



Consumer Guide to EU Exit related issues

February 2020



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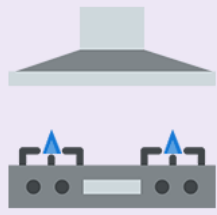
1. INTRODUCTION

The United Kingdom (UK) has left the European Union (EU) on 31 January 2020 under the Withdrawal Agreement, with an implementation period until 31 December 2020 while new arrangements are negotiated. Leaving the EU may have a number of changes that affect individuals.

This guide provides you, the consumer, with useful information on issues you may need to consider under the Withdrawal Agreement.

The information available in this guide is based on the most up to date information available to The Consumer Council as at February 2020. The Consumer Council will endeavour to maintain this guide but we would advise consumers to regularly monitor for further changes by visiting our website www.consumerCouncil.org.uk and the UK Government's EU Exit website <https://www.gov.uk/transition>.

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 Ireland/Northern Ireland Protocol to the Withdrawal Agreement provides the basis for the continued operation of the Single Electricity Market after 1 January 2021.

Regardless of the EU Exit outcome after transition, 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 under the UK's EU Exit plans, 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.

2.3 Gas

The flow of gas between Northern Ireland, GB and the Republic of Ireland takes place through interconnectors. In the event of EU Exit, there is unlikely to be any impact on the gas market.



3. TRANSPORT AND TRAVEL (INCLUDING TRAVEL INSURANCE)

3.1 Travelling by car outside the UK

NI drivers should ensure they meet all the requirements / have appropriate documentation to drive in the EU and EEA. On leaving the EU on 31 January 2020, no changes will come into effect until at least the transition ends on 31 December 2020. After this, (in addition to your UK Driving Licence), you may need to consider:

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

Details on all of the above can be found at: <https://www.gov.uk/drive-abroad> and it is recommended you check here to confirm what is required for driving outside the UK before you travel.

3.1.1. International Driving Permits (IDP)

You will not need an IDP to drive in the Republic of Ireland from 31 January 2020, unless staying for more than 12 months. More recently, EU countries have confirmed an IDP will not be needed

However, even if you can visit without an IDP, the length of visit time varies from country to country.

There are three types of IDP:

- 1926
- 1949
- 1968

Please check IDP and driving licence requirements at <https://www.gov.uk/guidance/driving-in-the-eu-after-brex-it-international-driving-permits>.

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

If you display the Euro symbol and Great Britain (GB) national identifier on your number plate, then you will not need a separate GB sticker when travelling within the European Union. Before you travel, check the UK Gov website at <https://www.gov.uk/displaying-number-plates/flags-symbols-and-identifiers> to ensure you have the latest advice.

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:

- your vehicle log book (V5C); or
- 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. During the transition period you do not need a Green Card when driving in the EU. However, before driving abroad it is recommended you contact your insurance provider for advice.

3.1.7 Road Traffic Accidents in EU (including the Republic of Ireland)

All UK vehicle insurance provides the minimum third party cover to drive in other EU countries.

Check with your insurer if your policy has extra cover for things like theft or damage to your car abroad.

3.2 Travelling to the EU, EEA, EFTA and Switzerland

When travelling with a UK passport after 31 January 2020, the rights and status of passengers from Northern Ireland and the rest of the UK will not change during the transition period.

You can keep up to date on the latest passport information at: <https://www.gov.uk/browse/abroad/passports>

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: <https://www.gov.uk/foreign-travel-advice>.

3.2.1 Travelling with animals and pets

There will be no change in pet travel requirements during the transition period.

This advice may be subject to change so please ensure you contact your vet four months before you plan to travel and keep a check on information on the UK Gov website at <https://www.gov.uk/guidance/pet-travel-to-europe-after-brexits#pet-travel-during-an-implementation-period> or DAERA <https://www.daera-ni.gov.uk/articles/travelling-pets>.

3.3 Travel Documents (Passports) and insurance

3.3.1 Passport Holders

During the transition period, the rights of British and Irish passport holders won't change. Anyone travelling to the EU after 31 January 2020 should ensure their passport is valid for the whole of their trip.

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.

Latest advice regarding passports can be found at:
<https://www.gov.uk/browse/abroad/passports>.

For travel to EU countries within the Schengen Area

Travellers 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.

Residents from Northern Ireland visiting a country in the EU, EEA or Switzerland should consider buying healthcare or medical insurance before visiting. Those with pre-existing medical conditions should make their insurance company aware so that they are adequately covered.

European Healthcare Insurance Cards (EHIC) will still be valid after 31 January 2020 during the transition period. 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. Details are also available at: <https://www.gov.uk/guidance/uk-residents-visiting-the-eueea-and-switzerland-healthcare>.

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 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](http://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

During transition period, 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 January 2020 your rights as a rail passenger 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

From 31 January 2020, bus and coach services 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

On leaving the EU, ferry and cruise services 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

During the implementation period there will be no immediate changes for postal services.

However, after 31 December 2020 the Withdrawal Agreement proposes goods moving from Great Britain (GB) to Northern Ireland may need import declarations. This may mean parcels posted from GB, including online orders, may be impacted, as retailers or senders located in GB may need to include custom declaration forms on all parcels coming into Northern Ireland. The Consumer Council will continue to investigate how these proposed arrangements will affect postal consumer and will update this guide accordingly.

4.1 Sending post to the EU

Depending on the trade agreement the EU (including the Republic of Ireland) [may](#) 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 would 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

Depending on the trade agreement the current rules which apply to non-EU imports **may** be extended to EU items received into the UK. This could include online orders from Republic of Ireland or other EU locations.

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.

For further information regarding the movement of goods by post following the UK exit from the EU, please check with [Royal Mail](#) and [UK Government](#) Brexit pages.



5. TELECOMS (INCLUDING MOBILES AND BROADBAND)

5.1 Mobile Phones

The Government's said the current roaming rules would continue during the transition period.

If your provider increases prices for services that are outside of your regular monthly amount (for example roaming charges), your provider should let you know about these changes

In case of a no-deal exit, 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.

The UK Government advises consumers to:

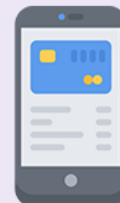
- check the roaming policies of your mobile operator before you travel in the EU;
- check your mobile operator's terms and conditions;
- be aware of your rights to switch provider;
- know how to turn off your mobile data roaming if you are travelling in the EU;
- try to use Wi-Fi services when travelling 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 is 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

The Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS) will continue to cover customers of UK providers operating in the UK, even if there is no deal.

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 will continue to be protected during the transition period.

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 transition 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).

Consumer protection is likely to remain as it currently stands during the transition period.

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.



10. FOOD AND OTHER HOUSEHOLD EXPENDITURE

There is limited information on food and household expenditure at this time in the event of 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.

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. 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