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**Consumer Guide**

**to Brexit related issues**

**12 April 2019**

**Introduction**

In this guide, The Consumer Council has drawn together the available consumer information from Government, regulators and business websites to advise consumers in the event of a “no-deal” Brexit scenario.

This guidance has been provided to the best available knowledge to The Consumer Council as at 12 April 2019. While The Consumer Council will try to provide the most up to date information on its website ([www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)) or call 0800 121 6022, it must be recognised that unfortunately this is a constantly moving picture.

We would advise consumers in Northern Ireland to also visit the UK Government’s EU Exit website: <https://euexit.campaign.gov.uk/> which is updated on a weekly basis.”

For further information, or for an electronic or printed copy of this document, please contact The Consumer Council.

**The Consumer Council**

The Consumer Council is a non-departmental public body (NDPB) established through the General Consumer Council (Northern Ireland) Order 1984. Its principal statutory duty is to promote and safeguard the interests of consumers in Northern Ireland.

Its main statutory functions are to:

* Consider any complaint made to it relating to consumer affairs and, where it appears to The Consumer Council to be appropriate having regard to any other remedy which may be available to the complainant, investigate the complaint and take such further action in relation thereto as The Consumer Council may determine;
* Carry out, or assist in the carrying out of, inquiries and research into matters relating to consumer affairs;
* Promote discussion of, and the dissemination of information relating to, consumer affairs; and
* Report to a Northern Ireland department on any matter relating to consumer affairs which is referred to The Consumer Council by that department.

The Consumer Council has specific statutory duties in relation to energy, postal services, transport, and water and sewerage. In these areas, we are to have particular regard to consumers:

* Who are disabled or chronically sick;
* Of pensionable age;
* With low incomes; or
* Who reside in rural areas.

We can help you with complaints about buses, trains, planes, ferries, natural gas, electricity, coal, water and postal services. If you have already complained to the provider and have not been able to resolve the issue, call us on 0800 121 6022.

The Consumer Council Mission:

We are committed to promoting and safeguarding the interests of consumers in Northern Ireland by empowering them and providing a strong representative voice to policy-makers, regulators and service providers.

**Glossary of Terms**

|  |  |
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| EEA  | European Economic Area:The EEA includes EU countries and also Iceland, Liechtenstein and Norway. It allows them to be part of the EU’s single market.Switzerland is neither an EU nor EEA member but is part of the single market - this means Swiss nationals have the same rights to live and work in the UK as other EEA nationals. |
| EFTA | European Free Trade Association:The European Free Trade Association (EFTA) is an intergovernmental organisation, established in 1960 by the [EFTA Convention](http://www.efta.int/Legal-Text/EFTA-Convention-1152) for the promotion of free trade and economic integration between its Member States (today Iceland, Liechtenstein, Norway and Switzerland), within Europe and globally. |
| EU | European Union:The current EU countries are: Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK |
| European Commission | The European Commission is the executive of the European Union. |
| IDP | International Driving Permit |
| Schengen Area | In 1985, cooperation between individual governments led to the signing, in Schengen (a small village in Luxembourg), of the Agreement on the gradual abolition of checks at common borders, followed by the signing in 1990 of the Convention implementing that Agreement. Today, the Schengen Area encompasses most EU States, except for Bulgaria, Croatia, Cyprus, Ireland, Romania and the United Kingdom. However, Bulgaria and Romania are currently in the process of joining the Schengen Area. Of non-EU States, Iceland, Norway, Switzerland and Liechtenstein have joined the Schengen Area. |

**Chapter 1: General Consumer Advice**

**1.1 Collection of data**

The Consumer Council is collating information for consumers from various government sources. The main source is [www.gov.uk](http://www.gov.uk).

There is limited information on this website to date. The Consumer Council will aim to add information relevant to consumers living in Northern Ireland when it is available. It will be published on [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk).

**1.2 Items or services bought from a business based in Northern Ireland and Great Britain**

Currently many of the things Northern Ireland consumers buy are from businesses based in Northern Ireland or the rest of the UK either on the high street or online. For these sales, your consumer rights are covered by the Consumer Rights Act.

For further information contact The Consumer Council on 0800 121 6022.

**Chapter 2: Energy**

**2.1 Electricity**

The UK Government expects the current Single Electricity Market in Northern Ireland to continue to operate as it does today in a no-deal scenario.

The UK and Northern Ireland government is currently working with the Irish Government and European Commission to seek agreement that the Single Electricity Market will continue.

However currently, there is a risk that the Single Electricity Market may not be able to continue, in which case government and the Northern Ireland Utility Regulator (www.uregni.gov.uk) will take action to seek to ensure continued security of supply and market stability.

Regardless of the deal it is important that consumers shop around for the best price for their electricity deal. Further details on how to do this, and our bespoke electricity switching tool can be found at www.consumercouncil.org.uk.

**2.2 Home Heating Oil**

The petroleum market is a global one and post exit we can import crude oil for UK refineries and petroleum products, including home heating oil, from the diverse range of rest of the world countries with which we already trade. Northern Ireland, and the rest of the UK also trade in fuel with EU member states and the UK Government expects this trade to continue post exit regardless. Even under no-deal “reasonable worst case” the risk of actual disruptions to fuel supply is low and the UK Government are working with partners to mitigate even those risks.

Consumers should always shop around for the best price. The Consumer Council has a price checker tool: [http://www.consumercouncil.org.uk/consumers/save-money/energy/home-heating-oil](https://emea01.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.consumercouncil.org.uk%2Fconsumers%2Fsave-money%2Fenergy%2Fhome-heating-oil&data=02%7C01%7CJoe.Draisey%40beis.gov.uk%7C3edb70076be941d5d1e408d6975d8416%7Ccbac700502c143ebb497e6492d1b2dd8%7C0%7C0%7C636862825238016186&sdata=1wYtofiQZFPsoNfOPGqYxlT0DmFzD52nK4xEFSF9GIY%3D&reserved=0) . If consumers have evidence of being incorrectly charged for their heating fuel, they should contact the oil supplier. If they are unhappy with the response they should contact The Consumer Council on 0800 121 6022 or [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk) and we can take the complaint up on their behalf.

**Chapter 3: Transport and Travel (including travel insurance)**

**3.1 Private Car Usage**

From 1 June 2019, drivers from Northern Ireland will need extra documentation to drive in the EU and EEA, in addition to your UK Driving Licence.

**3.1.1.International Driving Permits**

Drivers from Northern Ireland and the rest of the UK will not need an IDP to drive in the Republic of Ireland from 1 June 2019.

For car travel within Cyprus, Iceland, Malta, and Spain, drivers from Northern Ireland and the rest of the UK will need a 1949 IDP to drive in these countries.

For car travel within Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia and Sweden, drivers from Northern Ireland and the rest of the UK will need a 1968 IDP.

For car travel within Liechtenstein, drivers from Northern Ireland and the rest of the UK will need a 1926 IDP.

**3.1.2 How to get an IDP?**

An IDP can be bought over the counter from a Post Office. Each IDP (1926, 1949 and 1968) will cost £5.50.

**3.1.3 Number Plates and National Identifiers**

The UK Government advises from 1 June 2019, UK registered vehicles travelling in the EU or EEA will need to display a ‘GB’ sticker or sign.

In addition, it advises that this sticker or sign should be one that does not display the EU Flag.

**3.1.4 Vehicle Registration Documents**

Drivers from Northern Ireland and the rest of the UK who are using a UK registered vehicle within an EU (Including the Republic of Ireland) or EEA country should continue to carry the following documents:

* your vehicle log book (V5C); and
* a VE103 for a hired or leased vehicle.

**3.1.5 Vehicle insurance for UK registered vehicles in the EU or EEA**

A motor insurance Green Card is evidence of motor insurance cover when driving abroad.

The UK Government recommends that you carry a Green Card when driving in the EU (including the Republic of Ireland) and EEA.

Some countries also require separate insurance and a Green Card for trailers.

**3.1.6 How can I get a Green Card?**

You will need to contact your vehicle insurance provider to obtain a motor insurance Green Card.

**3.1.7 Road Traffic Accidents in EU (including the Republic of Ireland)**

From 1 June 2019, the UK Government advises that residents from Northern Ireland or the rest of the UK may need to bring a claim against either the driver or the insurer of the vehicle in the EU or EEA country where the accident happened. This may involve bringing the claim in the local language.

In the event of an accident in an EU or EEA country caused by an uninsured or an untraced driver, residents from Northern Ireland or the rest of the UK may not receive compensation. This will vary from country to country.

If you need more information you should contact your vehicle insurance company or seek legal advice.

**3.2 Travelling to the EU, EEA, EFTA and Switzerland**

Travelling with a UK passport - in the case of a no-deal, the rights and status of passengers from Northern Ireland and the rest of the UK could change.

From 1 June 2019, UK passport holders will not have the right to use the separate lanes provided for EU, EEA and Swiss nationals.

The European Commission is currently proposing that UK passport holders travelling within the Schengen Area will need a visa if they intend to stay more than 90 days (stays under 90 days will not need a visa).

All UK passport holders entering the Schengen Area may be asked to confirm that they have sufficient funds available for the duration of their stay. In addition, travellers may be asked to show a return or onward ticket.

The embassy of the country you plan to travel to should be able to inform you if you will need a visa. Specific country advice and entry advice for each country can be found in the Foreign and Commonwealth website: [www.fco.gov.uk](http://www.fco.gov.uk)

**3.2.1 Travelling with animals and pets**

UK Passport holders - if you are travelling with an animal or a pet you should contact your vet four months before taking your pet to the EU. Those travelling with a horse will need an ID document and additional health documentation. Contact your vet for further details.

**3.3 Travel Documents (UK Passports) and insurance**

**3.3.1 UK Passport Holders**

UK passport holders may need to renew their passport earlier than planned.

**For travel to the Republic of Ireland**

UK Passport holders - There should be no change to current circumstances when travelling to the Republic of Ireland.

**For travel to EU countries within the Schengen Area**

UK Passport Holders - The UK Government recommends that UK Passport holders (both adult and children) should have at least six months left on their passport from the date of arrival.

**For travel to Bulgaria, Croatia, Cyprus and Romania**

UK Passport holders: these countries are yet to decide on entry requirements to the UK Travellers to these countries should contact their embassy or consult the Foreign and Commonwealth Office website ([www.fco.gov.uk](http://www.fco.gov.uk)) for visa and travel advice.

**3.3.2 Travel Insurance**

Anyone travelling from Northern Ireland should continue to take out appropriate travel and health insurance.

If you are travelling via an Irish Airport or Sea Port, you should ensure that your travel insurance adequately covers you for delays from those points of departure.

**3.3.3 Travel and Emergency Healthcare**

The Cabinet Office have confirmed that residents (British and Irish citizens) from Northern Ireland will continue to have the right to access healthcare in the Republic of Ireland post-Brexit. Both the UK and Irish Government have committed to taking steps to ensure that this will continue after the UK leaves the EU

Residents from Northern Ireland visiting the EU, EEA and Switzerland should consider buying healthcare or medical insurance before visiting these countries. Those with pre-existing medical conditions should make their insurance company aware so that they are adequately covered.

European Healthcare Insurance Cards (EHIC) are likely to be invalid after 1 June 2019 in the case of a no-deal Brexit. The NHS Website ([www.nhs.uk/using-the-nhs/healthcare-abroad/](http://www.nhs.uk/using-the-nhs/healthcare-abroad/)) gives up to date information on accessing healthcare in countries in the EU, EEA and Switzerland.

The EHIC entitles you to state healthcare in other countries in the European Economic Area (EEA) or Switzerland at a reduced cost or sometimes free. This means you’re entitled to the same level of treatment in state hospitals at the same price as nationals. So if the local systems requires payment towards the bill, you will need to pay this.

If there is a Brexit deal with the EU, the UK and EU agreed (in principle) a transition period between 29 March 2019 and 31 December 2020. During this period, all EU law will continue to apply in the UK so you can use your EHIC as before.

Beyond 2021, the position is unclear until negotiations conclude on the future EU-UK relationship. The government wants an arrangement similar to the EHIC scheme to continue, so it’s likely the UK will develop deals to replicate the EHIC scheme with the EU states, Norway, Iceland and Switzerland.

If there is no Brexit deal then the EHIC scheme will cease after Brexit. The UK is likely to attempt to agree reciprocal healthcare deals with individual EU countries. At present, it has similar deals with a few non-EU countries. The EHIC provides some healthcare benefits but it is not a replacement for travel insurance. Make sure you always take out appropriate travel insurance covering your circumstances and travel plans.

Remember to check your policy as some insurance companies insist that you also carry an EHIC. Using it could save you paying the excess on a travel insurance medical claim.

The EHIC is free, but there are copycat websites that charge to help you apply. You do not need to use these sites and pay unnecessary fees.’

**3.4 Package Holidays**

Travel protections within a package holiday will remain the same after 1 June 2019, if you have purchased your holiday from a UK based business. If you are unsure where they are based you should check with your travel organiser. If your package holiday is provided by a non-UK based business you should check with the travel organiser to see the level of insolvency protection you will have.

In case of insolvencies, under the Consumer Credit Act, you will have additional protection if you bought your package holiday using a credit card. Under the Act, holidaymakers should be able to get their money back. This protection is known as equal or joint liability. Whether you use your credit card to pay the full amount or even just a small deposit, by law the credit card company must help in cases of faulty goods, non-delivery or if the retailer goes out of business.

See The Consumer Council leaflet, ‘Safer Ways to Pay’ for more information. It can be found at [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk).

If your package holiday has been booked with an Association of British Travel Agents (ABTA) member including travel by flight, coach or train, you will have both legal and financial protection. ABTA members are responsible for making sure holidaymakers get the holiday they have paid for.

Holidaymakers should always examine and ensure they understand the terms and conditions of their booking.

**3.5 Air Travel**

In the event of a no-deal, flights from Northern Ireland and the rest of the UK to the EU should continue as today.  However, you should check with your airline to see if there has been any change to your service.

For more information on air passenger rights, see The Consumer Council’s guide “Plane Facts” which can be found at [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)). Your rights in relation to flights departing from Northern Ireland and the rest of the UK will continue to apply as they do today.

For EU registered airlines, EU law will continue to apply in respect to flights to and from the EU.

Passengers should always take out appropriate travel insurance to cover their trip. It is important to fully understand the terms and conditions of your travel booking and the insurance cover. If you have any questions, please contact your airline and your insurance provider.

 **3.6 Cross Border Rail Travel (Enterprise and Eurotunnel)**

From 1 June 2019 your rights as a rail passenger will remain unchanged. However, we would always encourage travellers to take out appropriate travel insurance and make sure that they understand the terms and conditions.

Passengers should contact Translink for further details on the Enterprise Service, and Eurostar /Eurotunnel for further information. Contact details are available in the useful contacts section.

**3.7 Cross Border Bus and Coach Travel**

If there is no deal from 1 June 2019, bus and coach services will continue to be protected by current regulations on bus and coach rights.

Passengers should always take out appropriate travel insurance and check the terms and conditions of their booking.

If you have further questions you should contact your travel provider. Please see the list of useful contacts at the end of this document.

**3.10 Ferry and Cruise Travel**

If there is no deal from 1 June 2019, ferry and cruise services will continue to be protected by current passenger regulations.

Passengers should always take out appropriate travel insurance and check the terms and conditions of their booking.

Further details are available in the useful contacts section at the end of this document. If you have further questions you should contact the individual companies.

**Chapter 4: Postal Services**

**4.1 Sending post to the EU**

Currently, if consumers in Northern Ireland (or those in the rest of the UK) are sending parcels to another country in the EU, these are not subject to a customs process.

However, in the case of a no deal, from 1 June 2019 it is expected that the EU (including the Republic of Ireland) will treat postal items for the UK, the same as it currently does for non-EU countries. This means that consumers sending a parcel to an EU country will have to complete a customs declaration form.

The type of customs declaration form will depend on the value of the items posted (known as CN22 or CN23). Any Post Office should be able to provide advice on how to complete these forms. The information contained on the form is the sender’s responsibility.

Further details can be found by contacting The Consumer Council on 0800 121 6022.

**4.2. Receiving post from the EU**

If consumers receive postal items from the EU before 1 June 2019, they are not subject to customs. However, if the UK leaves the EU without a deal, it is expected that the current rules which apply to non-EU imports will be extended to EU items received into the UK

This is likely to result in increased costs and delays in delivery as items are passed through UK Border Force customs checks.

Further details can be found by contacting The Consumer Council on 0800 121 6022.

**Chapter 5: Telecoms (including mobiles and broadband)**

**5.1 Mobile Phones**

In border regions of Northern Ireland, there is always a chance that a consumer in Northern Ireland will roam onto a stronger signal from the Republic of Ireland.

In the event of a no-deal scenario, roaming offers will depend on commercial arrangements UK mobile phone operators have with operators in other companies.

Consumers should contact their mobile phone operators to see what commercial arrangement will be in place from 1 June 2019. If a mobile operator increases the price of a service you have the right to cancel your contract free of charge and shop around for the best deal.

The UK Government has brought in some consumer protection measures around mobile roaming, which are:

* there will be a financial limit of £45 per month on data usage, unless you make an active choice to exceed that limit;
* consumers will receive text alerts at 80% and 100% of their data usage; and
* mobile phone companies must take reasonable steps to protect customers from paying roaming charges for inadvertently accessing roaming services.

Currently, many operators such as O2, EE, Vodafone and Three have said they have no plans to change their approach to mobile roaming after the UK leaves the EU.

The UK Government advises consumers to:

* check the roaming policies of your mobile operator before you travel in the EU;
* check your mobile operator’s terms and conditions;
* be aware of your rights to switch provider;
* know how to turn off your mobile data roaming if you are travelling in the EU;
* try to use Wi-Fi services when travelling in the EU; and
* recognise that streaming live television or sending large video clips (MMS) could be expensive as they use large amounts of data.

**Chapter 6: Water and Sewerage Services**

NI Water, like all other utilities across the UK, is making plans to prepare for all outcomes as advised within the context of guidance issued by central government. At this point, there are no requirements for consumers to take any action and no further information is available.

**Chapter 7: Financial Services (including Banking)**

**7.1 Financial Regulation**

If there is no implementation period (no deal), the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS) will continue to cover customers of UK providers operating in the UK.

However, FSCS protections may be impacted for UK consumers of European Economic Area (EEA) firms and whether this is the case or not will depend on a number of factors, including what type of products (i.e. for insurance and deposits the Prudential Regulation Authority (PRA) is the lead regulator) and on what basis they can continue to provide services into the UK post Brexit. More info can be found here - <https://www.bankofengland.co.uk/prudential-regulation/authorisations/financial-services-compensation-scheme>

The Financial Conduct Authority (FCA) (the financial services regulator) have published a page which gives an overview on how consumers can be affected by Brexit - <https://www.fca.org.uk/consumers/how-brexit-could-affect-you>

FSCS have also published a Brexit Q&A - <https://www.fscs.org.uk/about-fscs/media-centre/brexit/>

**7.2 Credit Card Surcharges**

The consumer group, Which? has highlighted that “In January 2018, [EU rules banned retailers from charging customers a fee](https://www.which.co.uk/consumer-rights/advice/ive-been-charged-an-excessive-payment-surcharge-what-can-i-do) to use Visa and Mastercard credit or debit cards. Prior to the rules being passed, consumers were charged up to 3% surcharge for bookings with credit cards on popular European airlines, such as Vueling and Eurowings. The UK passed its own legislation, meaning the surcharge ban will continue to apply for UK purchases after Brexit.

**7.3 Buying goods**

However, if you're buying goods from the EU or from EU-based companies, you may no longer be protected in a no-deal Brexit scenario. Cross-border payments will no longer be covered by the surcharging ban (which prevents businesses from being able to charge consumers for using a specific payment method).

European companies – including airlines and travel providers that previously levied card surcharges on a frequent basis could re-introduce them for UK customers. The government has advised that the cost of card payments between the UK and EU will likely increase in a no-deal scenario.

**7.4 Bank Cards** If you have a UK bank account and intend to use your bank card to pay for goods and services while you are in the EU as well as Iceland, Liechtenstein and Norway (the European Economic Area), [the UK government has warned that this may become more expensive.](https://www.gov.uk/government/publications/banking-insurance-and-other-financial-services-if-theres-no-brexit-deal/1banking-insurance-and-other-financial-services-if-theres-no-brexit-deal-information-for-uk-residents-and-businesses)

**Chapter 8: Scams**

The Financial Conduct Authority advises that during this period of uncertainty there is a greater risk of scams. It provides the following tips to protect yourself from being scammed:

* Beware of all unexpected calls, emails and text messages;
* A genuine bank or organisation will not ask for your PIN, full password or to move money to another account;
* Never give out your personal or financial details unless it is for a service you want to use, and where you trust the provider;
* Do not be pressurised into acting quickly - a genuine bank or financial services firm will not mind giving you time to think;
* Always double-check the weblink and the company’s contact details in case it is a ‘clone firm’ pretending to be a real firm;
* If you get an email, expand the pane at the top of the message and see exactly who it has come from - if it is a scam, the email address of the sender may be filled with random numbers or be misspelled; and
* Be aware that fraudsters can ‘clone’ these emails to make them seem genuine.

If you have any doubts at all about what you are being asked to do, directly check with the bank or company you are dealing with.

Always use contact details that you can trust, for example telephone numbers in bank statements, utility bills, or policy documents.

The Financial Conduct Authority has a website (<https://register.fca.org.uk>) where you can check whether a bank or financial services firm has been registered by it.

In addition, the ScamwiseNI Partnership provides further advice at: <https://www.nidirect.gov.uk/campaigns/scamwiseni>

**Chapter 9: Consumer Rights**

**9.1 Items or services bought from a business within the EU (including the Republic of Ireland).**

In the event of a no-deal, if you buy goods or services from a business based in the EU, you may be covered by the consumer protections in the country where the business is based. Currently UK and EU consumer law is very similar, however they may have different obligations to residents from non-EU countries (which the UK may be from 1 June 2019). If you are shopping online and are unsure where the business is based, you should check with the business and read its terms and conditions.

If the UK leaves the EU without a deal, you may no longer be able to use Alternative Dispute Resolution Organisations or the EU’s Online Dispute Resolution Platform to resolve cross-border disputes.

In the event of a no-deal, from 1 June 2019 when buying goods and services from outside the UK, you should check that country’s protection legislation before you buy.

If you have a dispute with a business based in the EU (including the Republic of Ireland) from 1 June 2019, it is less likely that you will be able to use a court in Northern Ireland, or indeed the rest of the UK, to try and put things right. If such a court makes a judgment, the enforcement of that will be difficult. In that case, you may need to go through the courts of the country concerned, rather than courts in Northern Ireland or Great Britain.

**Chapter 10: Food and other Household Expenditure**

There is limited information on food and household expenditure at this time.

The Consumer Council has developed guides called ‘Making your money last longer and go further’ and a ‘Home budget planner’. These are available on the website or by calling us on 0800 121 6022.

**Chapter 11: Useful Contacts**

Below is a list of useful contacts of companies and organisations referred to throughout this document.

|  |  |  |  |
| --- | --- | --- | --- |
| **ORGANISATION** | **WEBSITE** | **TELEPHONE NUMBER** | **EMAIL** |
| **GENERAL** |
| Foreign and Commonwealth Office | [www.fco.gov.uk](http://www.fco.gov.uk) | 020 7008 1500 | fcocorrespondence@fco.gov.uk |
| NHS Helpline | [www.nhs.uk/using-the-nhs/healthcare-abroad](http://www.nhs.uk/using-the-nhs/healthcare-abroad) | Call 111 or speak to your GP | N/A |
| Ofcom Northern Ireland | <https://www.ofcom.org.uk/about-ofcom/how-ofcom-is-run/nations-and-regions/northern-ireland> | (028) 9041 7500 | ofcomnorthernirelandoffice@ofcom.org.uk |
| The Consumer Council | [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk) | 0800 121 6022 | Contact@consumercouncil.org.uk |
| Trading Standards Service Northern Ireland | <https://www.nidirect.gov.uk/contacts/contacts-az/consumerline> | 0300 123 6262 | consumerline@economy-ni.gov.uk |
| Utility Regulator | <https://www.uregni.gov.uk/> | (028) 9031 1575 | info@uregni.gov.uk |
| **FINANCIAL** |
| Financial Conduct Authority | <https://www.fca.org.uk/>  | 0800 111 6768 | <https://www.fca.org.uk/contact> |
| Financial Services Ombudsman | <https://www.financial-ombudsman.org.uk/> | 0800 023 4567 | <https://www.financial-ombudsman.org.uk/contact/index.html> |
| FSCS | <https://www.fscs.org.uk/> | 0800 678 1100 | <https://www.fscs.org.uk/contact-us/> |
| Single Guidance Finance Body | https://www.gov.uk/government/organisations/single-financial-guidance-body | 0115 965 9570 | contact@singlefinancialguidancebody.org.uk |
| **POSTAL SERVICES** |
| Post Office | www.postoffice.co.uk | Call your local branch | <https://www.postoffice.co.uk/general-enquiry> |
| Royal Mail | <https://www.royalmail.com/> | 08457 950 950 | <https://personal.help.royalmail.com/app/contact> |
| Scamwise NI/ Action Fraud | <https://www.nidirect.gov.uk/campaigns/scamwiseni> | 0300 123 2040 | <https://reporting.actionfraud.police.uk/login/contact-us-form> |
| **TRANSPORT** |
| ABTA | https://www.abta.com/ | 020 3117 0599 | https://www.abta.com/help-and-complaints/customer-support |
| AerLingus | [www.aerlingus.com](http://www.aerlingus.com)  | 0333 004 5000 | <http://www.aerlingus.com/support/contact-us/#/tab-1-uk-&-northern-ireland>  |
| ATOL | https://www.caa.co.uk/ATOL-protection/ | 0333 103 6700 | N/A |
| Belfast City Airport | [www.belfastcityairport.com](http://www.belfastcityairport.com)  | (028) 90 93 90 93 | <http://www.belfastcityairport.com/contactus>  |
| Belfast International Airport | [www.belfastairport.com](http://www.belfastairport.com)  | 02894 48 48 48 | feedback@bfs.aero  |
| British Airways | [www.britishairways.com](http://www.britishairways.com)  | 0344 4 930787 | bacustomerrelations@ba.com  |
| City of Derry Airport | [www.cityofderryairport.com](http://www.cityofderryairport.com)  | 028 71 81 07 84 | info@cityofderryairport.com  |
| Civil Aviation Authority | https://www.caa.co.uk/home/ | 0330 022 1500 | https://www.caa.co.uk/Our-work/Make-a-report-or-complaint/ |
| EasyJet | [www.easyjet.com](http://www.easyjet.com)  | 0330 365 5000 | customer.service@easyjet.com  |
| Eurostar | https://www.eurostar.com/uk-en | 0343 218 6186 | <https://www.eurostar.com/uk-en/contact-us/eurostar-contact-details> |
| Eurotunnel | <https://www.eurotunnel.com/uk/home/> | 0884 335 3535 | https://www.eurostar.com/uk-en/contact-us/eurostar-contact-details |
| Flybe | [www.flybe.com](http://www.flybe.com)  | 0371 700 2000 | <http://flybe.custhelp.com/app/ask/m/3>  |
| [Jet2.com](http://Jet2.com) | [www.jet2.com](http://www.jet2.com)  | 0333 300 0042 | contactcentre@jet2.com  |
| P&O ferries | [www.poferries.com](http://www.poferries.com)  | 01304 44 88 88 | customer.services@poferries.com  |
| Ryanair | [www.ryanair.com](http://www.ryanair.com)  | 0330 1007 838 | <http://contactform.ryanair.com/>  |
| Stenaline | [www.stenaline.com](http://www.stenaline.com) | 08447 707 070 | feedback@stenaline.com |
| Thomas Cook | [www.thomascookairlines.com](http://www.thomascookairlines.com)  | 01733 224 808 | <http://www.thomascook.com/customer-relations/>  |
| Translink | [www.translink.co.uk](http://www.translink.co.uk)  | 02890 66 66 30 | feedback@translink.co.uk |
| Tui | [www.tui.co.uk](http://www.tui.co.uk)  | 0203 451 2720 | <http://www.tui.co.uk/destinations/contact-us>  |
| Wizz Air | [www.wizzair.com](http://www.wizzair.com)  | 0330 977 0444 | <http://wizzair.com/en-gb/information-and-services/compliments-and-complaints/#/>  |