birth/age:** Your doctor's surgery will need this but probably not a shop, competition website or online survey.
- **Passport details:** Your travel company and the bank will need this but very few other official sites.
- **Social security number:** Your employer and doctor will need this but certainly not when purchasing something.
- **Education/career history:** A prospective employer will need this but not social media sites or shops.
- **Gender/sexual orientation:** Be mindful of who you are providing this information to and whether it is necessary.
- **Email address:** Shops offering an emailed receipt rather than a paper one are storing our data and we are within our right to request a paper receipt. In fact, we recommend you get a till receipt for all purchases.

These are just a few examples, and there will be times you're comfortable providing your age within an age range if the competition or survey is age-specific, but don't feel pressurised into doing so. Often online surveys and competitions are collecting unnecessary information about us and putting our data at risk of the site being hacked or our information being shared with other parties. A request for personal information is often marked as mandatory (with '*'), but if we don't feel comfortable providing it, we should consider whether we really want to join the website and why they are asking for such details.

When visiting websites, companies may record your IP identifiers i.e. which electronic device you have used to view their site, which is also considered personal data.

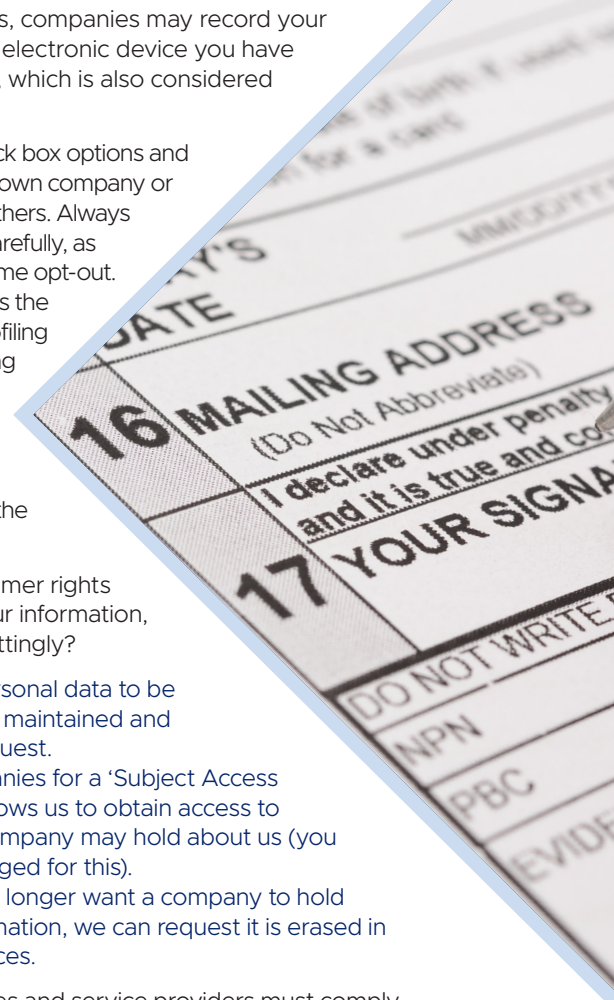
Many companies use tick box options and send offers about their own company or share our details with others. Always read tick box options carefully, as some are opt-in and some opt-out. Companies must give us the option to opt-out of profiling used for direct marketing and third-party information sharing. If receiving emails, there should be an option to unsubscribe, usually at the bottom of the page.

So what are our consumer rights if we have provided our information, either willingly or unwittingly?

- We expect our personal data to be securely recorded, maintained and updated at our request.
- We can ask companies for a 'Subject Access Request', which allows us to obtain access to all information a company may hold about us (you should not be charged for this).
- If we decide we no longer want a company to hold our personal information, we can request it is erased in certain circumstances.

The fact that companies and service providers must comply with the Data Protection (Jersey) Law 2018 should give consumers more comfort that our personal data is being handled more carefully than before, but it is good practice not to share any of your details if you don't have to.

Further information about personal data and your personal information rights visit <https://jerseyoic.org>



Consumer Council in Town

We recently trialled Wednesday evening drop-in sessions at Jersey Library. Now summer is here, we're venturing outside and over the next couple of months, you may see us pop up around town. If you've got a consumer-related matter that you wish to bring to our attention, stop by and let us help you.

