



Victim of Viagogo #VofV "Self-Help" Refund Tips

Many people feel unhappy after buying tickets for above face value on resale sites.

In March 2018 the **Advertising Standards Authority** banned resale sites from using misleading pricing information. Meanwhile, in April 2018, the **Competition & Markets Authority**, received <u>pledges</u> from 3 of the 4 largest sites that they would improve their business practices. A fourth platform, **Viagogo**, failed to follow suit, and now faces court action.

If you believe you were misled by a ticket resale site, or they breached the above legislation/rulings, FanFair Alliance recommends the following advice from **Claire Turnham**, founder of the **Victim of Viagogo #VofV** Facebook group, in order to instigate a refund or chargeback.

These self-help tips are not guaranteed. You will need perseverance - potentially *lots* of perseverance.

However, they have proved successful for a growing number of people.

To date, more than £240,000 has been successfully refunded to individuals in the form of chargebacks from their bank or credit card company.

The guidance is for **UK ticket buyers only**, and specifically for those facing issues with **Viagogo**.

However, it could be adapted for other ticket resale sites and for other countries.

Please note: FanFair Alliance and Victim of Viagogo are unable to provide specific help beyond this advice.

IMMEDIATE STEPS

1. Know your rights & collect evidence

Read the relevant sections of the <u>Consumer Rights Act</u>, and ask whether you were provided with full upfront information about your purchase, for instance:

- your ticket's **original face value** (the price printed on the original ticket, not the price listed on Viagogo)
- it's **location** (including specific seat numbers if the event is seated)
- any **restrictions** to the use of the ticket (for instance, if the ticket is personalised and ID is needed to gain entrance; or if resale at over face value would make the ticket invalid)

Similarly, establish whether the pricing information provided to you was in breach of the March 2018 ASA Ruling. In the ASA's own words: "the price you see at the start [of the buying process] should be the price you pay at the end."

Check the terms and conditions for the event.

It is now commonplace for artists and event promoters to place restrictions on resale of their tickets, and to encourage "face value" resale. If such T&Cs are in place, then make a record of them.

Check your bank/credit card statement.

Note who is listed as the "merchant". If it states "Viagogo" then be sure to include as evidence to your bank since it indicates they are not a 3rd party seller as they may claim.

All this information could be vital to your claim. Collect evidence in the form of screengrabs, receipts or emails.

2. Contact Viagogo immediately – raise a complaint & request a full refund

Tel: 020 31376080 Email: customerserviceuk@viagogo.com. Be prepared to contact Viagogo repeatedly by email and send messages through their online help centre. Be aware you may not receive a response.

3. Contact @viagogo over social media

Set up a Twitter account. You may have more luck by making your complaint 'public'. Ask Viagogo to follow you so you can Direct Message them.

4. Contact your bank or credit card company asap

Make them aware of your experience, the complaint you've made to Viagogo and any potential breaches of the Consumer Rights Act or ASA ruling.

5. If you think you've been a victim of fraud or criminality

Contact <u>Action Fraud</u> – who will give you an NFRC reference number. Cancel your credit/debit card – and continue to check for any future unauthorised payments on your account.

NEXT STEPS

1. Contact Citizens Advice

Call your local <u>Citizens Advice</u> to make a complaint. They should raise a case number and send it to you local Trading Standards, the body tasked with enforcing UK consumer law.

2. Persevere

Log into your Viagogo account and check for notice of cancellation of tickets and notice of refund - be aware you may receive no response, an auto response, or an unsatisfactory response.

If Viagogo say they are unable to offer you a refund, please note that you do not have to accept this. Instead, write to them again. Restate your claim, and the reasons for your complaint.

3. Do not re-list your ticket!

Do not accept any advice by Viagogo to "resell" or "relist" your ticket. You will end up paying more fees, and repeat the cycle for someone else. You will also probably lose your chance of getting a refund.

4. Keep a record

Keep records of all your correspondence, take screenshots and gather documentary evidence in support of your refund claim.

CHARGEBACKS

A chargeback is a process which allows for debit and credit card holders to get their money back, if they believe the goods they purchased are damaged, are different from those described or didn't arrive.

A chargeback isn't a right or law. They are not guaranteed. The most common timescale for submitting a chargeback is 120 days – either since the date of payment, or since the customer was aware of a problem. For more information, please see this useful information page from Which? and here from Money Saving Expert.

In regards to Viagogo, some banks are advising their customers to wait until the performance date, and to instigate a chargeback only if they are refused entry to a show. However, you can start the process as soon as you are made aware of breaches of consumer law, of the ASA ruling on misleading pricing or if your ticket is at risk of being invalidated.

You will need to support your chargeback claim with correspondence and evidence so the bank/card provider can see you have already taken reasonable steps to resolve your issue yourself.

Begin the process with your bank or credit card company, and write to Viagogo stating that you are filing a claim. If your complaint is for "unclear pricing" use Reason Code 80.

If your bank is unhelpful ask to speak with a supervisor or manager.

If you are unsatisfied with your bank, or their chargeback is unsuccessful, you can ask the <u>Financial</u> <u>Ombudsman Service</u> (FOS) to investigate your case.

The FOS have provided us with the following statement to better explain what they do:

If you've paid for something using a credit or debit card you can complain to your card provider if there's a problem. For example, you might have bought tickets that turn out to be invalid, or more money was taken from your account than you authorised.

You should complain to your card provider as soon as you can, and they've then got eight weeks to respond to you. If you're unhappy with their final response to your complaint, you can contact the Financial Ombudsman Service - a free, independent body set up by Parliament to sort out disputes involving financial services and products – including credit or debit cards. You need to do this within six months of receiving the final response from your card provider. You can contact the Financial Ombudsman Service by phone on 0800 023 4567 – or online.

If you are successful

Congratulations!

Please contact @clairelouisetur so we can add your details to our records.

Once a chargeback is raised the money may be "temporarily" returned to your account. At this stage you only need to correspond with your bank – but be aware your claim may be disputed within 45 days by Viagogo. If this happens, be guided by your bank only and allow another 45 days for the process to complete. If you are successful the money will remain in your account.

ESCALATE

Increase your knowledge

Read some of these media articles about secondary ticketing, as well as online reviews such as these.

Get active on social media

Connect with others. Sign up for the private <u>Victim of Viagogo</u> Facebook group, and make your complaint public on social media - using the hashtags **#VofV** & **#fairgogo**.

Contact the Competition & Markets Authority (CMA)

The CMA is currently investigating suspected breaches of consumer protection law in the online ticket resale market. As part of this process, they are also investigating "pressure selling" and "difficulties for customers in getting their money back". Email information about your case to **this** address.

Contact the Advertising Standards Authority

Following the ruling on misleading prices of March 7th 2018, you can raise a complaint with the Advertising Standards Authority here.

Contact Google

Sites like Viagogo used paid advertising (eg AdWords) to top search engine results. If you believe you were misled by Viagogo's Google advertising, submit a complaint here.

Contact your MP

Find out who your local MP is here and write to them. In the last Parliament, the Culture, Media & Sport Select Committee held two evidence sessions about "ticket abuse". They will be returning to the issue in 2018. Politicians are becoming more aware that their constituents are falling victim to ticket resale sites.

Leave a message on the FanFair Alliance website

You can "Have Your Say" <u>here</u>. Also, please encourage others to read FanFair's <u>free online guide</u> about buying tickets.

Contact consumer groups

Which? have run a number of recent campaigns about secondary ticketing. You could also contact popular online blogs such as Money Saving Expert.

Concerned about the safety of your data?

If you are worried about your data or bank account details, or that they have not been handled securely when buying tickets, then contact the <u>Information Commissioners Office</u>.

Seek legal advice

You also have the option of taking your case to a small claims court. Also, it is worth checking your household insurance to see whether your policy includes free legal advice, or finding a solicitor who offers a free initial consultation. Before taking this action you are advised writing a <u>Letter Before Action</u>.

www.fanfairalliance.org