



Consumer Guide to EU Exit related issues

28 May 2019

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1. INTRODUCTION

The United Kingdom (UK) is leaving the European Union (EU) on or before 31st October 2019. Leaving the EU may have a number of changes that affect individuals.

This guide draws together the most up to date information available from Government, regulators and business websites to provide you, the consumer, with useful information in the event of a “no-deal” EU Exit scenario.

The information available in this guide is the most up to date information available to The Consumer Council as at 28 May 2019. The Consumer Council will endeavour to maintain this guide but we would advise consumers to regularly visit our website www.consumerCouncil.org.uk.

In addition, please see 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 us at www.consumerCouncil.org.uk or call 0800 121 6022.

2. ENERGY

2.1 Electricity

Currently Northern Ireland's electricity supply is operated under a single wholesale market across the whole of the island of Ireland. The UK Government is currently working with the Irish Government and European Commission to seek agreement that this Single Electricity Market (SEM) will continue in a no-deal scenario.

Regardless of the EU exit deal/outcome, 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 here:

http://www.consumerCouncil.org.uk/comparison_tool/begin

2.2 Home Heating Oil

The petroleum market is a global one and even under a no-deal outcome the risk of actual disruptions to fuel supply is low. 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: www.consumerCouncil.org.uk/consumers/save-money/energy/home-heating-oil.

3. TRANSPORT AND TRAVEL (INCLUDING TRAVEL INSURANCE)

3.1 Travelling by car outside the UK

From 31 October 2019, drivers from Northern Ireland will need to ensure they meet all the requirements / have appropriate documentation to drive in the EU and EEA, in addition to your UK Driving Licence such as:

- International Driving Permits (IDP)
- Displaying number plates / GB sticker
- Vehicle Registration Documents
- Vehicle insurance / Green Card

Details on all of the above can be found at: <https://www.gov.uk/drive-abroad>.

3.1.1. International Driving Permits (IDP)

Drivers from Northern Ireland and the rest of the UK will not need an IDP to drive in the Republic of Ireland from 31 October 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 31 October 2019, UK registered vehicles travelling in the EU or EEA will need to display a 'GB' sticker or sign which must 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 document(s):

- your vehicle log book (V5C); and
- a VE103 for a hired or leased vehicle. You can get this form from the following relevant organisation:

- [British Vehicle Rental and Leasing Association \(BVRLA\)](#)
- [Freight Transport Association \(FTA\)](#)
- [RAC Motoring Services](#)
- [Road Haulage Association \(RHA\)](#)

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.

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 31 October 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

When 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 31 October 2019, UK passport holders will not have the right to use the separate lanes provided for EU, EEA and Swiss nationals at border control. 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.gov.uk/government/organisations/foreign-commonwealth-office.

3.2.1 Travelling with animals and pets

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 and check out the following guidance:

www.gov.uk/guidance/pet-travel-to-europe-after-brexith#pet-travel-from-northern-ireland

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 for UK passport holders. Travellers to these countries should contact their embassy or consult the Foreign and Commonwealth Office website www.gov.uk/government/organisations/foreign-commonwealth-office for visa and travel advice.

3.3.2 Travel Insurance

You 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 EU exit. 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 31 October 2019 in the case of no deal. The NHS website www.nhs.uk/using-the-nhs/healthcare-abroad gives up to date information on accessing healthcare in countries in the EU, EEA and Switzerland.

Make sure you always take out appropriate travel insurance covering your circumstances and travel plans.

3.4 Package Holidays

You are protected if you buy a package holiday and the company goes out of business, **if you have purchased your holiday from a UK based company**. If you are unsure 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 our leaflet, 'Safer Ways to Pay' for more information at www.consumerCouncil.org.uk/sites/default/files/2019-01/Safer_Ways_To_Pay_2019_.pdf.

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/sites/default/files/2018-09/Plane_Facts_2018.pdf.

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 31 October 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 31 October 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 31 October 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.

4. POSTAL SERVICES

4.1 Sending post to the EU

In the case of a no deal, from 31 October 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 (see [useful contacts](#)) should be able to provide advice on how to complete these forms. The information contained on the form is the sender's responsibility.

4.2. Receiving post from the EU

If consumers receive postal items from the EU before 31 October 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. Royal Mail contact details are available in the [useful contacts](#) section.

5. TELECOMS (INCLUDING MOBILES AND BROADBAND)

5.1 Mobile Phones

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 31 October 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.

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.

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.

6. WATER AND SEWERAGE SERVICES

NI Water, like all other utilities across the UK, are making plans to prepare for all EU Exit outcomes. At this point, there are no requirements for consumers to take any action. Further information on NI Water can be found at www.niwater.com/home/.

7. FINANCIAL SERVICES (INCLUDING BANKING)

7.1 Financial Regulation

If there is a no deal EU Exit, 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. This 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 EU Exit. More info can be found here - 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 may be affected by EU Exit - www.fca.org.uk/consumers/how-brex-it-could-affect-you
SCS have also published an EU Exit Q&A - www.fscs.org.uk/about-fscs/media-centre/brexit/.

7.2 Credit Card Surcharges

In January 2018, EU rules banned retailers from charging customers a fee to use Visa and Mastercard credit or debit cards. The UK passed its own legislation, meaning the ban will continue to apply for UK purchases after EU Exit.

7.3 Buying goods

If you're buying goods from the EU or from EU-based companies, you may no longer be protected in a no-deal 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.

8. SCAMS

The Financial Conduct Authority (FCA) advises that during this period of EU Exit 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 web link 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: www.nidirect.gov.uk/campaigns/scamwiseni.

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 EU Exit, 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 31 October 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 31 October 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 31 October 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.

10. FOOD AND OTHER HOUSEHOLD EXPENDITURE

There is limited information on food and household expenditure at this time in the event of no deal EU Exit.

If you need help in managing your finances, we have developed guides called 'Making your money last longer and go further' www.consumercouncil.org.uk/node/1036 and a 'Home budget planner' [www.consumercouncil.org.uk/sites/default/files/original/Home Budget Planner.pdf](http://www.consumercouncil.org.uk/sites/default/files/original/Home_Budget_Planner.pdf).

11. GLOSSARY OF TERMS

EEA	<p>European Economic Area:</p> <p>The EEA includes EU countries and also Iceland, Liechtenstein and Norway. It allows them to be part of the EU's single market.</p> <p>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.</p>
EFTA	<p>European Free Trade Association:</p> <p>The European Free Trade Association (EFTA) is an intergovernmental organisation, established in 1960 by the EFTA Convention for the promotion of free trade and economic integration between its Member States (today Iceland, Liechtenstein, Norway and Switzerland), within Europe and globally.</p>
EU	<p>European Union:</p> <p>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</p>
European Commission	<p>The European Commission is the executive of the European Union.</p>
IDP	<p>International Driving Permit</p>
Schengen Area	<p>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.</p>

12. USEFUL CONTACTS

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

ORGANISATION	WEBSITE	TELEPHONE NUMBER	EMAIL
Foreign and Commonwealth Office	www.fco.gov.uk	020 7008 1500	fcocorrespondence@fco.gov.uk
NHS Helpline	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	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	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	(028) 90 93 90 93	http://www.belfastcityairport.com/contactus
Belfast International Airport	www.belfastairport.com	02894 48 48 48	feedback@bfs.aero
British Airways	www.britishairways.com	0344 4 930787	bacustomerrelations@ba.com
City of Derry Airport	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	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	0371 700 2000	http://flybe.custhelp.com/app/ask/m/3
Jet2.com	www.jet2.com	0333 300 0042	contactcentre@jet2.com
P&O ferries	www.poferries.com	01304 44 88 88	customer.services@poferries.com
Ryanair	www.ryanair.com	0330 1007 838	http://contactform.ryanair.com/
Stenaline	www.stenaline.com	08447 707 070	feedback@stenaline.com