



## **FAIR TRADING COMMISSION CONSUMER PROTECTION RESPONSE TO COVID-19**

The Fair Trading Commission is cognisant of the impact of COVID-19 on consumers in Barbados. Therefore, even though our offices are closed, staff is continuing to work remotely in order to safeguard your interests.

As a result, we have compiled information on a number of consumer protection issues which are especially pertinent at this time, namely:

- Complaining Effectively
- Food and Delivery Services
- Scams
- Travel and Event Cancellation
- Telecommunication (Mobile) and Internet Services

- **Complaining Effectively**

**Question:**

Many businesses are closed at this time. How do I make a complaint or query?

**Answer:**

You may get a faster response if you contact a business via its social media page or website. Remember that there is no “business as usual” at this time, as COVID-19 continues to affect individuals and industries all over the world, including in Barbados. Moreover, those entities that are operating may be struggling with a high volume of calls and customer orders, while still having to manage their daily operations.

Therefore, we encourage you to give the business at least fourteen (14) business days to respond to your query or concerns.

- **Food and Delivery Services**

**Question:**

I ordered groceries and arranged for curbside pickup. When I went to collect the groceries, I was told that there was a 10% processing fee. Can they charge customers for that?

**Answer:**

If you were charged additional fees when you went to pick up an order and were not told about these fees before ordering, this is misleading and a breach of Section 12 of the Consumer Protection Act, CAP.326D. There should be no additional or hidden fees and businesses must desist from this practice.

If there are additional fees, businesses must ensure that, prior to the transaction, consumers are aware of these fees and any other information pertaining to the transaction.

- **Scams**

**Question:**

I received an e-mail offering me the opportunity to work from home and make a good salary; however, I first have to invest my own money. Can this e-mail be trusted?

**Answer:**

No - now more than ever, consumers must be on the alert for online scams. Scammers take advantage of consumers - especially in times of crisis, like the current COVID-19 pandemic - and play on their fears. Scammers use various tactics to try to steal your money or personal data, from selling COVID-related products to using fake emails or text messages. They often create a sense of urgency, encouraging you to respond

quickly – but you should never rush to click on strange links, especially those that ask for personal data, like passwords or credit card information. Always take time to verify information.

So how do you know if something is a scam? In the case of the current pandemic, some warning signs are:

- E-mails or messages claiming COVID-19 has created investment opportunities;
- COVID-19 news from unverified sources, sent by text, e-mail and on social media; and
- Advertisements/endorsements for products claiming to be a vaccine or cure for COVID-19 (there is currently no vaccine or cure for COVID-19).

You should also be aware of the tell-tale signs of any scam. These include:

- Products or services for sale that have no reviews or all positive reviews;
- E-mails or messages which pressure you to make quick decisions;
- Links or attachments in emails, text messages or social media messages from strangers; and
- Unsolicited messages/calls that ask for personal or financial details

If you come across any of these tell-tale signs, just delete the message or hang up the phone. Remember, if something does not look, feel or sound right – trust your gut!

- **Travel and Event Cancellation**

**Question:**

What should I do if my cruise or flight is cancelled?

**Answer:**

Given present circumstances, it is likely that consumers who made travel or event bookings (e.g. flights, cruises, conferences) have already been notified of any cancellations. If you have not received notification, contact the relevant business

immediately. If you have been notified, please review your contract and see if cancellations are addressed in the Terms and Conditions of service. If they are not addressed or you are dissatisfied with the stated redress,

1. make direct contact with the business outlining your concerns and
2. include a statement outlining your desired outcome, then
3. give them an opportunity to respond.

Under the terms of your contract, you may be entitled to a refund/credit note due to the cancellation. Please note that the business should not change the terms at a later date to prevent you from getting compensation.

Even if your terms and conditions do not address issues pertaining to compensation for cancellations, you may also have rights under contract law or under the Consumer Guarantees Act, which is administered by the Office of the Public Counsel (OPC).

- **Telecommunication (Mobile) and Internet Services**

**Question:**

My internet service seems slower since I have started working from home. How can I have this addressed?

**Answer:**

As we all continue to adapt to the changes brought about by the COVID-19 pandemic, many of us are spending more time at home, including working remotely. As a result, you may find that your current mobile or internet plan is no longer adequate, particularly if there are a number of people using the same service. By extension, this increased demand may also impact the quality of your internet service.

Consumers should seek to contact the service provider first in order to have service issues resolved. Additionally, consumers should:

- Be realistic: Consider changing your plan if you find that your current one is no longer adequate.
- Be flexible: Internet service providers may address your concerns in various ways, e.g. offering additional 'free' features like unlimited data during the COVID-19 crisis, or a change of plan.
- Be reasonable: If you experience a minimal reduction in service quality or temporary service disruptions, do remain patient and sign up for updates to find out when these issues will be rectified.

The Fair Trading Commission also encourages service providers to be transparent in terms of any service restrictions or limitations that may be experienced at this time and treat their consumers fairly in these exceptional circumstances. Service providers have therefore been advised that they should

- not take payment for services that they are unable to supply or will only be able to supply in a significantly different way.
- ensure that the pricing for cell phone packages is transparent, with no hidden fees.
- notify consumers when they are approaching the limit of their data plans in order to avoid out-of-plan charges, which are more expensive than charges within their mobile plans.

The Fair Trading Commission will continue its efforts to serve you as we all play our part to limit the impact of COVID-19. Please continue to check our website for updates. You may also call or email us with your consumer queries or concerns at 266-5452, 266-5453 or [info@ftc.gov.bb](mailto:info@ftc.gov.bb).