

# Your Christmas shopping rights

Christmas can be the most wonderful time of year for some of us, but present buying isn't always so merry and bright. Your husband's shirt is too tight, the children's Xbox doesn't do what it should, and your gift card doesn't have an expiry date.

Knowing your consumer rights could protect you for many mishaps over the festive season.

## 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 show a proof of purchase, such as a receipt, to return these goods.

If goods are faulty, within a reasonable time period after purchase, 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.

## PROOFS OF PURCHASES

Hang on to your receipts, including till receipts, email receipts, gift receipts, gift cards, bank and credit card statements and cheque book stubs – of which can be used for proof of purchase.

Some retailers are preferring to give an email rather than a paper receipt. You may not want to give your email address out, or perhaps you don't have one. Don't be afraid to ask for a paper receipt. Most retailers have the policy that they will provide a paper receipt if asked.

The Jersey Consumer Council have contacted both New Look and Dunelm who now prefer to issue email receipts. Both shops have confirmed that they will happily give a paper receipt if the customer asks for one.

## GIFT CARDS

When purchasing a gift card, make sure that the retailer includes any important terms and conditions at the point of purchase. Always read the fine print.

Gift card expiry dates can vary enormously. Make sure at purchase that your card has an expiration date that gives plenty of time to spend it.

## PRODUCT SAFETY

Be safe this Christmas. Follow the instructions and appropriate warnings. Make sure that products display a CE mark, proof that the product has passed EU safety regulations, or the UKCA mark, which is the UK equivalent.



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## CONSUMER NEWS

Giving a voice to consumers in Jersey

## SAFE ONLINE SHOPPING

The law says that, unless otherwise agreed, online retailers have 30 days to deliver your goods.

## RETURNING ITEMS

When shopping online, you usually have the right to change your mind and cancel your order for up to 14 days from when you receive the goods.

There are some exceptions to this, such as perishable items or personalised items, or items bought from a private individual.

If you're buying online from a UK-based seller, you can cancel the order from the time it is placed until 14 days after you have received it. Some companies will do pre-paid returns, but some will expect you pay.

The seller is also responsible for getting it to you – if it arrives damaged, you need to contact who you bought it from. Please read your terms and conditions – you may have to unpack and test the item whilst the courier/delivery man is present in order to send a faulty item back.

If you're returning a faulty product to a UK-seller, they must bear any reasonable cost of that return.

## ADDITIONAL PROTECTION

You get additional protection when you buy goods or services over £100 if you paid using your credit card. The law makes the credit company jointly liable with the retailer or tradesman for faulty goods, poor quality work or inadequate services, even if only part of the payment was on your credit card.

Please contact us if you run into any shopping issues email, [contact@consumercouncil.je](mailto:contact@consumercouncil.je) or call 611161

For your shopping rights, Jersey Trading Standards provide a FREE and confidential Consumer Advice Service, email: [tradingstandards@gov.je](mailto:tradingstandards@gov.je) or call 448160.

# Credit cards: Good news for consumers following unanimous States decision

It's been a long, three-year battle, but there is finally good news for consumers regarding credit cards, as States Members have unanimously supported a proposal to allow credit reference agencies the access to the personal data that they need.

Since first publicly raising the issue in early 2020, and then directly engaging with the Government of Jersey in early 2023, the Jersey Consumer Council has been fielding calls and responding to emails from hundreds of Islanders, who've experienced being turned down for credit cards, additional family cards or store cards, or who've had their accounts closed based purely on their JE postcode.

And, last year, hundreds of Islanders responded to our credit card survey, the anonymous data from which we shared with the Government during meetings this year.

The Government has taken on board our concerns, and the concerns of Island consumers, and has this year been working on a solution to allow credit

reference agencies the access to the personal data that they need to process credit card applications.

We're delighted that the States Assembly has now supported a legislative tweak that will allow credit-checking agencies to access Jersey's official Register of Names and Addresses.

In the UK, the electoral register is a key source of information for these agencies, however Jersey law previously prevented them from accessing our local register, and they are unable to use any other sources of public information. This change will make it easier for these companies to access information in Jersey, which we hope will see an end to the credit card issues that Islanders have been experiencing in recent years.

Speaking in the States Assembly, the Social Security Minister, Deputy Elaine Millar, said that the solution proposed through this proposition would 'enable the Government to deliver to credit reference agencies, in a secure manner,

information similar to that contained within an electoral roll'.

Deputy Millar added: "I'd like to recognise the work done by the Jersey Consumer Council in identifying the scale of this particular issue, and it's campaigning work, with both the banks and the Government, to try and find the reasons for, and the solution to, this problem."

Our Chairman, Carl Walker, said: "I'm delighted to see three years of hard work by the Jersey Consumer Council culminate in unanimous approval by the States Assembly for this law change, which will make credit card applications much simpler for Jersey residents.

"This is a great example of collaborative working between the Jersey Consumer Council and the Government of Jersey.

"The Council appreciates that data privacy and security are of utmost importance and concern to Islanders, especially as online fraud continues to bombard consumers

## Worried you're being charged both VAT and GST?

With online retailers now charging GST on purchases, we've been contacted by many consumers who are worried they're unfairly being charged both GST and VAT.

We're trying to build a list of those online retailers who are, genuinely, wrongly charging Islanders both VAT and GST so that we can work with the Government to stop this from happening.

If you encounter any examples of this, please take a screenshot or photograph of the checkout/basket and email it to [contact@consumercouncil.je](mailto:contact@consumercouncil.je)

However, here's a couple of things that you should be aware of:

### INCORRECTLY LABELLED VAT

A few consumers have been in touch to tell us they're incorrectly being charged VAT. However, when we've looked into their cases, we've found that they're in fact being charged GST, but that the retailer has simply incorrectly labelled the tax as 'VAT'.

A simple way to check whether the extra charge you can see is VAT or GST is to download the 'VAT calculator' app to your smartphone or mobile device. It allows you to put in the amount and then either

add or deduct VAT. It then tells you what the price should be once the VAT has either been deducted or added. This will help you identify whether it's actually VAT being applied, or whether it's simply GST incorrectly labelled as VAT.

Or, of course, you can always do some old-fashioned arithmetic instead – if it's VAT it'll be 20% added on, whereas if it's GST it'll only be 5%. To work out what a VAT-free price should be, divide the total amount by 1.2.

Sometimes consumers are being charged just VAT, which of course we do not pay. If this happens to you, we suggest that you go back to the retailer and attach the link to the UK Government notice on VAT, which states:

### **2.7 Countries that are part of the UK for VAT purposes.**

*'The Channel Islands are not part of the UK for fiscal (VAT) purposes. Supplies of goods sent to the Channel Islands are regarded as exports for VAT purposes and may be zero-rated if the conditions set out in paragraph 3.3 or 3.4 are met'.*

You can find this link on our website under our article on VAT and GST. Of course, this may not work, the retailer might still charge

you VAT. Then your only recourse is to take your business elsewhere, and keep looking around until you find a retailer who is prepared to deduct VAT – they are out there.

### ONLINE BOOK PRICES WILL NOW INCREASE

When you purchase many items online, especially on Amazon, you'll notice that the final price will end up being lower than the original price listed. That's because, even though 5% GST is now being added, the 20% VAT is also being removed, so the price still goes down.

However, there is at least one item we've found that's the exception to that rule: books.

We've heard from a few consumers who are worried that every time they buy a book online, they're now being charged GST on top of VAT.

That's because when you now buy a book online, the final price always ends up being higher than the original price listed.

However, it's not an error. The reason is because, in the UK, books are exempt from VAT – which means that the original price listed is not inclusive of any VAT.

on an almost daily basis. In this regard, the Consumer Council backed this move on the understanding that the Government will implement robust measures to safeguard Islanders' personal information and ensure compliance with relevant data protection laws.

"And while we are extremely mindful of the risks involved in using credit cards in terms of falling into debt, we are supportive of this move as credit cards not only offer vital consumer protection under

the Consumer Credit Act 1974, but also give Islanders an important fraud safety net when shopping online, and when 'tapping' or using wireless forms of payment.

"Furthermore, having access to a more comprehensive credit history, financial institutions can make better informed decisions about credit card applications. This fosters responsible lending practices and reduces the risk of individuals obtaining credit they cannot manage."



This means that GST now has to be added to these purchases for Jersey residents, but no VAT is removed, so, as a result, the price ends up going up, instead of down.

You can see more information about this, and other items that are exempt from UK VAT, here: [gov.uk/guidance/rates-of-vat-on-different-goods-and-services](https://www.gov.uk/guidance/rates-of-vat-on-different-goods-and-services).

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## Keeping a roof over your head: How to prioritise your bills

Many consumers find themselves juggling numerous bills, each with different due dates and amounts, making it challenging to decide which one to pay first.

The team at **Community Savings**, a Jersey charity dedicated to helping those experiencing financial difficulties, understand the importance of prioritising bills, and offer the following advice to Islanders on how to tackle this common financial challenge.

### 1. START WITH HOUSING BILLS

Your home is your sanctuary, and ensuring that you have a roof over your head should be your top priority.

Begin by focusing on the following housing-related bills:

- Rent or mortgage payments: Paying your rent or mortgage on time should be your absolute priority. Failure to do so could lead to eviction or foreclosure, which can have devastating consequences on your living situation.
- Utility bills: Electricity, water and gas bills are essential for maintaining a safe and comfortable living environment. These should be paid promptly to avoid disconnection.

### 2. CREATE A BUDGET

To make the process of prioritising bills easier, create a monthly budget that outlines your income and expenses. Allocate funds for housing costs, utilities, groceries, transportation, and other necessities. Having a clear financial roadmap will help you stay on track.

### 3. BUILD AN EMERGENCY FUND

Building an emergency fund can be a lifesaver when unexpected expenses arise. Aim to save at least three to six months' worth of living expenses. This fund can act as a safety net to cover bills in case of emergencies.

### 4. NEGOTIATE PAYMENT PLANS

If you're struggling to meet all your financial obligations, don't hesitate to reach out to your creditors or utility providers. Many are willing to work with you to create manageable payment plans, or offer assistance programs for those facing financial difficulties.

### 5. SEEK PROFESSIONAL HELP

If you find yourself overwhelmed by debt and struggling to make ends meet, don't hesitate to seek professional financial advice. Organisations like Community Savings offer budgeting advice and financial mentoring to help you regain control of your finances.

### 6. AUTOMATE BILL PAYMENTS

Consider setting up automatic bill payments for your housing-related expenses. This ensures that these crucial bills are paid on time, reducing the stress of managing multiple due dates.

**CONTACT COMMUNITY SAVINGS: CALL 737555 OR EMAIL [OFFICE@COMMUNITYSAVINGS.ORG.JE](mailto:OFFICE@COMMUNITYSAVINGS.ORG.JE)**

## Christmas Tips

- **PLAN EARLY** – organisation is key
- **DON'T FORGET YOUR EVERYDAY BILLS** – they still need to be paid
- **SHOP AROUND** to find your cheapest prices
- **BE CAREFUL WITH YOUR CREDIT CARD** – clear the balance straight away
- **DON'T RELY ON YOUR OVERDRAFT** – it always has to be paid back
- **DON'T BORROW FROM UNAUTHORISED LENDERS**
- **ALWAYS BUY FROM A REPUTABLE COMPANY AND DO YOUR RESEARCH.** Don't be tempted to buy something just because it's advertised with a big discount. You might find a better deal elsewhere. Check and track prices using sites such as CamelCamelCamel.com who monitor Amazon prices throughout the year
- **GET A STORE LOYALTY CARD** to receive loyalty points or special offers
- **LOOK OUT FOR TWO-FOR-ONE OFFERS** – get two presents for the price of one
- **LOOK OUT FOR SCAMS.** If it's too good to be true it usually is.

## Protecting your data

The Jersey Cyber Security Centre tell us why protecting your data is important, and share their tips on how to do this.

Every day, thousands of ordinary people suddenly find they've lost access to Facebook, Instagram, or their email account.

These stories never make the news, but they can be devastating for the individuals affected. They can cause financial losses, they can wreck relationships, and they almost always cause people a lot of extra work.

However, there are ways to make it harder for malicious actors.



## Here are five simple things that you can do:

### USE GOOD PASSWORDS

A good password is one that is easy for you to remember, but hard for a computer to guess. The old idea of eight random characters fails both tests – you can't remember it, but a high-powered processor can test all combinations of eight characters in a couple of days. Much better is three or four random words – for example fish,love,cupboard. That's 18 characters, and checking all combinations of 18 characters would take a computer billions of years. Include one capital letter and a number (fisH,love,1cupboard) and it's pretty much unguessable. Once you have that password, you need only change it if you think it has been compromised.

### MAKE PASSWORDS UNIQUE

Passwords need to be unique. The very first thing a malicious actor will try is to see if a stolen password works on other systems – so a stolen Facebook password will be tried on Gmail, Twitter, etc. The 'crown jewels' account is your email account – because most services will let you reset a forgotten password by mailing a link to your email account. If the malicious actors have control of your email, that's game over.

### CHANGE OLD AND COMPROMISED PASSWORDS

Sometimes passwords are stolen from companies you may have logged into once and forgotten about. Malicious actors will do the same thing and try them on other systems (which is why you need to change old and compromised passwords).

### USE A PASSWORD MANAGER

"This is too hard", we hear you say. But there are tools that make it easier called password managers. They will help you create your good password, they store your passwords, and they will often automatically fill them in for you. Some will also advise you if a password is weak, or if it has appeared in a public data breach. Passwords are stored under strong encryption in what is called a 'vault', and the only person who has the password to the vault is you (so do keep it safe!). 1Password, Dashlane and Bitwarden are all password managers that the Jersey Cyber Security Centre would be happy to install.

### APPLY TWO-FACTOR AUTHENTICATION WHEREVER YOU CAN

Finally – two-factor authentication. You log in with a password (which you know), and you confirm it's you. The simplest way of doing this is when the site sends a text message to your mobile phone (something you have) with a code to input. In most cases, this is enough to deter a malicious actor. Most major online sites will let you do this (they may call it multi-factor authentication instead). If you're having trouble finding how to do it, talk to the team at JCSC and they will help.

These are your first steps to keeping your data safe – and making the malicious actors go elsewhere.

**FOR MORE INFORMATION, VISIT THE JCSC WEBSITE (CERT.JE)**

