

The Consumers' Champion



We investigate and publicise anomalies in consumer affairs and provide Islanders with accurate and timely information to help make #InformedDecisions

*DO YOU NEED IT?
CAN YOU AFFORD IT?
WILL YOU USE IT?
IS IT WORTH IT?*

The Savvy Shopper's Vital Hidden Talents

Research Guru

Be prepared to research pricing and product specifications.

Communicator

Talk & ask questions; if you believe that an item/service is positioned above market value, ask why. There will be an explanation to balance your opinion.

At certain times of the year, there maybe sales/promotional offers/ added-value offerings; ask when this might be.

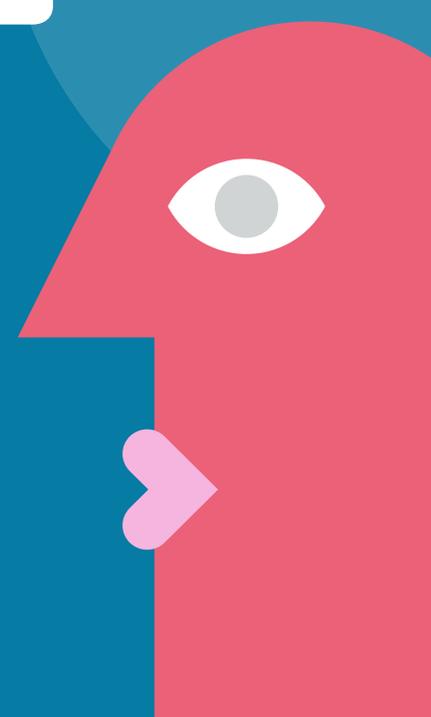
Pricing Expedition

If time allows, visit several retail shops to experience the customer service quality and pricing strategy. If you've purchased the item or service before, check how it differs now.

Enquire

Ask about the returns and exchange policy to make sure you make an #InformedDecision

#InformedDecisions



2018 Laws & You

General Data Protection Regulation (GDPR)

The GDPR comes into effect for EU Member States on 25 May 2018

From the individual's perspective, the law enhances and extends our rights in a number of important areas. They include the following rights:

- Access to our personal information [data] (Subject Access);
- Correction of data where inaccuracies have been identified;
- Erasure of personal data (often referred to as the 'right to be forgotten');
- Prevention direct marketing;
- Control over-automated decision-making & profiling;
- Data portability between controllers.

The GDPR considers consent an important part of ensuring individuals have control and an understanding of how their data is to be processed.

For more details, contact the Office of the Information Commissioner on 716530 or email enquiries@dataci.org

Discrimination Law

Section 2 – Disability Discrimination, People with disabilities in Jersey. If the States Assembly approve the draft legislation on 20th March 2018, the protected characteristic of disability will be added to the Discrimination Law. This, of course, complements the existing protection for race, sex, sexual orientation, gender reassignment, pregnancy and maternity and age.

For more details, contact the Jersey Advisory and Conciliation Service, jacs@jacs.org.je for discrimination issues in the employment situation, or, Citizens Advice Jersey, advice@cab.org.je for discrimination issues outside of the employment situation.

Due to take effect on 1st September 2018 (subject to States approval).

The Capacity and Self-Determination Jersey Law

- Supports people's decision-making, including future decisions about care or treatment and appointing others to make decisions on their behalf
- Provides a legal framework for assessing capacity and making specific decisions at specific times for those who lack capacity

The new law is based on Guiding Principles covering capacity, supported decision making in the individual's best interests and executed in the 'least restrictive' way.

The Capacity Law Project Team would like your help. Rather than having the Team guess, we would appreciate your feedback on what you would like to know about the new law. We ask for volunteers to participate in a group workshop on this topic. The Capacity Law Project Team hope this approach will make the information on the internet relevant and useful.

You do not have to know anything about the new law to take part. You would need to kindly give about one hour of your time and take part with others in a group.

This is not a workshop where we will develop written content. The purpose of the groups are to give the Capacity Law Project Team an understanding about what should be online about the law.

If you would like to offer your time, please contact the Capacity Law Project Team - CSDLTeam@gov.je

Due to come into effect late 2018.

Jersey Living Wage

By 1st June, all States employees, agency staff and subcontractors will be paid the Caritas living wage figure of £9.75 per hour as standard. The minimum wage from 1st April this year is due to rise to £7.50 per hour.

The Consumer Protection Unfair Practices Jersey Law 2018

The Consumer Protection (Unfair Practices) (Jersey) Law 2018 focuses on practices which prevent consumers from being able to make informed decisions; your judgment can be affected by a lack of clear, timely and relevant information. You are also affected when put under pressure or a trader acts aggressively towards you.

Examples include misleading adverts, sales and promotions, unauthorised repairs, unknown minimum call-out charges, hidden fees and charges, false claims about qualifications or memberships to trade associations or signatories to codes of conduct.

The Law also introduces a list of 31 banned practices which are unfair in all circumstances. For more details, contact Trading Standards on 448160, tradingstandards@gov.je or call in to the office in the Central Market.

Due to come into effect mid 2018.

Mental Health Law

The new law provides a substantial update to the existing 1969 Law and will be introduced alongside a new Code of Practice. Human rights are enshrined throughout the law with additional safeguards introduced including a statutory role of Independent Mental Health Advocate (IMHA). The rights of patients and relatives are made explicit. It will be possible for people subject to the provision of the law to be able to change their nearest person (equivalent to nearest relative). The roles of professionals involved in mental health processes will be more clearly defined as will the roles of the police and the Royal Court.

Due to be introduced in October 2018.

Complaining or Complimenting?

We all enjoy a spot of praise now and again, and remember to praise where praise is due. Express your thanks when something goes well. BUT if you find yourself in a position of being dissatisfied with a product or service, follow our simple guide to making an effective complaint.

- 1 In the first instance, give the business an opportunity to put things right. We all make mistakes, and a good business can be judged on successful complaints handling.
- 2 Find out if the business has a complaints procedure and promptly follow it. If they don't, ask. If the business is a member of a trade association or signed up to a code of conduct, that body may have a separate complaint handling procedure.
- 3 It may be helpful to make it clear that you are making a formal complaint and then go on to:
 - Identify yourself, quoting your customer number or any other references.
 - Tell them briefly why you are unhappy/dissatisfied and what the problem is in chronological order.
 - Include supporting evidence: photographs, surveys, independent test reports, invoices, screen shots. Copies will do. Keep the originals.
 - Set out what the impact of the problem on you has been e.g. any financial loss, inconvenience or distress.

- Say how the issue made you feel and what you want done to either put matters right or compensate you for their failings.
- If you are suggesting a monetary figure, you may want to explain how you came by that figure.
- If you are filling in an online complaints form and you have to categorise your submission, make sure you select complaint rather than comment. Complaints should be taken seriously and require action; comments can be ignored!
- Keep good records. Don't assume you will be sent a copy of your online submission via e-mail when you press send or submit. Be prepared to take a screen shot and note down any reference numbers.

Monitor the businesses actions against those in their complaints handling procedures, remembering to keep copies of all documentation, emails, key actions, notes of conversations, and dates.

If the business fails to resolve the complaint to your satisfaction, there may be other sources of help or avenues for progressing the complaint. For example, the Channel Islands Financial Ombudsman is an independent body that resolves complaints about financial services provided from Jersey, Guernsey, Alderney and Sark. It has powers to investigate complaints and can compel financial services providers to pay compensation if it upholds a complaint.

Trading Standards can also help you

progress your complaint and advise on your rights and all complaints relating to consumer goods and services.

The Channel Islands Financial Ombudsman is a free alternative to taking a dispute with a financial products and services to court. They are independent, informal and confidential.

FURTHER INFORMATION

The Channel Islands Financial Ombudsman,
PO Box 114, Jersey,
Channel Islands, JE4 9QG

Tel: 01534 748610
Email: enquiries@ci-fo.org
<https://www.ci-fo.org>

Additional information:
<https://www.jerseyfsc.org/pdf/The-Ombudsman-and-how-to-make-Consumer-Complaints-Nov-2015.pdf>

For all other complaints relating to consumer goods or services contact Trading Standards.

Trading Standards, 9-13 Central Market, St Helier, JE2 4WL

Tel: 01534 448160
Email: tradingstandards@gov.je
www.gov.je/tradingstandards

Have your say!

Complete this card and send back free.

What would you improve for consumers in Jersey and why?

- 18 & under 18 to 24
 25 to 39 40 to 59
 60 plus

Email optional: _____



Can you help to make Jersey's consumer voices heard?

Are you passionate about consumer affairs in Jersey? If so, the Jersey Consumer Council wants to hear from you.

Perhaps you've got experience working in a customer-focused profession, or you are a busy parent juggling the household budget, or maybe you are a pensioner who appreciates how even the smallest of price changes can make a big difference?

The Consumer Council is about to start searching for new members and we want to hear from islanders of all ages who think they have something to offer.

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 make **#InformedDecisions**. We also want to make sure that consumers' voices are heard by the decision makers in our island as well as promoting a culture of transparency so that Islanders understand consumer issues better.

If you can help us strengthen our activities and voice by sharing consumer perceptions, contributing to projects, and have a 'passion' for consumer issues, please drop us a line by email or post, as soon as possible. We are looking to go through a simple recruitment process over the next few weeks.

We welcome applications from all members of Jersey's community.

FURTHER INFORMATION

Tel: 01534 611161
Email: jcc@jerseyconsumercouncil.org.je

Jersey Consumer Council,
9-13 Central Market,
St Helier,
JE2 4WL

Lunchtime Talks

We are pleased to offer lunchtime talks. The talks are informative yet informal – you are welcome to bring your lunch.

Time 13:05-13:55

Register Email seminars@jerseyconsumercouncil.org.je, book via Eventbrite or call the Consumer Council on 611161.

22nd May

Voisin Law, 37 Esplanade
Understanding
Long Term Care

23rd May

Jersey Library
Lasting Powers of
Attorney & Advanced
Decisions to Refuse
Treatment Capacity
& Self Determination
(Jersey) Law 2016

24th May

Jersey Library
An Introduction to
Jersey's new Mental
Health Law

30th May

Viberts, Vibert House,
Don Street
Things you may need
to know about wills
and estate planning

7th June

Jersey Library
Lasting Powers
of Attorney &
Advanced Decisions
to Refuse Treatment
Capacity & Self
Determination
(Jersey) Law 2016
& DROP IN 1:1
CLINICS 2pm-3:30pm

13th June

Jersey Library
General Data
Protection
Regulation and
YOUR personal
information

20th June

Jersey Library
Lasting Powers
of Attorney &
Advanced Decisions
to Refuse Treatment
Capacity & Self
Determination
(Jersey) Law 2016

27th June

Jersey Library
The Regulator in
your Community
Jersey Financial
Services Commission

5th July

Jersey Library
Lasting Powers
of Attorney &
Advanced Decisions
to Refuse Treatment
Capacity & Self
Determination
(Jersey) Law 2016
& DROP IN 1:1
CLINICS 2pm-3:30pm

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@JerseyFuelWatch @JerseyFuelWatch
@JerseyTelcoWatch @JSYTelcoWatch

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Design snap.je; info@snap.je

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