

NI Consumer Week – Consumer Questions

1. **QUESTION:** When do you think we can go on holiday again?

ANSWER: For the most up to date travel advice, [visit our COVID-19 travel web page by clicking here](#). Travel will depend on many factors and will differ depending on your destination.

2. **QUESTION:** I was wondering if the consume council knew any more about the £200 shopping vouchers the government promised. Are we going to get them?

ANSWER: Every person in Northern Ireland aged 18 and over will be eligible to apply for a pre-paid card worth £100 to spend in their local high street.

The High Street Stimulus (HSS) scheme - which is a vital part of the Economic Recovery Action Plan - is designed to stimulate local businesses, including retail and hospitality sector outlets, following the pandemic.

Eligible individuals aged 18 and over will be asked to apply for the pre-paid card through a dedicated online portal. The card must be used in 'bricks and mortar' businesses within Northern Ireland and cannot be used online. The Economy Minister revealed that, if conditions are right, the HSS scheme will open at the end of the summer.

To stay up to date [click here to visit our COVID-19 shopping web page](#).

3. **QUESTION:** My husband ordered a printer online at Curry's P.C. World in Craigavon on Dec 21. With bad weather & lockdown we didn't get to collect it. Tried to phone, but was not able to get a number for the shop. Email from Curry's said £49 would be refunded in 7 days. Never happened! Still desperately need a printer, happy to get a refund or better still, if they could deliver it to Ballymena store & we could collect. My husband's name is [hidden]. Many thanks in anticipation.

ANSWER: We are sorry to hear of the difficulties you are encountering with Curry's.

We deal with enquiries and complaints about energy, water, transport and postal services. As your issue is outside of the areas that we cover, we would not be best placed to directly assist you on this occasion.

We note that you have been in contact with Curry's but the issue remains unresolved. You could try emailing the address below as this is an escalation email and hopefully can get you a response.

SCCCustomerSolutionsTeam@teamknowhow.com

As your issue is regarding goods purchased, we would recommend you also contact Consumerline, a telephone helpline operated by Trading Standards who offer advice and guidance on your consumer rights.

The contact details are as follows:

Tel: 0300 123 6262

Email: consumerline@economy-ni.gov.uk

4. **QUESTION:** Why do ATMs charge for withdrawing money?

ANSWER: Despite significant reductions in the usage of cash during COVID-19 cash remains very common across the UK, but particularly in Northern Ireland. In 2020 the average adult in NI took out £2,124 from an ATM (compared to £1,534 for the UK as a whole).

LINK provides the network that almost all ATMs in the UK (over 99%) use. LINK does not itself impose any charges on customers who use ATMs, and does not set the level of any fee charged. Any ATM that charges a fee has been set by the ATM operator on a commercial basis and there are no rules that govern the level of fee that can be set.

However, LINK does require all ATM operators and card issuers which use the LINK network to follow certain rules on charging, and the transparency of charging which are outlined as follows:

- LINK require all pay-to-use ATMs to carry an on-screen message stating that the machine will charge you for cash;
- ATM Operators can only charge for withdrawals and must specify the amount of the charge before you take cash out;
- LINK require all pay-to-use ATMs to confirm the customer's acceptance of the specific charge and offer the customer the option to cancel the transaction without incurring a penalty;
- LINK require pay-to-use ATMs to carry external signage stating that the machine will charge you for cash withdrawals;
- LINK seek to enforce these rules by undertaking regular surveys of ATM signage. If you know of an ATM that does not comply with these rules, LINK encourage these locations to be reported via their contact us function.

What can consumers do?

LINK have an [ATM finder tool on their website](#), if you type in a town or postcode it will show where the nearest free ATM is.

LINK also have a community request function, which means you can go on to their website and ask for an ATM in your area, if there isn't one already there or within a reasonable distance.

Work of the Consumer Council

There is a lot of work happening at a national level to look at the issue of access to cash and the Consumer Council works closely with organisations like the Financial Conduct Authority to highlight that cash is still very important to Northern Ireland consumers.

We continue to work closely with LINK and have been a member of their 'Consumer Council' for a number of years, providing advice on issues relevant for Northern Ireland consumers. There are currently 1750 cash machines in NI, 1,423 of them are free to use and 327 of them charge a fee. We have worked with LINK to identify what are referred to as 'protected ATM locations' in Northern Ireland. These are areas where the cash machine might be the last

one in the town, or the last free to use machine. There are currently 248 protected locations across Northern Ireland at present.

5. **QUESTION:** I did a bank transfer for £5,800 and it turned out to be a scam have I any come back?

ANSWER: In the first instance, contact your financial institution if you have been a victim of an automatic push payment (APP) where scammers trick people into transferring money posing as a genuine payee. Report the scam to the PSNI on 101.

For further information and advice:

[What to do if you're the victim of a bank transfer \(APP\) scam - Which?](#)

If you feel that your bank has not investigated your complaint, you can bring your complaint to the Financial Ombudsman Service. Please see the following link for more information:

[Fraud and scams \(financial-ombudsman.org.uk\)](https://financial-ombudsman.org.uk)

6. **QUESTION:** I am trying to help someone who has just been diagnosed with dementia. A third party authorisation form needs to be completed which includes the number from a bill. This form can only be obtained by it being posted out to the customer's address. Unfortunately it has been misplaced along with any old bills. So what can I do?

ANSWER: If you know the name of the utility company you could try contacting them and explaining what has happened and request another form to be sent. If you would like to call us on 0800 121 6022 we can obtain more information from you and if we have direct contacts within any of the utility companies we would be happy to help you.

7. **QUESTION:** I purchased a part for my stove from a store in Ballymena. They supplied the wrong part and are refusing a full refund. Am I entitled to a refund since the part has been returned? Full measurements were given along with stove details so it is their error.

ANSWER: The Consumer Rights Act 2015 covers goods, services and digital services and the law states that an item purchased must match the description, be fit for purpose and be of satisfactory quality.

We would recommend you contact Trading Standards Service NI (TSSNI) as they deal specifically with queries about goods and services and can give you more detailed information on your consumer rights.

TSSNI operate a consumer helpline called Consumerline and can be contacted via telephone on 0300 121 6022 or by email: consumerline@economy-ni.gov.uk