



# <u>Victim of Viagogo #VofV</u> <u>"Self-Help" Refund Tips</u>

Many people feel unhappy after buying tickets for above face value on secondary sites such as **Viagogo** and **StubHub** - believing they were mis-sold tickets, or did not receive the full information they were entitled to by law in order to make a considered purchase.

If you believe you were misled in this way, **FanFair Alliance** recommends the following advice we've developed with **Claire Turnham**, founder of the <u>Victim of Viagogo #VofV</u> Facebook group, in order to instigate a refund or chargeback.

Over recent years, the secondary ticketing market has been under close regulatory and political scrutiny.

In July 2019, and as the result of an ongoing enforcement investigation, the **Competition & Markets Authority (CMA)** announced it was moving forward with legal proceedings against **Viagogo** over concerns the site had not fully complied with a court order seeking compliance with UK consumer law.

**Viagogo** have also received <u>widespread condemnation</u> for failing (twice) to give evidence at a DCMS Select Committee. The Committee's Chair, Damian Collins MP, and Digital Minister, Margot James MP, have both <u>warned the public</u> against using the site. This advice was repeated by the DCMS Committee in their <u>report</u> on live music.

Also in July 2019, Google announced it was <u>suspending</u> Viagogo's advertising account.

This is all important context when raising a complaint.

However, please note:

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

However, they have enabled a significant number of people to successfully complete a chargeback process and receive a full refund from their bank or credit card company.

Also, this guidance is aimed at **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.

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 render the ticket invalid)

Similarly, establish whether the pricing information provided to you was in breach of a <u>March</u> <u>2018 ASA Ruling</u> that "the price you see at the start [of the buying process] should be the price you pay at the end."

#### 2. Check the Terms and Conditions for the event.

It is becoming commonplace for artists and event promoters to place restrictions on resale of their tickets, or to only permit resale through specific authorised sites. If such T&Cs are in place, then make a record of them. For instance, if ID will be required to gain entry, or if resale for profit is prohibited. You should find this info on the artist or event website, or from one of their authorised ticket agents.

# 3. 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 as it indicates they are not a 3rd party seller.

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

# 4. Contact Viagogo immediately - raise a complaint & request a full refund

Tel: 020 31376080 Email: <u>customerserviceuk@orders.viagogo.com</u>. Be prepared to contact Viagogo repeatedly by email or through their online help centre. Be aware you may not receive a response.

### 5. Contact @viagogo over social media

Set up a Twitter account. It may help to make your complaint 'public'. Ask Viagogo to follow you so you can Direct Message them.

### 6. Contact your bank or credit card company asap

Make them aware of your experience, the complaint you've made to Viagogo and detail potential breaches of the Consumer Rights Act. Highlight that Viagogo are facing court action for concerns about their business practices.

# 7. 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 for your local Trading Standards, the body tasked with enforcing UK consumer law.

#### 2. Persevere

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

If Viagogo say they are unable to offer you a refund, please note that you <u>do not</u> 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!

Ignore advice by Viagogo to "resell" or "relist" your ticket. You'll pay more fees, and repeat the cycle for someone else. You will also likely lose your chance of getting a refund.

#### **INSTIGATE A CHARGEBACK**

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. It is not guaranteed. For more information, please check out <u>this</u> useful information page from **Which?** and <u>here</u> from **Money Saving Expert**.

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 the issue yourself.

When starting the chargeback process, make sure you write to Viagogo to tell them 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.

You bank might refuse to start chargeback proceedings until you've had your tickets invalidated at the concert. If this happens, please challenge them using this <u>link</u>. You are disputing the transaction on the account, not if your tickets are valid or genuine.

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 you 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.

If this happens, then congratulations! Please contact @clairelouisetur so we can add your details to our records.

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

# CONTACTING THE FINANCIAL OMBUDSMAN SERVICE (FOS)

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.

### TO ESCALATE FURTHER

# Increase your knowledge

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

#### 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 (ASA)

If you feel Viagogo misled you on pricing or with their online advertising, you can contact the ASA <a href="here">here</a>.

### Contact your MP

Find out who your local MP is <u>here</u> and write to them. In the last Parliament, the **Culture, Media & Sport Select Committee** held two <u>evidence sessions</u> about "ticket abuse". A <u>further session</u> took place in September 2018.

# Leave a message on the FanFair Alliance website

You can "Have Your Say" <u>here</u>. Encourage others to read FanFair's <u>free online</u> guide to buying tickets.

### **Contact consumer groups**

Which? have occasionally spoken out on 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</u> <u>Commissioners Office</u>.

# Seek legal advice

You also have the option of taking your case to a small claims court. 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