



ANNUAL REPORT 2025

GIVING A VOICE TO CONSUMERS IN JERSEY

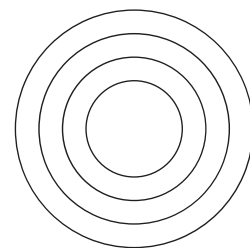


SUPPORTING
CONSUMERS



CONTENTS

	PAGE
• Chairman's Introduction	3 – 4
• Our Mission	5 – 6
• 2025 At a Glance	7
• Highlights of 2025	8 – 19
• Consumer Enquiries	20 – 23
• Communications	24 – 30
• Accountability Report	31 – 41
• Financial Report	42
• Key Performance Indicators:	43 – 66
2025 Results	





CHAIRMAN'S INTRODUCTION

As we reflect on 2025, it is clear this has been one of the most significant and demanding years in the Jersey Consumer Council's history.

Not only did we mark our 30th anniversary – three decades of standing up for Islanders and giving consumers a voice – but we also delivered something we had long hoped to achieve: the launch of the Jersey Consumer Fair. Both milestones were pivotal for the Council, not simply because they allowed us to celebrate our history, but because they demonstrated how far we have come, and how relevant our work remains in a rapidly changing world.

Rather than marking our anniversary with a celebration focused on ourselves, we chose to give something back to the community. The first-ever Jersey Consumer Fair brought together consumer-focused organisations, charities, regulators and businesses under one roof, offering practical support, advice and money-saving guidance at a time when many Islanders needed it most. The response from the public was overwhelming and showed the importance of accessible, independent consumer information.

Throughout the year, the Council has been busier than ever. A fresh wave of cost-of-living pressures has continued to affect households across the Island, and once again we have found ourselves at the heart of these conversations – supporting consumers, challenging unfairness and pushing for greater transparency.

One of our proudest achievements has been the continued expansion of our price comparison service, Prices.je.



What began as an important consumer tool has grown into an increasingly powerful platform, helping Islanders make informed decisions on everything from groceries and fuel to mobile tariffs. At a time when every pound matters, this work has never been more important.

Behind all of this is a small but incredibly committed team. I want to place on record my sincere thanks to our officers, whose hard work, professionalism and dedication keep the Council moving forward every day. My gratitude also extends to our volunteer Council Members, whose time, expertise, support and commitment remain the backbone of so much of what we achieve.

On a personal note, 2025 marks my final full year as Chairman. That brings with it some sadness, but overwhelmingly pride – pride in what we have achieved together, and pride in the fact that the Jersey Consumer Council remains stronger, more visible and more impactful than ever.

Carl Walker
Chairman
Jersey Consumer Council



OUR MISSION

“Our role is to be the consumers’ champion. We investigate and publicise anomalies in consumer affairs and provide Islanders with accurate and timely information to help them make informed decisions.”



The Jersey Consumer Council is a non-profit organisation, funded by the Government of Jersey, which aims to encourage businesses to put the consumer first.

Our main statutory functions are to act as an independent body while:

- Being a strong and well-informed voice for the consumer
- Investigating and publicising anomalies in consumer affairs in the Island
- Providing Islanders with accurate and timely information to help them make informed decisions.



2025 AT A GLANCE

124

Price comparison
surveys carried out

533

Islanders advised
or helped

134

Media
appearances

1st

Jersey Consumer
Fair organised

Main port of call for
Islanders following
Blue Islands
collapse

30

Years of supporting
consumers in
Jersey marked

70

Scheduled media
advice slots

Spoke to
community
groups and
attended public
events

Carried out a major
refresh of the
consumercouncil.je
website

3

New Council
Members recruited



HIGHLIGHTS OF 2025

CELEBRATING 30 YEARS

April 2025 marked the 30th anniversary of the Jersey Consumer Council – three decades spent standing up for Islanders, challenging unfairness, and giving consumers a voice.

The Council was established by Act of the States on 25 April 1995, to provide a body that could represent Island consumers' views.

In the 30 years since then, we have supported, advised or helped thousands of consumers in Jersey, on all kinds of issues or problems.

As the Council looked back on 30 years of supporting Islanders, it was a milestone to be proud of. But with the cost-of-living continuing to affect people in Jersey of all ages, we decided that throwing a party to celebrate ourselves felt wrong, so we instead considered how we could give something back to the community.

As a result, we decided to hold the first Jersey Consumer Fair – a free, community-focused event, bringing together local businesses, service providers, charities and regulators, all under one roof. It was designed to offer practical help, honest advice, and real savings to Islanders, at a time when every penny counts.

We launched the two-day event with a small anniversary breakfast event, attended by around 35 guests, including Ministers, Government representatives, and other supporters, as well as former Chairs, and key stakeholder representatives. It included speeches from our Chairman and the Minister for Sustainable Economic Development.

Over the past 30 years, the Jersey Consumer Council has changed with the times, but our mission has stayed the same: to listen, to act, and to put people first.



FIRST CONSUMER FAIR HELD

The highlight of our anniversary year was the first Jersey Consumer Fair – something that had been a dream the Council had hoped to achieve since before the Covid-19 pandemic.

The free, two-day event was launched to mark the 30th anniversary of the Council, and brought together a wide variety of local consumer-focused organisations under one roof for the first time. Over 400 Islanders attended the event, and feedback was overwhelmingly positive.

The aim of the event – which took place at the Town Hall on Friday, 19 and Saturday, 20 September – was to help Islanders with everything ranging from the cost-of-living crisis to online safety, and to provide free advice and money-saving tips.

More than 20 consumer-focused organisations were represented at the event, and exhibitors ran stands to offer free consumer advice to Islanders of all ages, on a variety of topics. There was also a series of free, short, informative talks taking place across the two days.

We hired Sandy Moretta from Term Events to project manage the organisation and logistics of the event, and she was also responsible for meeting with potential exhibitors to explain what was involved and to get them to sign up to take part.

In the three weeks leading up to the Fair, we ran an intensive social media and advertisement campaign, promoting the event and the organisations who would be there.

To create a buzz around the Fair, we handed out free, environmentally friendly, canvas shopping bags and fliers in town to let people know about the Fair.





NEW WEBSITE LAUNCHED

During the first half of the year, we carried out significant work on refreshing the look and feel, as well as breadth of content, on consumercouncil.je, before re-launching the site in July.

Since the refresh, enhanced online content now includes a regular consumer poll, photo galleries, video content, and an Opinion page. There is also an Advice section, featuring Consumer Tips and a Your Rights section, as well as a dedicated Events page, a Meet the Team page with profiles of our Council Members and employees, as well as a Media Coverage page, none of which previously featured on our website.

During 2025, we published 103 articles – a 106% increase on the 50 published during the previous year.

Following the website relaunch, our Council Member Alex Watson created an AI chatbot to answer consumers' questions. The 'Ask a question' service lets consumers get answers to their questions, based on a wealth of trusted information curated by the Council's team.

The AI assistant has in-depth knowledge of a range of subjects, from consumer rights to avoiding scams, as well as what you need to know before travelling or even how to return or exchange unwanted gifts. Alex developed the AI assistant using tools that are freely available. The AI assistant can answer questions, provided the answer has previously been written by one of the Council's human team members.

If someone asks a question that it isn't able to confidently answer, the AI assistant will offer an email address or phone number to speak to the team in person instead.

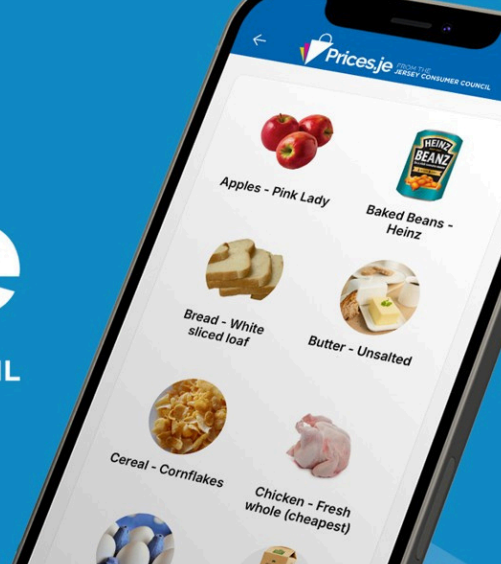


The top ten news articles on our website during 2025 were as follows:

1. Blue Islands: What are your rights as the regional airline ceases trading? - Jersey Consumer Council (**2,909 views**)
2. Step-by-step guide for expats buying back UK National Insurance contributions (**2,279**)
3. Jersey Consumer Fair (**1,093**)
4. Check out our new price comparison website (**985**)
5. Blue Islands flight issues? Complete our survey (**643**)
6. Blue Islands: What are your rights as the regional airline ceases trading? - UPDATED - Jersey Consumer Council (**616**)
7. Which motor insurance providers currently provide cover in Jersey? (**479**)
8. UK tightens pension rules for expats – What you need to know (**442**)
9. What to expect and who you'll meet at the Jersey Consumer Fair - Jersey Consumer Council (**326**)
10. Blue Islands – Negative Response Letter (**312**)

One of the most visited individual pages on our website was a page dedicated to our Jersey Consumer Fair, with all the information Islanders needed about the two-day event, which was visited 1,092 times.

We were pleased to note that a high-performing article (479 views) was an older article from 2023, 'Which motor insurance providers currently provide cover in Jersey?', which highlighted the fact that our website is seen as a source of useful information and that consumers use our site to search for information, and don't simply just look at the latest news.



PRICE COMPARISON SITE ENHANCED

Meanwhile, our price comparison website, Prices.je – which we launched in 2024 – went from strength to strength in 2025.

Traffic has been growing steadily, and, during the year, the site attracted 104,387 page views and 21,240 sessions from 12,404 users.

In 2025, we extended Prices.je to include comparisons of mobile phone tariffs, using AI technology to gather the data from the internet.

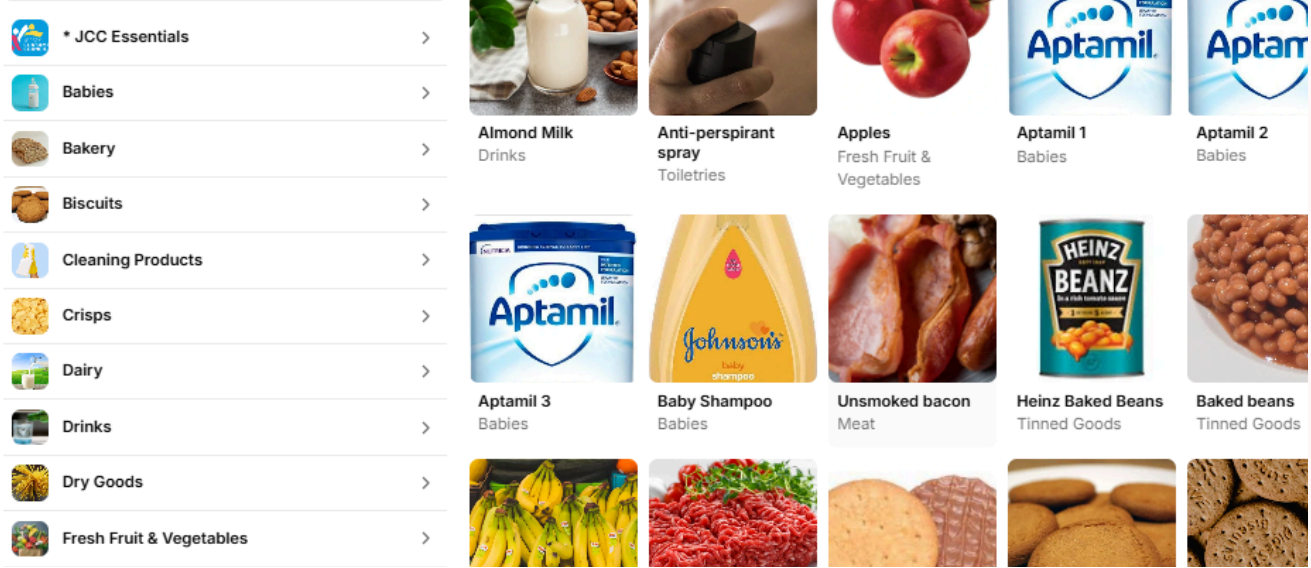
We have future plans to add more price comparisons to the site using this technology.

We also continued to manually gather data on groceries, seasonal products, fuel (unleaded and diesel) and heating oil for the site.

Over 100 grocery products are surveyed, split into categories ranging from Fresh Fruit and Vegetables, Bakery and Dairy to Cleaning Products and Toiletries. We also have a 'JCC Essentials' category featuring our 'basket of everyday essentials', and seasonal categories including Christmas, Easter and Pancake Day.

With many Islanders struggling with the cost of living on a day-to-day basis, our price comparison work remains an invaluable service to consumers of all ages, and the Council has been delighted with the success and growth of Prices.je.



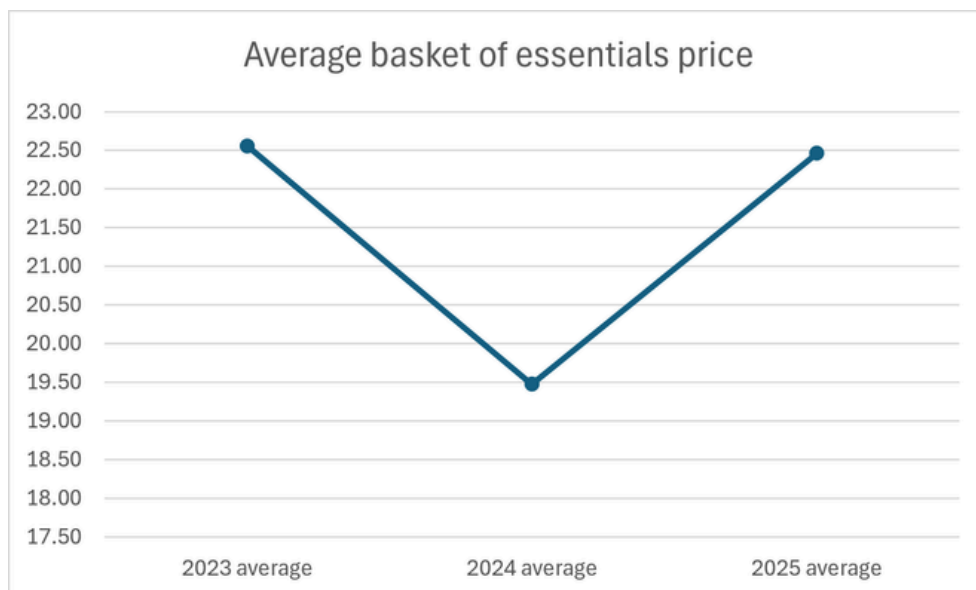


GROCERY PRICES

Our volunteer Members continued the fortnightly collection of price data of around 100 (plus seasonal Christmas and Easter) products from six major supermarkets (Alliance, the Coop, Iceland, Morrisons, Marks and Spencer and Waitrose).

144 individual surveys were carried out across 25 dates during 2025, and volunteers were paid £25 per survey to cover their petrol and time.

During 2025 we kept a close eye on the average price of our basket of 'grocery essentials'. We noted that after the drop in average price from £22.55 in December 2023 to £19.47 in December 2024, the basket unfortunately rose again to an average price of £22.46 in December 2025, as can be seen in the graph below:





Items in the basket included a white sliced loaf, unsalted butter, porridge oats, minced beef, six eggs, a litre of Jersey Milk, pasta, potatoes, tea, toilet rolls and tomatoes.

Pictured below: Our Basket of Essentials as it appears on Prices.je

FROM THE JERSEY CONSUMER COUNCIL

Groceries

Fuel

Heating Oil

Groceries > * JCC Essentials

* JCC Essentials >

Babies >

Bakery >

Biscuits >

Cleaning Products >

Crisps >

Dairy >

Drinks >

Dry Goods >

Fresh Fruit & Vegetables >

Frozen Products >

Gluten Free >

Groceries >

Meat >

Tea & Coffee >

Tinned Goods >

Toiletries >

Apples - (cheapest 4 pack)

Beef - Minced (cheapest)

Bread - White sliced loaf (cheapest)

Butter - Unsalted (cheapest)

Cereal - Porridge Oats (cheapest)

Eggs (cheapest)

Milk - Jersey Dairy Green 2.5%

Pasta - Any variety (cheapest pack)

Potatoes - Any variety (cheapest)

Tea (cheapest)

Toilet Rolls (cheapest)

Tomatoes (cheapest)

ANNUAL REPORT 2025

15



OIL AND FUEL PRICES

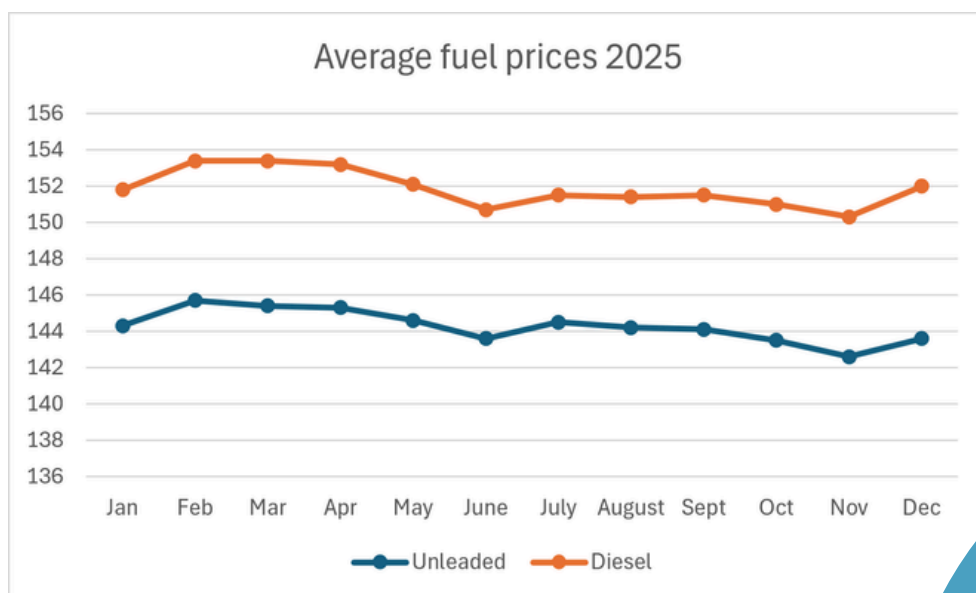
During 2025 we continued to carry out weekly fuel surveys – with our officers ringing around local garages to check their unleaded and diesel prices.

In total, 50 surveys were carried out of 24 garages during the year.

We also conducted and published 50 heating oil surveys during 2025, surveying the four local providers every week.

Across 2025, we saw a continuing downward trend of heating oil prices, with the average price of 700 L decreasing by 5.70% from December 2024 to December 2025.

Meanwhile, prices of unleaded and diesel held steady for the majority of 2025, with a slight increase towards the end of the year, as can be seen in the graph below:





COMMUNITY ENGAGEMENT

During 2025, we continued to make it our aim to get out and about in the community as often as we could, to speak to consumers face-to-face about the issues affecting them, and to spread awareness of our work.

Our environmentally-friendly, branded, lifetime shopping bags, filled with a branded shopping list, pen and a QR code for Prices,je, continued to prove popular with Islanders whenever we handed them out.

At our Consumer Fair in September, our Chairman delivered several talks to consumers about 'The Importance of Shopping Around'. These presentations received great feedback from those who attended.

In June, the Chairman was invited to present to over 100 student members of the School Council Network – a forum made up of elected student council members from schools across the Island. We ran a workshop exploring how much money could be saved on everyday groceries simply by shopping around, which the students loved.

In March we had a stand at the Connect Me event, organised by the Government, at St Clement's School. We had an interactive game asking consumers to guess which shop was cheapest for specific items from our Basket of Essentials, and spoke to many consumers about their issues.

The Chairman also spoke to The Jersey Flower Club in February, delivering a presentation of shopping tips and consumer advice, and gave members a shopping bag. The talk was very well received.

In August, our Council Members Sheila and Pat ran a stand at the Jersey Cheshire Homes Community Café to speak to Islanders about their consumer issues and to promote our forthcoming Consumer Fair.

We plan to continue and build upon this community engagement in 2026.





COST OF LIVING

As we move into 2026 – a Jersey election year – the cost-of-living remains a cause of concern for many Islanders, and a topic which we expect to dominate the June elections.

Utilities such as electricity, water and gas are all due to rise early in 2026, which we know will put added pressure on the purse of the average consumer in Jersey.

Food prices continue to rise, often with little apparent consistency between retailers. For households already juggling rising utility bills, even small differences at the checkout can have a significant impact over time.

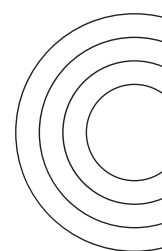
We will continue to meet with Ministers and Government officials and will continue to make suggestions of measures that may ease the burden for Islanders.

During 2025, our Chairman became a member of the Government's Cost of Living Panel, as a 'voice for the consumer', and we hope that this will continue in 2026.

And going into 2026, we will continue to engage with the community in the best ways we can and will continue to offer consumers our support and advice to navigate cost-of-living challenges.



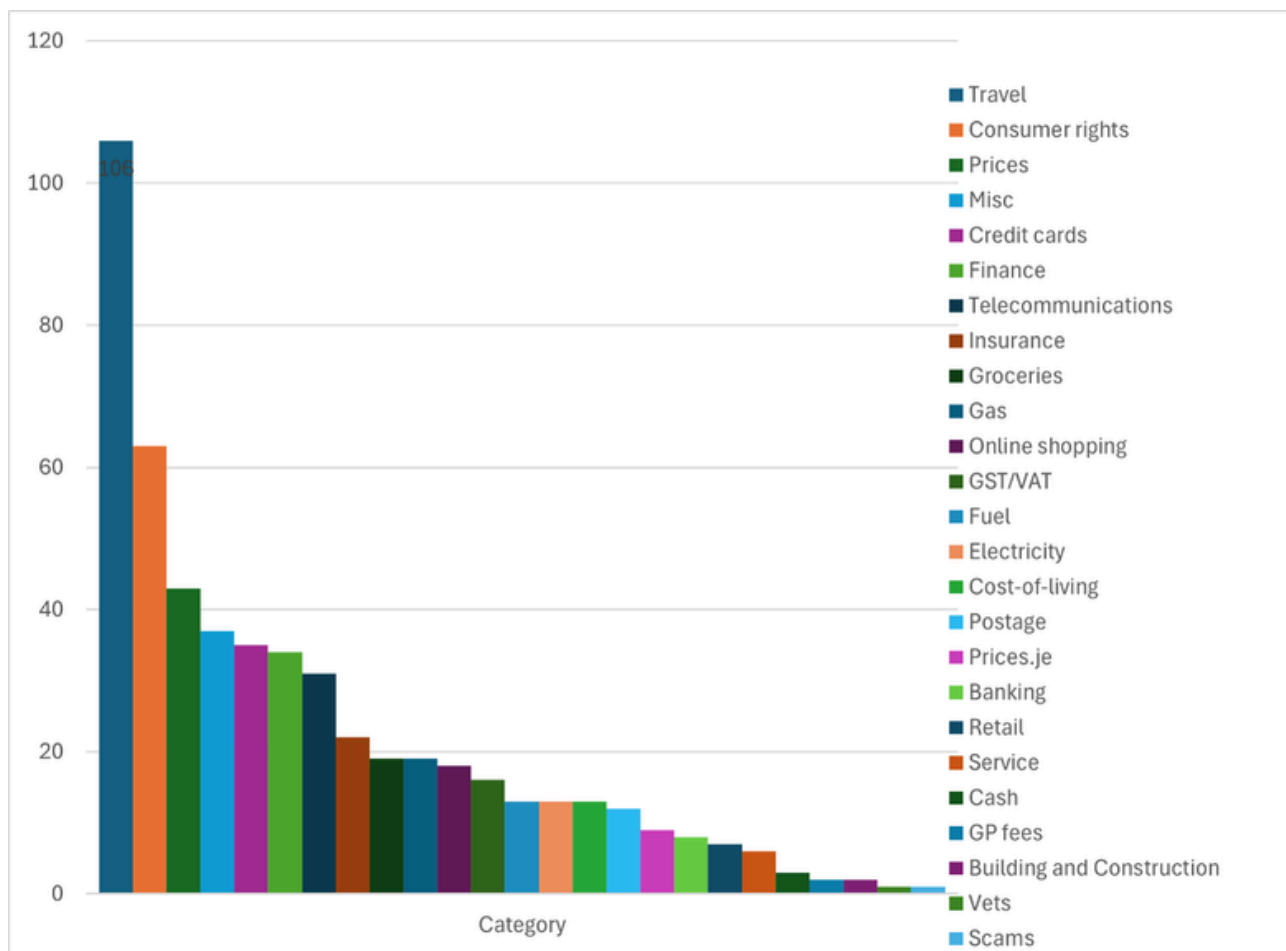
CONSUMER ENQUIRIES



During 2025 we received 533 consumer queries (an average of 44 per month).

As ever, consumer enquiries received through the year were varied in subject matter.

A breakdown of topics we were contacted about can be seen below:





Travel issues were the most popular topic we were contacted about during the year, accounting for almost 20% of all enquiries – 106 of the 533 queries.

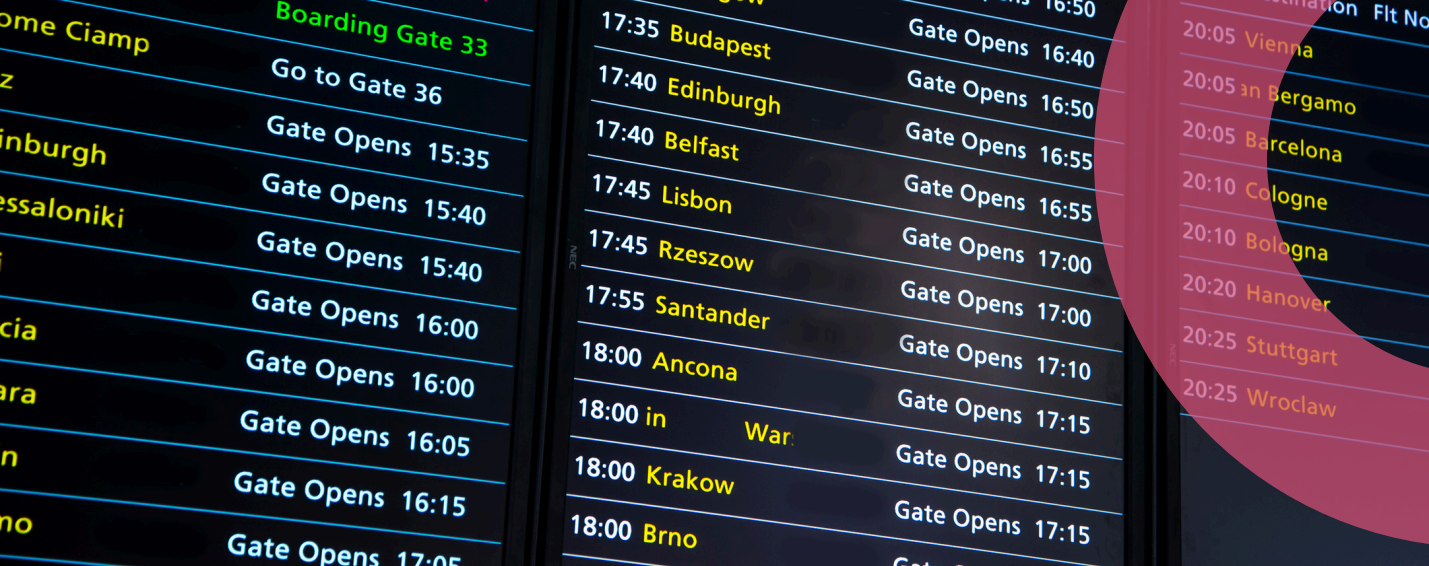
Many of these related to Blue Islands, who went into liquidation during Q4. In addition, 155 Islanders completed our Blue Islands travel disruption survey earlier in the year, before the airline went into liquidation. We also received travel queries about the new DFDS ferry service.

Numerous Islanders contacted us about the price of groceries, prompted by the change in ownership of some supermarkets during March.

Meanwhile, highlighting the UK pensions top-up for expats in the media prompted lots of Islanders to contact us for further advice on this subject.

We also received a large number of general consumer rights queries or consumer concerns, while general prices and credit cards – and their lack of availability – also continued to be popular topics. The credit card problem has still not been resolved for Islanders, despite progress being made.

As of December 2025, many credit cards were still unavailable to Islanders, or continued to be withdrawn from customers in Jersey. In 2023, the States Assembly supported a legislative tweak that will allow credit-checking agencies to access Jersey's official Register of Names and Addresses. Going into 2026, we await this law being passed.



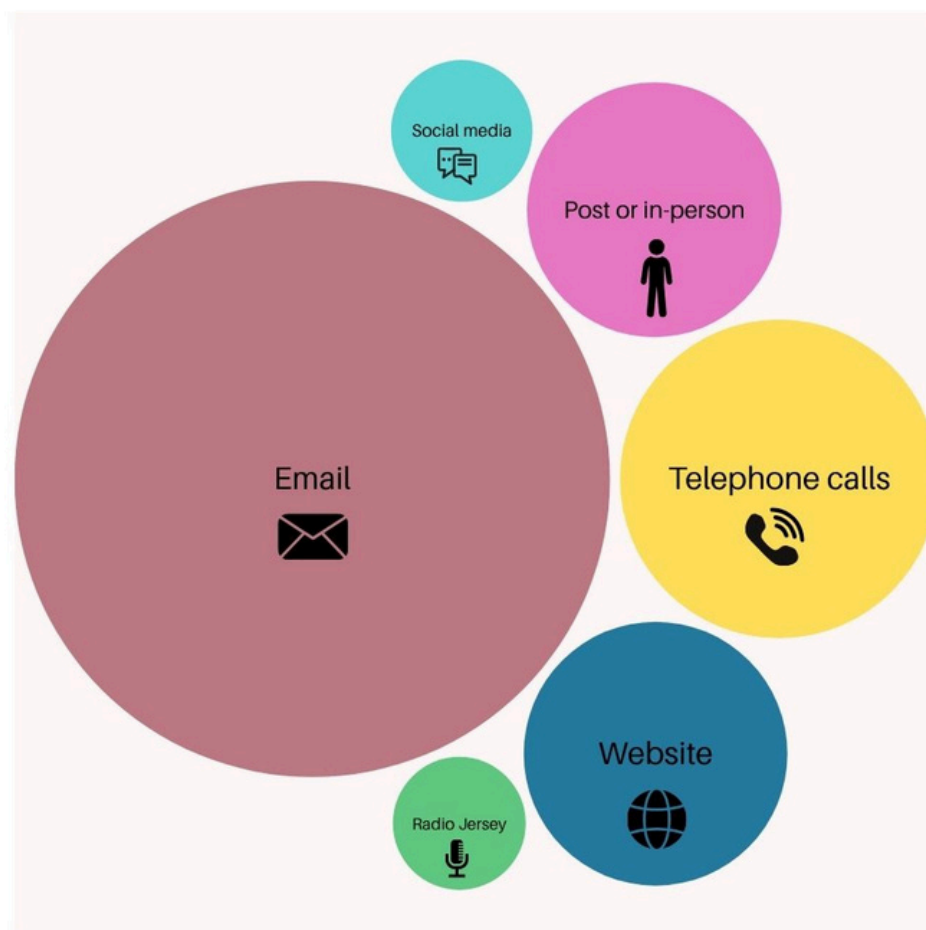
Consumers usually contact us online (by email, through our social media direct messages, or through the 'Contact us' form on our website), but we do continue to receive enquiries by telephone, post, and in person, face-to-face.

During 2025, we also received questions from Radio Jersey listeners during our weekly slot.

Across the year, we received a total of 533 consumer enquiries – an average of 44 per month.

Emails were the most popular form of communication (301), followed by telephone calls (86), and website 'Contact us' messages (59).

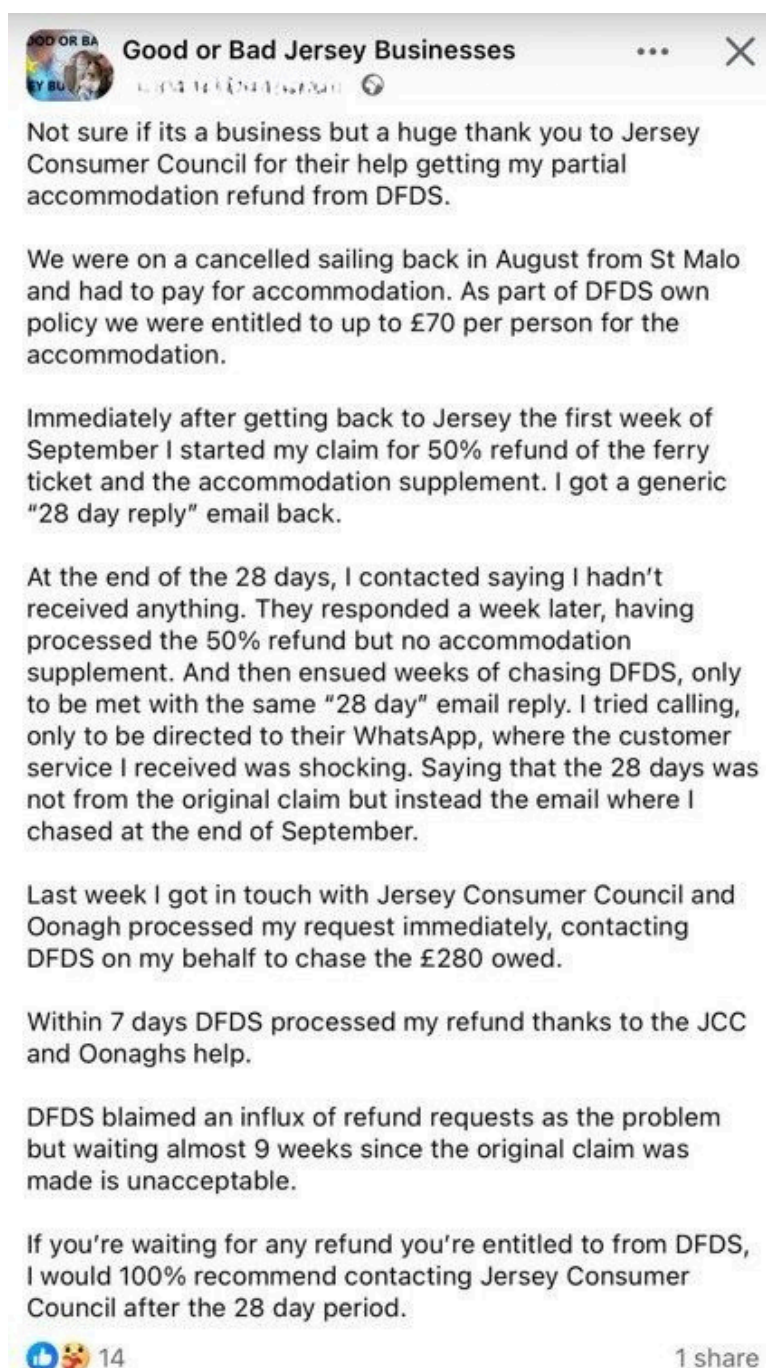
Consumer interactions can be seen, proportionally by circle size, below:



We are here to Help



The following message was posted by a consumer on the Facebook page 'Good or Bad Jersey Businesses' after we had helped them with an issue:





COMMUNICATIONS

During 2025, we published 103 articles on our website (an average of nine per month) covering a wide range of consumer topics and advice, which we then shared across all social media platforms.

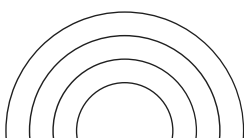
To reach a wider audience, we continued to share consumer news and advice to Islanders through our weekly slots in both the Jersey Evening Post (JEP) and on BBC Radio Jersey.

Our weekly Friday page in the Jersey Evening Post – launched at the end of 2024 – continued throughout 2025.

The page includes a main news article, news in brief, a price comparison survey, our contact details, and an occasional Chairman's Week column. The aim of the page is to educate, inform and help Islanders.

We produced 36 pages of content during the year, taking a break for the summer holidays and Christmas holidays. For the three weeks building up to our Consumer Fair we had a double-page spread each time.

The page continues to prove popular and will continue going into 2026.



The Jersey Consumer

[illegible]

How you can apply to join us

To apply to become a member, please visit www.prices.co.ke or contact our customer care team on 011 441 841 841.

Following a thorough vetting process, we will be pleased to welcome the new customer to the team in October 2018.

MARKET OF ESSENTIALS
(31 January 2018)

Essential grocery items

Altitude	Coca	Susland	USA	Marathon	Wakulwa
1	2	3	4	5	6

	<i>E</i>	<i>E</i>	<i>E</i>	<i>E</i>	<i>E</i>	<i>E</i>
Agilent - chromosome pairs at 100	2.00	1.00	2.00	2.00	2.62	2.00
Bacul - (chromosome range) with 100	1.00	1.00	0.00	0.00	0.00	0.00
Bacul - (chromosome range) without 100	2.00	2.00	2.00	2.00	2.00	2.00
Chrom - (chromosome pairs) with 100	1.75	1.00	1.00	1.00	1.27	1.40
Chrom - (chromosome pairs, first 100)	0.00	0.00	0.00	0.00	0.00	0.00
Chrom - (chromosome pairs) without 100	1.00	1.00	1.40	1.00	1.30	1.00
Empty - 100	1.00	1.00	1.00	1.00	1.00	1.00
Firsts - first, chromosome 100	1.25	0.75	0.75	0.00	0.54	0.00
Problems - (chromosome pairs, 100-100)	2.00	1.00	1.75	1.00	1.75	2.00

PROBABILITY AND STATISTICS: A FIRST COURSE

ution at a time'

▲ About 400 students visited the fair
from 10/11 to 10/13

▲ Left: Deputies Landry Hallinan and Sam Mason were among those to attend
from 10/11 to 10/13

3 YEARS
The Children's Hospital of Philadelphia

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3 YEARS
The Children's Hospital of Philadelphia

	Camp	Island	M&S	Pharmacia	Watsons
	£	£	£	£	£
	2.65	2.80	2.30	5.50	5.70
	1.25	1.75	0.90	0.80	1.15
	2.20	2.35	2.40	2.35	2.10
	1.05	1.90	1.50	1.00	1.44
	1.84	4.00	2.80	4.10	3.17

Consumer champion

 **Getting you more for your money
with Jersey's Consumer Council**

A Very good reason to check your totals

to check your totals

WISPERTS is aware that many firms have been using mobile PCs for a long time, but says that the new technology is important to companies that depend on mobile computing to manage the entire supply chain.

The Denver Consumer Credit card company says that after six years of testing mobile PCs, it has decided to roll out the use of its personal payment system with all of its personal payment agents. For Loyalty Card, the company says that the technology is important to its customers.

Advantage, the company's latest initiative, is a mobile PC-based system that allows customers to check out at the point of sale. The system is based on the use of a mobile PC that is connected to a central database. The system is designed to be used by customers who are not using a computer.

This system has been used by many companies, including the Denver Consumer Credit card company. The system is designed to be used by customers who are not using a computer. The system is designed to be used by customers who are not using a computer.

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Online shopping carts, like those shown here, offer shoppers a new way to shop.

check their credit cards or to receive their bills. The system is designed to be used by customers who are not using a computer. The system is designed to be used by customers who are not using a computer. The system is designed to be used by customers who are not using a computer.

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If you're looking for the best deals, the Denver Consumer Credit card company is the place to go. The company is the place to go for the best deals on credit cards.

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Our weekly slot on BBC Radio Jersey, which launched in November 2024, also continued throughout 2025.

Each week, our Chairman appears at 12.15 pm on the Monday show with Alison Moss to share his money saving tips, and discuss a variety of consumer issues.

There were 34 slots during 2025, with breaks during the school holidays.

The series continues to prove popular, often generating listener questions which the Chairman either answers live, or goes away to research and answer the following week.

This weekly segment will continue into 2026.

B B C RADIO
JERSEY



2025 COMMUNICATIONS STATS

13%
growth
across all
social
channels



127%
increase in
content
across all
social
channels

LinkedIn followers up by
20%

134
ad hoc media
appearances

70
scheduled
media slots



533
consumer queries
responded to

103
of these related to
travel issues

155
consumers
completed our
Blue Islands
travel disruption
survey

Do you need help with a consumer issue?

Over the years, we've helped thousands of consumers in Jersey.

Whether you've got a problem with poor customer service, food prices, delivery charges, the cost of utility bills, or any other consumer issue, you can contact us.



Email

contact@consumercouncil.je



Phone

01534 611161



Write to

Second Floor, Salisbury House, 1-9 Union Street, St Helier, Jersey, JE2 3RF

Consumer rights in Jersey

Have you ever tried to return a poor-quality or damaged product only to have your complaint dismissed?

On this page, we outline the consumer rights that are applicable in Jersey.

As a Crown Dependency, independent from the United Kingdom, Jersey has its own legislation to protect Islanders from unfair business practices: the [Consumer Protection \(Unfair Practices\) \(Jersey\) Law 2018](#).

While it covers a lot of the same areas as the UK law, it's important to know where the situation in Jersey may differ to the rest of the British Isles.



Your rights as a consumer

- **Honesty:** Businesses must not lie or give misleading information about a product (price, quality, safety, origin, etc.).

Opinion Poll

The Jersey Consumer Council frequently asks Islanders to take part in polls on a range of topics.

Just tap on one of the options below to cast your vote and see what others think.

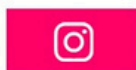
[What does the JCC do with this information?](#)

Have you ever had a credit card application rejected due to the fact you live in Jersey?

Yes

No

Connect with the JCC



103
web articles
published

42,980
page views

19,152
new users

25,332
sessions



MEDIA COVERAGE

During 2025, we had 134 ad-hoc media appearances or known mentions – a 37% increase on the 98 in 2024.

Our number of 2025 media appearances rose to 204 when including our regular weekly JEP and Radio Jersey slots.

We were approached by all media organisations – Bailiwick Express, BBC Radio, TV and Online, Channel 103 FM, ITV Channel News, the Jersey Evening Post and Soleil Radio – about a wide range of consumer issues and always responded where possible. Among these appearances were nine JEP front page articles, and one live appearance in the ITV studios for Channel Report.

There were also media appearances in the other Channel Islands, including in the Guernsey Press, BBC Guernsey and Island FM.

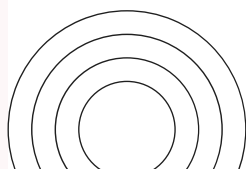
When Blue Islands airline ceased trading in November, both Ports of Jersey and the Government of Jersey websites and news releases directed Islanders to us. As well as featuring in all of the local media outlets, our Chairman was also interviewed for a special Bailiwick Podcast, and we featured in a special edition of the Jersey Evening Post.

Pictured on next page: A selection of our 2025 media coverage

ACCOUNTABILITY REPORT

BACKGROUND TIMELINE

- **25 April 1995** – The Council was established by Act of the States to provide a body that could represent Island consumers' views.
- **November 2011** – Act of Incorporation granted by the Royal Court and, subsequently, lodging of a Constitution with the States Greffe, resulting in greater independence for the Council, as well as the ability to enter into employment, research and consultancy contracts in its own right.
- **2014** – Revisions to the Constitution were made.
- **April 2018** – The States approved the appointment of the third Chairman of the Council since its inception.
- **2024** – Revisions to the Constitution were made, including the option for the Chairman and Members to stay on for a third term of three years.
- **2025** – The Council celebrated its 30th anniversary by holding the first Jersey Consumer Fair.



STRUCTURE

The Constitution of the Jersey Consumer Council states that the “Council and its property shall be managed and administered by the Members”, being a Chairman and Members of the general public (minimum number of five).



CHAIRMAN

Carl Walker, a communications consultant, was appointed Chairman on 14 April 2018.

Previously, the Constitution stated that the Chairman ‘may not hold office as Chairman for more than six consecutive years’. However, following discussions with our Government representatives and the Minister for Sustainable Economic Development, it was agreed, as part of wider amendments being made to the Constitution in 2024, to allow the current Chairman to stay on for one further term of three years, taking their term up to a total of nine years.





This will allow them to continue to oversee a number of initiatives and projects which had previously had to be delayed due to the Covid-19 pandemic and various funding and staffing issues.

On 22 May, the States Assembly voted to approve Carl Walker's re-appointment as Chairman for a third term, to 14 April 2027.

The role of Chairman is a high-profile one, requiring awareness of the sensitivities of public and political opinions on consumer issues.

Excellent communication and social skills are essential to engage with stakeholders, the Government and the media. The Chairman needs to be pivotal in setting and achieving Business Plan objectives in line with the grant and the associated partnership agreement with Government. This is an important, hands-on and influential role – during 2025 the Chairman made over 100 media appearances benefiting the Council, as well as the consumer.

COUNCIL MEMBERS

The Jersey Consumer Council is made up of representatives of the general public, from a broad section of Island life, with varied working experiences and age range.

They meet regularly, give important feedback during Government and other consultation exercises and, importantly, they collectively give a voice to the consumer in Jersey. The members are motivated to help others and are genuinely interested in consumer matters. On a fortnightly basis, Council Members carry out grocery price comparison surveys in all the Island's supermarkets

In 2024, the majority of our current Council Members were due to reach the end of their second and final term. However, following discussions with our Government representatives and the Minister for Sustainable Economic Development, it was agreed, as part of wider amendments being made to the Constitution in 2024, to allow the Members to instead stay on for three terms of three years (nine years in total), bringing the Council in line with standard board practices.

During 2025, Trudy Le Bas agreed to stay on the Council for a second term of three years, from 2 May 2025 until 2 May 2028. A Ministerial Decision was signed by the Minister for Sustainable Economic Development on 31 March 2025 approving this re-appointment.

In October 2025, after seven years on the Council, Mike Le Galle decided that the time was right to retire from the role and resigned from the Council.



NEW MEMBERS

At the end of 2024, following a recruitment process, Julie Mesny was appointed to join the Council, and her appointment was approved by the Minister (Ministerial Decision signed 12 December 2024). Following a period of extended travel, her first three-year term on the Council began on 1 May 2025.

At the end of 2025, following a recruitment process, Bridget Cornock and Rosemary Dowden were appointed to join the Council, and their appointments were approved by the Minister (Ministerial Decisions signed 12 December 2025). Both of their terms will begin on 1 January 2026.

A recruitment campaign to find further new Council Members will continue on an ongoing basis, with the job advert remaining live on both our website and on Volunteer.je.

CURRENT MEMBER TERMS

Members at the end of 2025	Date current term ends
Dave Crocker	23 July 2027 (third term)
Pat Le Masurier	23 July 2027 (third term)
Sheila Ponomerenko	23 July 2027 (third term)
Michael Sampson	23 July 2027 (third term)
Alex Watson	10 July 2027 (first term)
Julie Mesny	1 May 2028 (first term)
Trudy Le Bas	2 May 2028 (second term)

Pictured below: Council Members at the end of 2025



Dave Crocker



Trudy Le Bas



Pat Le Masurier



Julie Mesny



Sheila Ponomarenko



Michael Sampson



Alex Watson

The Council is supported in its work by two part-time paid employees, an Executive Officer and an Officer.

Minutes of Council meetings are provided to the Government after each meeting.

Every fortnight, some Council Members volunteer to collect grocery data for our price comparison service. They receive a £25 fee for each survey completed, to cover expenses such as petrol and parking and their time. This job involves recording prices of a list of grocery items every other Wednesday, giving us a picture of price increases and decreases.

The Council Members are accountable to the Chairman and report their grocery figures to the Executive Officer and Officer.

YOUTH REPRESENTATION

In early 2025, we appointed two Youth Representatives, Beaulieu students Georgia Beard and Martha McLaughlin (pictured below with our Officer, Oonagh Butler). They attended our first Council meeting of the year and spoke to Council Members about the big issues facing young consumers in Jersey.

They surveyed fellow students about what stores they would like to see open in Jersey, and wrote an article about the lack of available clothes shops for people their age, which was published in the JEP.

They also accompanied our Chairman and Officer at a community event, where they spoke to members of the public. And at our Consumer Fair in September, they came along on the Friday to assist the team.



It remains our aim to find more Youth Representatives from other schools. We have contacted the Sixth Form colleges and Highlands College and shared a presentation with them about our work so that they can advertise the opportunity to students.

The Council have considered the idea that, if enough Youth Representatives were found, a separate Youth Group might be created. This group would then feed into the main Council meetings – with a ‘youth representative’ attending the meeting to represent the group.

COUNCIL SUPPORT

The Council is supported in its work by two part-time paid employees

These include an Executive Officer and an Officer.

Pictured right: Executive Officer Anthony Dearie and Officer Oonagh Butler



EXECUTIVE OFFICER

In November 2022, Anthony Dearie was employed as part-time Executive Officer.

The role is to support the Council Members by managing all administrative Council work and meetings, preparing all required governance, managing the Council's finances and spending, representing the Council at various forums, updating the Council's website and social media accounts, writing and editing communications, responding to consumer enquiries, and monitoring and inputting price data.

The Executive Officer ensures that the Council's governance is maintained and updated as necessary, and monitors performance against annual KPIs.

OFFICER

In June 2023, Oonagh Butler was employed as part-time Officer, to support and report to the Executive Officer.

As well as supporting the Executive Officer with their duties, and providing cover for them, the Officer is responsible for dealing with the majority of consumers who contact the Council with queries and concerns. They also lead on gathering the weekly fuel data, and inputting the fortnightly grocery data, managing community engagement, as well as maintaining files and records, and liaising with the Archive and other relevant organisations to ensure the organisation meets with its relevant retention schedules.

STAFFING COSTS

The Council receives an annual Government grant to cover operating expenses, which include the Chairman's Honorarium and the salaries of both the Executive Officer and the Officer. All Council Members are appointed on a voluntary basis.

The Chairman receives an annual Honorarium of £18,000 per year.

Other staffing costs incurred during 2025 totalled £99,766, which included salaries, Employers' Social Security, staff training and wellbeing, and grocery survey fees paid to Council Members who completed supermarket price surveys.

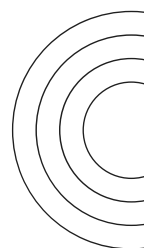
DATA BREACHES

There were no data breaches in 2025.

CONFLICTS OF INTEREST

Any possible conflicts held by either the Chairman, Executive Officer or Officer are recorded and updated as necessary.

A record of Conflicts of Interest was provided to the Government quarterly.





RISKS

RISK REGISTER

A Risk Register is maintained and forwarded to the Government each quarter.

As of the end of 2025, the main risks to the Council were:

High Risks - these are classed as major risks requiring immediate attention. They may have a high or low likelihood of occurrence, but their potential consequences are such that they must be treated as a high priority.

- **REPUTATIONAL RISK:** The Council makes erroneous statements or claims. Where necessary, risk mitigated by a two-person review for all statements which carry this associated risk, and disclaimer added to outward emails, websites and newsletters.

Medium Risks - these risks could cause disruption and / or inconvenience in the short term

- **OPERATIONAL RISK:** Loss of phone line. The Council is reliant on one phone line, so any problems to this line would result in not being able to receive consumer calls until the issue was fixed.

- **OPERATIONAL RISK:** The Council is currently dependent upon office accommodation in a sharing agreement with JCRA, in Salisbury House, Union Street, on a reduced rent. Any change to the existing arrangement could expose the Consumer Council to commercial rent, which would significantly impact the annual budget. However, in 2024 we signed a new agreement for a further three years, until June 2027.

- **FINANCIAL RISK:** There has been talk in the States of Jersey about the Government introducing statutory workplace pensions in the Island. We do not currently have the resources to pay employee pensions, and even with our planned grant increase for 2026 this wouldn't be possible. If the Government introduced statutory workplace pensions, we would require additional Government grant funding to cover this expense.

Low Risks - these risks are both unlikely to occur and are not significant in their impact on the Consumer Council.

- **HARDWARE RISK:** We have upgraded our IT system and our cloud-based storage, and have purchased new laptops for home working. Any hardware issues in the office shouldn't now result in a disruption to our business activities.

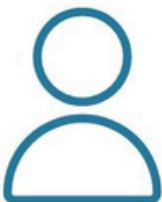
- **CONTINUITY RISK:** The Council has two part-time staff members. If one member was on annual leave and the other member fell ill or was on deadline for any Governance requirements, the Council would be impacted as it may not be possible to respond to consumer enquiries in a timely manner.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG)

The Jersey Consumer Council remains committed to providing meaningful and proportionate ways that it can enhance its approach to Environmental, Social and Governance issues.



We promote sustainable consumer choices, support energy efficiency, and encourage responsible resource use and recycling.



We advocate for fair pricing, protecting vulnerable consumers, and providing flexible and friendly community engagement.



We ensure transparency, evidence-based advocacy and accountability, when representing consumer interests.

Our Members are representative of Island life and are gender-equal.

We promote a supportive and flexible working environment.



We print only when essential, using 100% recycled printer paper.



Any merchandise given out at our events is eco-friendly.



We encourage eco-friendly travel to work, with all employees either cycling, walking or taking the bus



FINANCIAL REPORT

GOVERNMENT GRANT

In 2025, the Jersey Consumer Council's costs were met by a Government grant of £137,000.

In addition, a business plan was sent to the Government early in 2024, applying for £10,000 in separate event funding to enable us to hold Jersey's first Consumer Fair. This grant was received in Q4 of 2024, to be spent on hosting the first Jersey Consumer Fair in September 2025.

Although no increase to our main grant was possible for 2025, the Minister has agreed for our grant to increase from £137,000 to £167,000 from 2026, which will allow us to bring the cost of organising the Consumer Fair in house without the need for a separate grant in the future.

The Minister also agreed that, in future years, the grant will be increased by cost of living each year going forwards.

ASSURANCE REVIEW

BBA Chartered Accountants agreed to carry out a review of the Council's 2025 Financial Statements, having previously carried out our 2023 and 2024 reviews.

Due to our limited funds and resources available, the Government had previously agreed that, from our 2023 review, it was sufficient for us to have a Limited Assurance Review of our financial matters carried out, rather than fully audited accounts.



KEY PERFORMANCE INDICATORS: 2025 RESULTS

CONSTITUTIONAL REQUIREMENTS

Jersey Consumer Council meetings

COMPLETED

Hold a minimum of four full meetings during the year.

- Four meetings held, on Thursday, 13 March, Thursday, 17 July, Thursday 4 December and Thursday, 2 October. Minutes for all sent to the Government.

Continue to grow Council membership

COMPLETED

Carry out recruitment campaigns on at least two occasions during the year, with the aim of recruiting further new Council Members, and finding some additional Council Volunteers to assist with ad-hoc tasks.

- In Q4 2024, following a recruitment process, Julie Mesny was appointed to join the Council, and her appointment was approved by the Minister (Ministerial Decision signed 12 December 2024). Following a period of extended travel, her first three-year term on the Council began on 1 May 2025.

- Trudy Le Bas has agreed to stay on the Council for a second term of three years, from 2 May 2025 until 2 May 2028. A Ministerial Decision was signed by the Minister for Sustainable Economic Development on 31 March 2025 approving this re-appointment.
- In Q4 2025, following a recruitment process, Bridget Cornock and Rosemary Dowden were appointed to join the Council, and their appointments were approved by the Minister (Ministerial Decisions signed 12 December 2025). Both of their terms will begin on 1 January 2026.
- At our Jersey Consumer Fair on 19 and 20 September, we had positive conversations with a few Islanders who expressed an interest in joining the Council. We have emailed them and are hoping that they will consider applying.
- A recruitment campaign for further new Council Members and other volunteers will continue on an ongoing basis, with the job advert remaining live both on our website and on Volunteer.je.

Continue to engage with Highlands College and the Sixth Form colleges to find young people to provide a youth representative voice to our Council, on behalf of the younger generations of consumers in our Island.

- During Q1 we appointed two Youth Representatives, Beaulieu students Georgia Beard and Martha McLaughlin. They attended our first Council meeting of the year and spoke to Council Members about the big issues facing young consumers in Jersey. They have surveyed fellow students about what stores they would like to see open in Jersey, and have written an article about the lack of available clothes shops for people their age which was published in the Jersey Evening Post. They also accompanied our Chairman and Officer at a community event, where they spoke to members of the public. At our Consumer Fair in September they came along on the Friday to assist the team.
 - It remains our aim to find more Youth Representatives from other schools. We have contacted the Sixth Form colleges and Highlands College and shared a presentation with them about our work so that they can advertise the opportunity to students.
 - The Council have considered the idea that, if enough Youth Representatives were found, a separate Youth Group might be created. This group would then feed into the main Council meetings – with a ‘youth representative’ attending the meeting to represent the group.
-

Adhere to Partnership Agreement**COMPLETED**

Meet all quarterly accounting and other governance procedures throughout the year.

- All quarterly and annual reports were completed and sent to the Government.
- We engaged with PKF BBA Chartered Accountants to again carry out a Limited Assurance Review, which the Government confirmed is a sufficient level of financial review for an organisation of our size. This work is completed, and we sent the final, signed, documents to the Government on 13 June 2025.
- Our 2024 Annual Report is complete and was sent to the Government on 13 June 2025.
- Our 2026 Business Plan and budget was sent to the Government on 17 July 2025, ahead of our meeting with the Minister and Government representatives on 30 July.

CONSUMER ISSUES**React to topical issues appropriately****COMPLETED**

We will remain ready for any consumer-related matters that may arise during 2025 and, when we notice trends where a significant number of Islanders get in touch about the same issue, we will, where appropriate, launch dedicated consumer campaigns, or issue timely and relevant advice.

During the year, we dealt with numerous complex consumer issues. These included:

Blue Islands

- Q4 saw the collapse of Blue Islands. The Jersey Consumer Council took the lead on providing Islanders with up-to-date information on how to manage their loss of flights, with website articles, social media, radio, TV, print and podcast appearances.

- We became the main point of contact for those trying to gain information and to claim compensation, with both the Ports of Jersey and the Government of Jersey directing Islanders to us. From November, we were inundated with worried Blue Islands customers trying to find out whether their money would be returned to them and what their rights were.
- Earlier in the year, Blue Islands' lack of compensation for delayed or cancelled flights was one of the main topics that consumers contacted us about during Q2. Islanders were disappointed by the airline, which was backed up by our online survey where over 150 Islanders shared their experiences. We were routinely contacted by consumers who were upset about not being able to claim compensation on some Blue Islands flights.

Car loans

- During Q4 we launched an investigation into the potential impact of discretionary commission arrangement – where car dealers or brokers increase interest rates to boost their commission. We wrote to a dozen finance firms operating in Jersey to assess if Islanders had been affected and we encouraged Islanders to speak up and contact us if they felt this might apply to them. We met with the Channel Islands Financial Ombudsman to discuss the situation, and we used our weekly JEP page and radio slot, as well as social media and our website to reach Islanders, which prompted an influx of enquiries.

JT top-up price increase

- In November, JT removed their £5 top-up package, leaving the lowest price available as £10. This prompted some customers to contact us to see if we could speak to JT on their behalf. We contacted both JT and the JCRA to let them know of the complaints. Both felt the change was justified and that it was in line with Sure. Our advice continues to be for consumers to shop around to make sure they get the best deals.

VAT/GST

- VAT being added to online purchases continued to be an issue for consumers – in particular when GST is added as well as VAT. In addition, some websites charge Islanders higher rates of postage, rather than the regular UK postage rates that they are supposed to charge. This has been resulting in much confusion regarding online shopping, and many Islanders have contacted us during 2025 to ask for advice, guidance, or an explanation, as well as to share their confusion and dismay.

- Earlier in the year we helped a consumer who was being denied a refund of VAT that had been added to an online purchase. This brought about a further investigation and conversations with HMRC and contact with Richard Summersgill, the Government's Comptroller of Revenue and Competent Authority. The result of this was that the consumer eventually received her refund and Gov.je pages were updated with helpful information, in a bid to try to inform Islanders about VAT on items purchased online.

Jersey Electricity meter readings

- We met with Jersey Electricity to help several customers to bring a case to the service provider regarding faulty meter readings. This was still in progress at the end of the year and remained confidential so we cannot share more details.

Insurance

- With rising insurance rates and some insurance providers not renewing policies, home and motor insurance continued to be an issue that raised its head regularly throughout the year. Some consumers told us that they were really struggling to pay for insurance and were therefore neglecting to get it, putting them at huge financial risk if anything unforeseen was to happen. The Chairman met with Paul McGinnity, Director of Local Services for the Government, who had become aware that some Islanders did not have home insurance during Storm Ciarán and the floods of 2023. We shared information to inform Islanders about the importance of having insurance and how to shop around to purchase it.

Fraudulent builders

- Earlier in the year, we received several complaints concerning builders and garden landscapers who were doubling or significantly increasing their final bills, far beyond what was initially quoted – with little recourse for affected consumers. Some Islanders – including elderly and vulnerable clients – have reported being pressured into paying inflated invoices, often under threat of legal action.
- In Jersey there is no direct equivalent to the Consumer Rights Act in the UK, and the enforcement of contracts relies heavily on civil court proceedings, which many Islanders are reluctant or unable to pursue. We found the advice issued on gov.je wasn't as clear as it could be as it seemed any legal challenge would involve you spending on lawyers and court fees.

- Therefore, we urged Islanders to get all quotes in writing, request detailed breakdowns of charges, and avoid paying large sums up front. We also reminded them to check-in with builders/contractors regularly to check the works and costs were still on budget. We highlighted this in our regular JEP page and Radio Jersey slot, and also on our website.

DFDS booking system flaw

- In Q4, several consumers contacted us about pricing anomalies and difficulties in gaining refunds from DFDS.
- Meanwhile, in June, we highlighted a flaw in the DFDS booking system resulting in some passengers paying £100 more than they need to for their ferry ticket.
- The ferry firm updated its booking website after we alerted them to the error.
- Consumers contacted us to warn Islanders to pay close attention when booking a day trip ticket over to France. DFDS, which took over from Condor earlier in the year, was offering day trips to St Malo for £29 return. However, the Islanders who contacted us had found that when they visited the DFDS website, there were two ways they could book day trips – and depending which way they did it, it would either cost them £29, or a significantly higher price, in Euros, of over £100.
- DFDS made changes to their website as a result of us alerting them to this.
- And, during Q1 we saw some consumers concerned about DFDS' takeover of the ferry service from Condor. Some were concerned at what appeared to be dynamic pricing on crossings. Others were worried about the effect having a 'one price for all' importation fee will have on the price of groceries. The Council will continue to survey prices and monitor whether the freight costs have a knock-on effect on prices.

Lunch meal deals

- In June, we carried out an investigation to highlight where the best value lunch deals could be found. For consumers who tended to buy their lunch each day in town, and who liked the idea of a meal deal, we found, through our investigation, that we could save them £300 a year, depending on where they bought their food.

- The comparison highlighted a difference of almost £2 between the highest and the lowest priced meal deal.

Credit cards

- The credit card issue continued to be one of our highest scoring consumer issues during 2025.
- As of December 2025, many credit cards were still unavailable to Islanders, or continued to be withdrawn from customers in Jersey. We continued to receive regular emails and phone calls – and even visits to our office – regarding the ongoing lack of availability of credit cards in Jersey.
- In 2023, the States Assembly supported a legislative tweak that will allow credit-checking agencies to access Jersey's official Register of Names and Addresses. Going into 2026, we await this law being passed.
- We have asked the Government to keep us regularly updated on this matter.

Morrisons and high grocery prices

- During Q1 we continually heard from consumers who were concerned about high retail prices, in particular grocery prices. The opening of the new Morrisons stores in the Island prompted us to carry out a price comparison of the new stores compared to the Sandpiper-run. Morrisons Daily franchise. Unfortunately, we found little difference in price between the new and old Morrisons stores, despite being led to believe that the new stores would be cheaper.
- We also compared the local prices to Morrisons prices in the UK and found that Islanders were paying 45% more than shoppers in the UK. We highlighted this on our page in the JEP and have had a consistent response since from Islanders who were upset and dismayed at the high difference.

Heathrow Airport closure

- In March, Jersey travellers faced challenges when Heathrow Airport was forced to close due to a fire in an electrical substation. We were quick to respond, with an article on our website and social media channels, giving travellers advice on their rights and responsibilities.

- We have had really positive feedback from Islanders who found themselves affected. One said: "I really appreciated the Jersey Consumer Council article on the BA flight disruptions this morning, thank you! I'm flying to Vietnam today via Heathrow and rebooked everything myself at 5am to go with other airlines via Gatwick as the BA website was so unhelpful".
- We will continue to respond quickly to future breaking consumer issues, using our knowledge to advise and support Islanders.

Step-by-step guide for expats buying back UK National Insurance contributions

- Also during March, we helped UK expats living in Jersey to buy back their National Insurance contributions, so that they will be able to claim the full UK state pension when they retire. The Chairman advised Islanders what to do several times on Radio Jersey and in the JEP, and we produced a step-by- step guide on our website to help people navigate the Gov.uk website. We have been thanked by several consumers for this work.

When does a child become an adult?

- We carried out a mini investigation into when children start to pay adult prices for entry into the Island's attractions. After seeing how inconsistent the 'child price' ages were, the Council felt that, in an Island where teenagers in particular are always complaining that they have nothing to do, attractions should review their age limits and reflect the rest of society and the law, to make life a little easier for teenagers and – more often than not – the parents funding these activities.
- Following this campaign, we had feedback from some consumers about a change to prices at Aquasplash, which we investigated.

PRICE MONITORING

COMPLETED

Continue to monitor the prices of key products, commodities, and services, and publish results online

Monitor and publish fuel prices (unleaded and diesel) on a weekly basis where resources allow.

Monitor and publish heating oil prices on a weekly basis where resources allow.

Monitor and publish grocery prices on a fortnightly basis.

Monitor and publish seasonal grocery products at specific times of the year (including Christmas, Easter, Pancake Day etc).

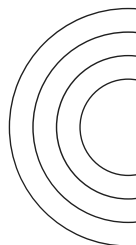
All of the above are ongoing throughout the year.

- 50 heating oil surveys carried out during 2025 – an average of around four per month.
- 24 grocery surveys carried out during 2025 – an average of two per month
- Dedicated Pancake Day page ran for two weeks on Prices.je, leading up to Shrove Tuesday on 4 March.
- Dedicated Easter page ran on Prices.je with the prices of six seasonal Easter products collected as part of the fortnightly grocery surveys from 19 March until Easter (20 April).
- Dedicated Christmas page went live on Prices.je from 19 November until the start of January 2025, featuring a number of Christmas grocery items.

In addition, where resources allow, we will continue to carry out ad-hoc price comparison surveys, on services such as GP fees, vets fees or funeral director costs. We aim to recruit some reliable Council Volunteers, separate to our Members, to assist with these tasks.

Morrisons

- The opening of the new Morrisons stores in the Island prompted us to carry out a price comparison of the new stores compared to the Sandpiper-run Morrisons Daily franchise.
- Unfortunately, we found little difference in price between the new and old Morrisons stores, despite being led to believe that the new stores would be cheaper.



- We also compared the local prices to Morrisons prices in the UK and found that Islanders are paying 45% more than shoppers in the UK.
- This survey received interest from the media.

'99' ice creams

- In June, as the weather heated up, we carried out a survey of traditional "99" ice creams and found that the price varied by as much as £1.50 depending on where they're bought.
- We ran this survey on our regular JEP page, and on our website, and mentioned it on our regular Radio Jersey slot. It also received further JEP coverage in an article they produced using our data.

Lunch meal deals

- Also in June, we carried out a survey of lunch meal deals in supermarkets and other stores. These deals are a combination of a main (usually a sandwich or salad), snack (usually crisps, chocolate or something healthy) and a soft drink.
- The highest priced option was 45% more expensive than the lowest price option.
- We shared our findings on our regular JEP page, and on our website.

Sun cream

- In July, we carried out a summer survey of sun cream prices.
- We asked one of our volunteer Council Members to survey a range of local retailers and our findings highlighted significant price differences between shops, with some brands up to £10 more expensive depending on where you shop.
- We shared our findings on our regular JEP page, and on our website.

Christmas cake bars

- One of the seasonal items in our Christmas section on Prices.je was Christmas cake bars. In recent years, these have become a popular choice for households looking for a smaller or more affordable alternative to a traditional Christmas cake.
- In December, we carried out a taste test, where eight volunteers took part in a blind taste test of cake bars from five different supermarkets.

- We shared our findings on our regular JEP page, and on our website.

COMMUNICATIONS

Publication of news, articles and advice that inform and educate consumers



Publish regular consumer news, advice, tips and other forms of articles, either online (on our website), or in hard copy (through either the media or our own publications). Aim for an average of five articles per month where resources allow.

Begin to publish consumer news, advice, tips or other content in an interactive format, through social video posts, broadcast media slots, podcasts, or online polls. Aim for an average of three pieces of interactive content per month where resources allow.

- During 2025, we published 103 articles on our website (an average of nine per month) with 42,980 page views, 19,152 new users, and 25,332 sessions.
- Our weekly page in the Jersey Evening Post on Fridays has proved very successful. The page features a main news article, a support article or news in brief, an occasional Chairman's Week column, and a table of grocery or the latest fuel price comparisons. The aim of the page is to educate, inform and help Islanders. We produced 36 pages of content during the first three quarters of the year, taking a break for the school holidays. For the three weeks building up to our Consumer Fair we had a double-page spread each time.
- The Chairman's weekly slot on Radio Jersey's Monday show with Alison Moss has received a brilliant response. Each week, the Chairman shares his money-saving tips and discusses a variety of consumer issues. Consumers have also started to regularly send in their questions for the Chairman to answer live on air. During 2025, we had 34 Radio Jersey slots, taking a break for the school holidays.

Day-to-day consumer enquiries



Respond to consumer enquiries as quickly as resources permit, within a maximum of five working days.

Log the topics of all consumer enquiries received during the year and provide analytics on the most topical issues for Jersey consumers.

- During 2025 we received 533 consumer queries – an average of 44 per month.
- Email remained our most popular form of communication (301 email queries), followed by telephone calls (86), and postal or in-person interactions (55).
- Topics of all consumer queries were logged.
- A large number of the queries received (106) were from Islanders with travel issues – many relating to Blue Islands, who went into liquidation during Q4. In addition, 155 Islanders completed our Blue Islands travel disruption survey earlier in the year, before the airline went into liquidation. We also received travel queries about the new DFDS ferry service.
- Numerous Islanders contacted us about the price of groceries, prompted by the change in ownership of some supermarkets during March.
- Meanwhile, highlighting the UK pensions top-up for expats in the media prompted lots of Islanders to contact us for further advice on this subject.
- We also received a large number of general consumer queries and concerns.
- During the year, we also received questions from Radio Jersey listeners during our weekly slot.

During Q1, look to modernise the way incoming consumer emails are dealt with, with a view to implementing a system that sends a holding email out, allows us to allocate emails to certain people to respond to, and then automatically categorises emails based on topic etc.

- This work was trialled in early Q1, but it wasn't felt that the new method had improved efficiency or speed, so it is on hold for now. We will review this again later in the year.

Jersey Consumer Council website

COMPLETED

Refresh the 'look and feel' of our website, consumercouncil.je, with the aim to make the design and layout of the site more user-friendly for consumers, as well as more interactive and modern. Will aim to complete this project during Q1 if resources allow.

- Significant work on refreshing the look and feel, as well as breadth of content, on our website had been underway during Q1 and Q2.
- In July, we re-launched our consumercouncil.je website after completing this significant refresh.
- Our Council Member Alex Watson has also created an AI chatbot on our main website to answer consumers' questions. The 'Ask a question' service lets consumers get answers to their questions, based on a wealth of trusted information curated by the Council's team.
- The AI assistant has in-depth knowledge of a range of subjects, from consumer rights to avoiding scams, as well as what you need to know before travelling or even how to return or exchange unwanted gifts. Alex developed the AI assistant using tools that are freely available. The AI assistant can answer questions, provided the answer has previously been written by one of the Council's human team members.
- If someone asks a question that it isn't able to confidently answer, the AI assistant will offer an email address or phone number to speak to the team in person instead

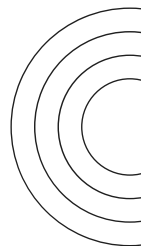
Expand content on consumercouncil.je throughout year, particularly with consumer news articles, polls, tips and advice, with the aim to grow traffic by 5% over the year.

- Since the refresh, enhanced online content now includes a regular consumer poll, photo galleries, video content, and an Opinion page.

- There is also an Advice section, featuring Consumer Tips and a Your Rights section, as well as a dedicated Events page, a Meet the Team page with profiles of our Council Members and employees, as well as a Media Coverage page, none of which previously featured on our website.
- During 2025, we published 103 articles – a 106% increase on the 50 published during the same period last year.

Log and monitor monthly usage.

- All monthly data logged.
 - The top ten news articles on our website during 2025 were as follows:
 1. Blue Islands: What are your rights as the regional airline ceases trading? (2,909 views)
 2. Step-by-step guide for expats buying back UK National Insurance contributions (2,279)
 3. Jersey Consumer Fair (1,093)
 4. Check out our new price comparison website (985)
 5. Blue Islands flight issues? Complete our survey (643)
 6. Blue Islands: What are your rights as the regional airline ceases trading? (616)
 7. Which motor insurance providers currently provide cover in Jersey? (479)
 8. UK tightens pension rules for expats – What you need to know (442)
 9. What to expect and who you'll meet at the Jersey Consumer Fair (326)
 10. Blue Islands – Negative Response Letter (312)
 - One of the most visited individual pages on our website was a page dedicated to our Jersey Consumer Fair, with all the information Islanders needed about the two-day event, which was visited 1,092 times.
 - We were pleased to note that a high-performing article (479 views) was an older article from 2023, 'Which motor insurance providers currently provide cover in Jersey?', which highlighted the fact that our website is seen as a source of useful information and that consumers use our site to search for information, and don't simply just look at the latest news.
-



Prices.je website



Continue to publicise the new website and increase users throughout the year.

Aim to achieve 5% increase in overall platform usage by the end of the year, as well as a 5% increase in page views by the end of the year.

- We have been delighted with the success of our new price comparison service, Prices.je, which we launched in 2024, as a replacement for our previous site.
- As well as being easier for us to operate and update each week, consumers have fed back to us that the new site is user-friendly and easy to use. Islanders tell us that they continue to get great benefit from the service, and the media regularly publicise the benefits of using prices.je to compare prices in Jersey.
- Traffic has been growing steadily, and we will continue to advertise the service on an ongoing basis to continue to increase our users.
- This year we have extended Prices.je to include comparisons of mobile phone tariffs, using AI technology to gather the data from the internet. We have future plans to add more price comparisons to the site using this technology, including broadband prices, GP fees, and other local services, to be decided.

Log and monitor monthly usage.

- Monthly data has been logged.
 - Prices.je – 2025 stats:
 - * 12,404 users
 - * 10,483 new users
 - * 21,240 sessions
 - * 104,387 page views
 - * 0:02:02 average engagement time
 - No comparison on the previous year is available as the site only launched later in 2024.
-

Be proactive to media exposure and respond positively to all reasonable media requests for comment/interview, where resources allow.

- We had 134 ad-hoc media appearances or known mentions during 2025 (204 including our regular weekly slots).
- We were approached by all media organisations – Bailiwick Express, BBC Radio, TV and Online, Channel 103 FM, ITV Channel News, and the Jersey Evening Post – about a wide range of consumer issues and always responded where possible.
- When Blue Islands airline ceased trading in November, both Ports of Jersey and the Government of Jersey websites and news releases directed Islanders to us. As well as featuring in all of the local media outlets, our Chairman, Carl Walker, was also interviewed for a special Bailiwick Podcast, and we featured in a special edition of the Jersey Evening Post. We were approached by a variety of media organisations about a wide range of consumer issues and always responded where possible.

Use the media to proactively promote the Council's work, and share consumer advice and guidance. This will be done in Q1 – and hopefully continuing later into the year – through a regular JEP page, and a regular consumer slot on BBC Radio Jersey.

- Our weekly page in the Jersey Evening Post on Fridays has proved very successful. The page features a main news article, a support article or news in brief, an occasional Chairman's Week column, and a table of grocery or fuel price comparisons. The aim of the page is to educate, inform and help Islanders.
- We produced 36 pages of content during 2025, taking a break for the school holidays. For the three weeks building up to our Consumer Fair we had a double-page spread each time.
- The Chairman's weekly slot on Radio Jersey's Monday show with Alison Moss has received a brilliant response. Each week, the Chairman shares his money-saving tips and discusses a variety of consumer issues. Consumers have also started to regularly send in their questions for the Chairman to answer live on air.

- During 2025, we had 34 Radio Jersey slots, taking a break for the summer holidays.
- Our weekly JEP pages and radio slots, combined with our known media appearances and mentions, meant that we were featured in the media on 204 occasions during 2025 – an 85% increase on the same period in 2024.

Social media



Continue to grow our online following by 10%, across all social channels, by the end of Q4.

Increase our social media content by 5%, by the end of Q4.

- Our biggest growth was on LinkedIn, up 20%, and the average growth across all of our social channels was 13%.
- The number of 'new followers' we gained also grew significantly compared to the previous year, especially on Facebook where 'New follows' in 2025 was 80% higher than in 2024.
- During 2025, we increased our content by 127% across all social media channels, compared with the same period in 2024.
- The biggest increase was in Facebook Stories (up 237%) followed by Instagram Stories (106%) and Instagram posts (106%).
- In the build-up to the first Jersey Consumer Fair, we had a big drive towards improving and increasing our social media content, which resulted in a significant growth in our social media content. We also had a similar social media drive to promote our Christmas price comparisons, and other festive advice.
- Across all of our channels, we saw a 127% growth in social posts in 2025 compared with the previous year.

The breakdown is as follows:

- Facebook posts: 84% increase
- Facebook stories: 237% increase
- Instagram posts: 106% increase
- Instagram stories: 107% increase
- LinkedIn posts: 102% increase
- Bluesky posts: No comparison available as new this year

Carry out a review of the effectiveness of our different social media channels during Q1 and decide whether they remain the most effective channels for us to continue using, and whether there are any other channels we may wish to consider using instead/as well.

- In late 2024, as many users moved away from the social media platform X (formerly Twitter), we found that interactions and impressions on our posts fell significantly and that it was no longer a channel that Islanders were using to interact with us. As a result, we decided, in early 2025, to stop posting on X. We instead set up a Bluesky account and trialled posting on there instead, but will not continue with this in 2026 as we only gained 37 followers during the whole year, despite posting regularly, so decided this is obviously not a site used by many Islanders.
- Our review found that all of our other social media channels remain effective channels for the Council to get messages and advice out on.

EVENTS

Consumer Fair



Hold the first Jersey Consumer Fair in April, to mark the Council's 30th anniversary, bringing together a variety of organisations to offer consumer advice to Islanders of all ages, on a variety of topics. The two-day event will include both stands and speakers and will be open to all consumers in Jersey.

Review the success of the event.

- The first Jersey Consumer Fair took place at the Town Hall on Friday 19 and Saturday 20 September.
- We appointed Tern Events (Sandy Moretta) to project manage the event and worked closely with Sandy to plan the event.
- Around 20 local consumer-focused organisations signed up to participate, either by having a stand at the Fair, delivering talks, or both.
- We received brilliant feedback from those who attended the Consumer Fair, and we delivered the event within budget.
- We provided a separate event report to the Government.

Participate in relevant events organised by other parties

COMPLETED

Continue to explore suitable events (organised by other parties) during the year that we could have a stand or presence at, if resources allow, to enable us to engage with a wider range of Islanders.

- During Q1 we attended the Connect Me event on Saturday, 29 March at St Clement's Primary School.
- Organised by the Government, the event used to be known as Closer To Home but has been rebranded and moved to weekends to give it more of a family-friendly focus.
- Many people visited our stand to pick up a shopping bag, or find out more about Prices.je and our other work, and we provided useful consumer tips to the families attending.
- We also had an interactive game asking consumers to guess which shop was cheapest for specific items from our Basket of Essentials.
- We were pleased to see how well attended the event was and how many people visited our stand.
- Our Officer also visited venues to explore the possibility of us having a stand at them in the future.

Educate the community

COMPLETED

Continue to place a focus on community education and engagement, responding proactively, when possible, to any requests during the year to deliver talks or share educational information with groups such as the WI or others.

Aim to have a stand, on a quarterly basis where resources allow, at the Town or Communicare Libraries, or other public venues, to meet consumers and offer educational information and relevant advice.

Once we have youth representation on the Council, our wish is to also explore the possibility of attending youth-focused fairs, and to consider engaging with students in the classroom.

- In June, the Chairman was invited to present to over 100 students who are members of the School Council Network — a forum made up of elected student council members from schools across the Island.
- We ran a workshop exploring just how much money could be saved on everyday groceries simply by shopping around. To demonstrate the power of price awareness, we pulled six everyday grocery items out of a carrier bag. We told the students that we'd gone shopping with £25, intending to cook a basic dinner and hopefully still have enough left over to catch a film at the cinema. As part of the activity, the students learned that, depending on where the six items were bought, they could either cost £23.03 or £11.42 — an incredible difference of £11.61.
- The Chairman spoke to The Jersey Flower Club in February about the importance of shopping around and other consumer tips, and gave members a shopping bag. The talk was very well received, and we hope to talk to more groups during 2025.
- In August, our Council Members Sheila and Pat ran a stand at the Jersey Cheshire Homes Community Café to speak to Islanders about their consumer issues and to promote our forthcoming Consumer Fair.
- Other venues are lined up which are happy for us to have a stand when time and resources allow.

ADVOCACY AND CONSULTATION

Consultations



Review and respond to Government, Scrutiny and other consultation requests, as appropriate.

- A Council Member with a background in finance has been meeting with the Government with regards to the Consumer Credit Regime and, in late Q1, responded to the draft primary law amendments proposing the consumer credit regime.
- The Council responded to the Economic and International Affairs Scrutiny Panel's Acceptance of Cash Payments Review. Their Report was published on 4 February and comments from the Consumer Council were featured heavily.

- In June, we supported the Government's Cost of Living Group with price comparison data, and they have since been taking our data on a regular basis.
- In June, we responded by letter to the Economic and International Affairs Scrutiny Panel's request for the Council's views on the Draft Bank (Recovery and Resolution) (Jersey) Amendment Law 202.
- Also in June, we supported the JCRA with information about an enquiry that they were looking into.
- In July, we responded to the Economics and International Affairs Scrutiny Panel who wanted to find out more information about our fuel price comparison, and our views on fuel prices.
- In September, we met with representatives from the JCRA Monitoring to discuss both the regulation of the building industry, and mobile/broadband contracts and what can be done to encourage Islanders to 'un-bundle'. Our Council Member Alex is going to look at getting broadband prices up on Prices.je soon, and then we will look at creating a more detailed mobile comparison once Coop Mobile launches. We will share any material that the JCRA produce regarding the building industry.

Continue attendance of any relevant forums



The Jersey Fraud Prevention Forum meet quarterly. Aim to attend where possible dependent on staff availability.

The Jersey Post Customer Council meet half-yearly. Aim to attend where possible dependent on staff availability.

- Staff annual leave meant we were unable to send a representative to the first Fraud Prevention Forum of the year, but our Officer attended the second meeting in April and updated those present about our Jersey Consumer Fair. We were unable to attend the third meeting as it was a couple of days before our Consumer Fair, and we were unable to attend the fourth due to staff absences.
- Our Executive Officer attended the first and second meeting of the Jersey Post Customer Council in March and October. This has been set up to give Islanders and businesses the chance to feed back on the postal service.

- At the meeting, Jersey Post shared the results of their recent Customer Survey and updated on their recent developments.
- We shared with them the views of consumers who've contacted us, about a number of postal issues, including their recent stamp price rise
- Due to poor attendance at the meetings, Jersey Post have decided that rather than hold these again in 2026, they will instead have quarterly meetings with our Executive Officer so we can update them on consumer issues.
- The Minister agreed that it would make sense for our Chairman, Carl Walker, to attend the Government's Cost of Living Ministerial Group, something that we had been requesting for some time. At the meeting in August, Carl presented on grocery prices. We also attended the meeting in November.

Stakeholder engagement

COMPLETED

Continue to meet with key stakeholders (often at their request ahead of planned announcements that affect Islanders) to ensure that we can give consumers the correct and latest advice and guidance. Ongoing throughout the year.

Continue to liaise with other consumer-focused organisations in Jersey and refer consumers to one another's organisations when relevant.

- In January, Jersey Post briefed us on their price changes, ahead of the public announcement. Similarly, in February, DFDS briefed us on their new freight charges for their new ferry service.
- In January, the Chairman met with the new head of Island Energy, and in February a representative of Island Energy came in to meet with our Officer and two Council Members.
- A representative of Sandpiper came in to speak to us about M&S prices.
- In March, the Chairman was invited to attend the Chamber of Commerce lunch as a guest of the Minister, Deputy Kirsten Morel.
- At the lunch, he had an opportunity to chat to the Minister about our work, and about issues currently facing consumers.
- The speaker was from DFDS, and Carl also asked a question about dynamic pricing.

- Also in March, the JCRA briefed us about their Telecoms Market Review Draft Decision, and we will provide a response to the Review in early Q1.
- In June, we supported the Government's Cost of Living Group with price comparison data.
- Also in June, we supported the JCRA with information about an enquiry that they were looking into.
- In July, we invited the Channel Islands Cooperative Society's Chief Marketing and Membership Officer to attend our Council Meeting to discuss the new 'Members Scheme' and to take Council Members' questions.
- Also in July, we met Island Energy's Head of Revenue Control, and other team members, to discuss a number of issues, including charges on accounts in arrears and e-billing (their new style of bills).
- In August we met a representative of the Government's ESSH Department to discuss how we could feed into Government departments to help signpost for benefits. And In September we met another member of that team to discuss what can be done to encourage Islanders who don't have home insurance to get it, following storms and flooding incidents in recent years.
- In September, we hosted a meeting between the JEC, CAB and the JCC to discuss meters and billing, with a follow-up meeting to be arranged.
- Also in September, our Chairman was interviewed by journalist Colin Lever for series of articles he's writing about the cost of living.
- September also saw three senior employees from Jersey Water come in to brief us on their future plans ahead of a price rise. It was agreed that we would meet them more regularly going forwards, and that they would present to the Council at a future meeting.
- In October we coordinated a meeting between Jersey Electricity and two of their customers who had previously reported to us issues with their meter readings.
- In November, our Chairman met with The Channel Islands Financial Ombudsman on a couple of occasions to discuss car finance issues.

TRAINING AND POLICIES

Ensure that employee training and organisational policies are up-to-date

COMPLETED

During Q3, complete the Cyber Essentials certification for a second year. This is a paid, self-assessment qualification, which ensures that all equipment, technology and processes being used by the organisation and its staff meet national standards. As part of this work, ensure that the organisation has an up-to-date IT Security Policy.

Ensure that employees complete up-to-date training in data protection, and that the organisation has an up-to-date Data Protection Policy.

Where resources allow, give employees the opportunity to complete any training that is relevant to their roles and of benefit to the organisation.

- During Q4 we completed and passed our Cyber Essentials certification for a second year.
- In April, both employees completed online training through High Speed Training.

Courses completed and passed by both our Executive Officer and Officer included:

- **Data Protection** – an interactive training course designed to teach learners their responsibilities under the UK's data protection law and the EU and UK GDPR.
 - **GDPR** – an interactive training course that enables organisations to understand how to comply with the EU and UK GDPR.
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