Questions & Answers

- 1. How long should you have to wait before getting a refund after cancelling an online purchase?
 - A) 7 days from the day you contact the trader
 - B) One calendar month after you've cancelled the order
 - C) 14 days from the trader receiving back the returned goods

Answer (C). The trader has 14 days to issue refunds. However, they can withhold the refund until the goods have been physically returned to them, or they may issue a refund upon proof of postage

- 2. True or False Online retailers must always refund the full cost of cancelled orders? False. Online traders can deduct money from your refund if it looks as if the item has been used beyond what is reasonable to inspect the purchase. For example, you can try shoes on (briefly) inside the house, but not for a night out on the town!
- 3. Are online retailers allowed to charge premium rates on their telephone helpline? Yes - however, laws introduced in 2014 say that where the trader provides a telephone helpline for consumer queries and complaints, at least one of the numbers provided must be charged at no more than the basic rate i.e. the normal geographic or mobile phone rate
- 4. If you download an e-book onto your smart phone, are the laws that protect you the same as if you bought a paperback in a book shop?
 - Yes. Under the Consumer Rights Act 2015 all digital content such as books, videos, video games etc, must be of satisfactory quality, fit for purpose and as described. If you have been supplied with faulty digital content, you may be entitled to a repair, replacement, price reduction or refund
- 5. Is it legal for websites to use pre-ticked boxes for additional charges such as travel insurance or pre-booking on luggage?
 - No. Websites can no longer use pre-ticked boxes for optional extras like seat selection or travel insurance and must make it clear when you're agreeing to make a payment
- 6. Do online retailers have to provide delivery options to Northern Ireland? No. However, delivery restrictions must be specified at the beginning of the online shopping process e.g. if the retailer does not deliver to Northern Ireland
- 7. How long do consumers have in which to return unwanted goods after cancelling an online purchase?
 - Goods should be returned within 14 days of notifying the trader of your decision to cancel. The trader doesn't have to issue a refund until they receive the goods or they may accept proof of postage in some cases