

# EU Exit and shopping

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How EU Exit may impact to your consumer rights when shopping or using a credit card.

## **Will my consumer rights stay the same when shopping?**

Yes – if you are buying from a retailer based in the UK, your consumer rights are exactly the same as they were prior to the UK exiting the EU. This is because European laws designed to protect consumers have already been written into UK legislation. In some cases, this has made the protection even stronger.

If the company you are buying from is based in the EU, it is recommended that you check their terms and conditions, complaints process and refunds policy in advance. This is because the laws that apply to this purchase may be different from UK law.

If you are buying from a web retailer you have never used before, or you are making an expensive purchase, regardless of where the retailer is based, it is a good idea to put the company or product name into a search engine such as Google or Bing. This will allow you to check if other customers have reported any issues such as goods not arriving, unsatisfactory quality, or difficulties returning faulty goods for a refund.

For added protection, make all or part of the payment using your credit card. This is because by law, if a problem occurs with your order such as a fault or non-delivery, the credit card company must help you get your money back. Using your debit card can also give you protection if you use the card provider's Chargeback process.

## **Am I protected if I buy goods with my UK credit card?**

Yes – under Section 75 of the Consumer Credit Act, your card provider must still help get your money back in cases such as a company going bust, non-delivery of goods, faulty goods, or goods that don't match the description. It applies for any single item purchased costing £100 up to £30,000. This is written into UK legislation so it is unaffected by the UK leaving the EU.

Section 75 also applies to foreign transactions, goods bought online, by telephone or mail order and delivery to the UK from overseas.

If your purchase costs less than £100, you can use your credit card provider's Chargeback scheme. This applies to purchases made by debit card also.

## **Will it cost more for consumers in Northern Ireland to buy goods from traders based in Great Britain?**

Possibly - there is currently a grace period for online orders and all consumer parcels moving between Great Britain and Northern Ireland (NI).

NI businesses receiving a parcel with goods valued over £135 will have to submit a declaration through The Trader Support Service within three months. Under the arrangements of the Northern Ireland Protocol, when goods come to Northern Ireland from the rest of the UK, in legal terms, it will be as though they are entering the EU from a foreign country. This will result in a greater degree of physical checks and paperwork, which is likely to eat into traders' profit margins. If this is the case, it is likely some of that cost will be passed to consumers. This will also apply to online shopping.

There are more details on the [GOV.UK website](https://www.gov.uk).

## **Will I still be able to purchase a car in Great Britain?**

Yes – you will still be able to purchase a car in Great Britain (GB).

If you bring a car directly from GB to Northern Ireland for personal use, you should not face any additional costs over the price you paid to the dealer and your own costs to transport the car back to Northern Ireland.

## **More advice when shopping**

### **Online shopping and parcel delivery rights**

Your consumer rights when shopping online, what you are entitled to, and what to do if things go wrong.

### **How to spot, avoid and report scams**

Information on the different types of scams that you should look out for and how to keep yourself safe.

### **Budgeting**

Ways to budget better; helping you spend less and save more.

### **Tax and customs charges**

Information for sending or receiving goods outside of the EU.