

Be Holiday Savvy Before you go – advice from Highland Council Trading Standards (28072016)

Holidays can be expensive. Paying for holiday accommodation, flights and or other transport costs can eat into spending money and sometimes impact on your enjoyment of a well-earned break. So where can you make savings? What other costs can you ensure you get the best deal on before you take off? Here are some tips to help your money go further and protect your consumer rights when on holiday:

Health cover – If you are travelling in Europe an EHIC (European Health Insurance Card) entitles you to free or low cost medical care. Cover is also extended to those countries within the EEA (European Economic Area) which includes Norway, Iceland, Liechtenstein and Switzerland. However, an EHIC is not the same as travel insurance so you will have to make sure you are covered by a separate policy in case, say you need to be flown back to the UK.

Savvy aware tip: There are no costs involved when you apply an EHIC. You can pick up an application form from your local post office or complete one online at:

<https://www.gov.uk/european-health-insurance-card>. Be wary of commercial websites offering to carry this service out for you as some charge up to £25.00 to process your application.

Travel insurance – Adequate and appropriate travel insurance cover is essential to avoid being out of pocket if you need to cancel your holiday, your baggage is lost or you are faced with an expensive bill for medical treatment. If you are planning an adventure or activity holiday ensure that your insurance covers 'extreme' activities. Also compare the excess charges payable on travel insurance before you buy, as this could save you money in the long run. Be aware of exclusion clauses hidden away in terms and conditions – remember to read the small print before you buy.

Savvy aware tip: Check with your bank or building society as some offer free travel insurance as part of your current bank account benefits.

Car Hire – Book your car hire in advance to get the best deal, but check the price for extras such as sat nav, child seats, roof racks or adding a second driver to the car hire agreement. Any additions can add to the cost of your car hire. Always check the small print as some car hire companies charge you extra if you return the vehicle to a different location from the one you picked up.

Savvy Aware tip: Always check the condition of the vehicle when you pick it up and take photos to avoid the possibility of being charged for wear and tear and damage that you are not responsible for. Car Hire excess can run into hundreds of pounds for damage caused to a vehicle during a hire.

Credit cards – paying for goods and services with your credit card whilst abroad may offer extra protection if things go wrong. For instance, if you pay for your holiday using your credit card (and it costs more than £100 and less than £30,000) then you are protected by Section 75 of the Consumer Credit Act. This added protection means that the card provider is as responsible as the trader for any breach of contract or misrepresentation. (This protection does not apply to debit cards). Using your credit or debit card abroad can be expensive however as you are likely to get a poor currency rate of exchange and may have to pay transaction charges.

Savvy Aware Tip: Avoid having your credit or debit card blocked when you are abroad. Remember to contact your bank or credit card provider before you go. Under the Consumer Rights (Payment Surcharges) Regulations 2012, traders are banned from charging excessive fees to consumers for using payment methods such as credit and debit cards.

Currency – Shop around for the best deal on foreign currency. You may get a much better rate if you order your foreign currency in advance. Some providers will let you order online and pick up your currency at the airport while other companies may offer a home delivery service. Look out for 'handling fees' and minimum charges, particularly if you're converting a relatively small sum. Be aware that some 'commission-free' deals mean that the rate of exchange you get is poor.

Savvy Aware Tip: Watch out for charges if you use a credit card or pre-paid card when withdrawing money from an ATM abroad. There may be charges applied for each transaction or for pre-paid cards there could be a fee for every time you top up.

Excess baggage – The amount of luggage you can take on an airline for no charge varies between carriers as does the standard size of a cabin bag. Make sure you stick to the weight and number of bags specified or you could pay a hefty fee at the airport. (Some carriers charge as much as £10 for every extra kilogram over the limit stated).

Savvy Aware Tip: The Civil Aviation Authority produces an updated comparison table of optional fees and charges, such as charges for checking in luggage, reserved seating, meals and refreshments and debit / credit card charges applied by major airlines operating in the UK. This will allow you to check the extra costs applicable on top of your ticket price.

<https://www.caa.co.uk/Data-and-analysis/UK-aviation-market/Airports/Airport-fees-and-charges-comparison-table/>

Mobile phone charges - Using your phone overseas (roaming) can cost considerably more than it does at home, particularly if you want to surf the web a lot, upload photos to social networking sites or check or send lots of emails. So unless you turn off data roaming before you go, these devices could be downloading data at standard rates throughout your stay without you realising it. The cost of using a phone within the European Union is capped under EU law but charges can still be applied.

Savvy Aware Tip: Further advice relating to using mobile phones and other devices abroad (including information on charges) is provided by OFCOM at:

<http://consumers.ofcom.org.uk/phone/mobile-phones/mobiles-abroad/check-your-phone-before-you-roam/>

Misleading information - There is a general duty on tour operators, travel agents, hotels, self-accommodation providers not to give misleading information relating to a package, its price or any other conditions that apply to the contract. All relevant information about your holiday booking, including the price, must be legible, comprehensive and accurate. So if you don't get what you have paid for when you arrive you may be entitled to a claim for compensation or request to have your accommodation changed.

Savvy Aware Tip: Remember take all holiday documentation with you and report your complaint to the accommodation provider (or representative of the Tour Operator if it is a package holiday) as soon as possible. Fill in a complaint form and ensure you get a copy, gather evidence to support your complaint - photographs, video footage, written witness statements from other holidaymakers. You may need to produce this evidence later for mediation or arbitration or for a court case.

If you enter a contract because a trader misled you, the Consumer Protection from Unfair Trading Regulations 2008 give you rights to redress - the right to unwind the contract, the right to a discount and the right to damages.

Consumers can seek further advice from Highland Council Trading Standards through their partners, Citizens Advice Consumer Service either on 03454 04 05 06 or through the online complaint form provided at: <https://www.citizensadvice.org.uk/scotland/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

Notes for Editors

Ofcom is the communications regulator. They regulate the TV, radio and video on demand sectors, fixed line telecoms, mobiles, postal services, plus the airwaves over which wireless devices operate: www.ofcom.org.uk

The Civil Aviation Authority (CAA) is the UK specialist aviation regulator: www.caa.co.uk