

# Box clever to land the Black Friday bargains

Savvy shoppers should check the price history and tech specifications before buying to ensure an amazing offer is the real deal, writes *Eithne Dunne*

This Friday is Black Friday, and hot on its heels is Cyber Monday, so for some shoppers the next week will be all about deal-chasing. But this year the shoe leather will be largely spared; figures from Revolut show that, at the start of this month, more than half of the purchases made by its one million Irish users were made online. And it is a reasonable assumption that other banks' customers are also doing significantly more of their purchasing from home.

There are genuine deals to be had on Black Friday and, even if your chosen item is not reduced, some retailers offer other sweeteners.

"Many will offer no-obligation add-ons such as free delivery, temporary discount codes and exclusive subscriber promotions," says a spokesman for the European Consumer Centre (ECC) Ireland. "So it's worth signing up to retailers' newsletters, loyalty programmes and/or following them on social media." Some also give you money off your first order if you sign up for a newsletter.

Martin Meany, founding editor of tech review site Goosed.ie, has got some bargains on Black Friday over the years but warns prices are sometimes artificially increased in the run-up to Black Friday,

"to make the discounts seem bigger".

PriceSpy, which Meany says was a "great tool" for checking price history on certain goods, has shut down its Irish arm. There is no comparable alternative, although Meany says a trick that may work in some cases is the Wayback Machine, a digital archive that lets you view what some webpages looked like in the past.

"It's hit and miss, but worth a try if you're buying something like a laptop and want to know what price it was last month," he says.

Many retailers use Black Friday to get rid of old stock and, according to ECC Ireland, it is worth bearing this in mind particularly if looking at tech products.

"While you might get a great price, you might also be buying old technology that comes with limited features and compatibility issues that are outside warranty or are no longer supported by the manufacturer," says the spokesman.

Of course, it is not all about beds, freezers and laptops. Virgin Media, for example, is throwing in a free Philips voice assistant soundbar with new broadband and TV sign-ups. Equally, subscription-based apps can offer good value at the moment. For example, Express VPN, a

privacy app for mobile phones, is offering 49% off. Meany advises anyone considering signing up to apps to watch out for offers – he will be monitoring iPassword, Grammarly, Babel and Blinkist. These types of deals are pretty transparent, given that you know how much a subscription usually costs.

## Delivery/returns

Some retailers may throw in delivery for free on Black Friday; others will deliver free over a certain value anyway. Failing that, many offer click and collect. And while many of us will be buying within

Ireland this year, if buying from the UK you can often save on delivery charges by using a virtual UK address via services such as Parcel Connect, Parcel Motel, AddressPal or DPD Parcel Wizard.

If something is faulty, you are entitled to ask for a repair, replacement or refund, even if it becomes faulty up to six months after purchase. If you get no resolution, and you paid by debit or credit card, contact your bank to ask for a chargeback. If you paid by PayPal you can open a dispute with it. Failing all that, and if your spend was €2,000 or less, you can apply to the small claims court for €25, assum-

ing you bought within the EU.

If you opt for a repair, the business you bought from should handle this; do not let it redirect you to the manufacturer.

“Your contract is with the business that sold you the item, so if there is a fault, it is up to them to fix it,” says Grainne Griffin, director of communications at the Competition and Consumer Protection Commission.

If you change your mind about an online purchase and you bought from a business in the EU, you can request a refund within 14 days, no questions asked. Note that you do not have to get the item back to the seller within 14 days; you just have to notify them, and you have a further 14 days to return it. There are exceptions such as perishable or custom-made items.

“During this time the consumer is responsible for keeping the goods safe and in good condition; if they don’t, they may be liable for the diminished value,” says Griffin.

All of these rights assume you have bought from a business; they do not apply if you buy from an individual.

If you change your mind after the first 14 days, it is at the discretion of retailers as to whether they will refund you; they are not obliged to. Most offer change-of-mind refunds of up to 28 or 30 days, and many have extended returns periods at the moment. Marks & Spencer, for example, will take returns up to January 10, and Dunnes Stores up to January 13. However, these long return periods often apply only to full priced items, so if you

nab a bargain on Black Friday and change your mind, you may have less time to return it. With Marks & Spencer, for example, you have 14 days.

If you receive a faulty or damaged item that you bought within the EU, you are entitled to a refund of postal costs. If you change your mind, then you must pay the postage. Some retailers, including Debenhams and Littlewoods, offer free returns, regardless of the reason.

In other cases, when returns are not free, you may get a reduced rate by using services such as Parcel Connect or Parcel Motel. With the latter, for example, you can return a parcel to Next for a fixed price of €3.50.

#### Brexit worries?

It is unclear how Irish consumers’ rights will be affected if they buy from the UK in the new year, but for now it is business as usual.

“In general, the relevant consumer legislation in place at the time a consumer makes a purchase should still apply,” says Griffin. “For example, if you make an online purchase from a UK-based business in December, under EU consumer protection law you have the right to cancel the order within 14 days of delivery, even if that period goes beyond January 1.”

But if you opt to buy from outside the EU this Black Friday, then you really should read the terms and conditions, because you will not be covered by

consumer law. If you cannot read all the T&Cs, skip to the refund policy. You also have to pay VAT if the value of the items, including delivery, comes to €22 or more, as well as import charges if €150 or more.

#### Shop safe

With so much shopping going online this year, fraudsters and hackers will be keen to take a slice of the pie. While most online transactions go smoothly, shoppers still routinely get caught out by dodgy sellers, or by compromising their details.

Make sure that you are actually buying from an EU business, if that is your intention, and not one based elsewhere trying to look like it is EU-based. If unsure, do a “Whois” search online to find where it is registered. After that, check for a secure internet connection; that is, look for a padlock symbol in the address bar and ensure that the address starts with “https” when you make your payment. Never send your card number or pin via email, and never use public wi-fi.

As An Garda Síochána recently warned, avoid clicking links on social media. Instead, go directly to the seller online, so that you do not end up on a fake website.

Finally, keep your head. “Don’t assume Black Friday deals are the best of the year,” says the ECC Ireland spokesman. “Products go on sale all the time, so don’t let the over-the-top marketing and feeling of urgency overwhelm your common sense.”



**While you might get a great price, you might be buying old technology**



Online shopping has come to the fore more than ever in 2020, but it's important to research prices, even on sale items, to guarantee a successful spending spree