

## **Press release: Minister for Middle East's statement on Israeli settlement announcement**

Alistair Burt statement in response to the Government of Israel's announcements on the construction of over 2,800 settlement units across the West Bank

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## **Press release: Proposals for consumer protections when companies collapse unveiled**

Government to consider new laws to protect consumers who have prepaid for products when a business becomes insolvent.

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## **Press release: Proposals for consumer protections when companies collapse unveiled**

- Government to consider new laws to protect consumers who have prepaid for products when a business becomes insolvent
- proposed measures will include guaranteeing consumer schemes like Christmas savings clubs can safeguard customers' money
- reforms are part of the government's modern Industrial Strategy to ensure markets work in the interests of consumers

New laws to protect consumers who have already paid for products but not received them when businesses go bust will be considered by the government, it was announced today (Thursday 27 December).

Business Secretary Greg Clark confirmed that next year the government will consult on laws requiring consumer prepayments to be protected in particular sectors. This would further strengthen the government's ability to respond

quickly to problems involving consumers who have prepaid for goods or services before a firm becomes insolvent. Common forms of prepayment include internet orders, the purchase of gift vouchers and money saved in payment schemes marketed as forms of saving like Christmas savings clubs.

If a business running a savings club becomes insolvent, consumers' money is not protected unlike when it is saved in a UK-regulated bank account. New laws proposed today would see this money safeguarded, with legislation requiring businesses to adopt measures to protect customers against losses – whether that is through trusts, insurance or other mechanisms.

Business Secretary Greg Clark said:

When consumers prepay for items through savings clubs it is reasonable to expect that if something goes wrong, their money should have some degree of protection. The measures we are consulting on will give shoppers greater peace of mind.

It's all part of how we're helping make markets fairer for all, especially the most vulnerable, as part of our modern [Industrial Strategy](#) – with more to come next year through our comprehensive Consumer White Paper.

The consultation is part of the [government's response](#) to a report by the Law Commission on consumer protections in the event of insolvencies. The Law Commission had been asked by the government to investigate the issue and make recommendations, and [their final report was published in 2016](#).

Today's announcement builds on recent measures from the government to protect consumers following insolvencies, including working to increase the proportion of funds that can be paid to unsecured creditors – who are often consumers – in the event of insolvencies.

The government has also worked with the card payment industry, consumer groups and others to deliver guidance on 'chargeback' schemes, in which consumers can ask their credit or debit card issuer to reclaim prepayments on their behalf following insolvencies. The guidance, published last year, raises consumer awareness of the availability of chargeback and clarifies to insolvency practitioners that they are not favouring consumers over other creditors if they appropriately publicise the availability of chargeback.

In April 2018, the government published its [Consumer green paper](#) to examine markets which are not working fairly for consumers. This includes examining digital markets, where payments are made before delivery and insolvencies can result in customers not receiving the goods they have ordered. The findings of the Law Commission will also be considered as part of the government's Consumer White Paper, to be published next year.

The measures announced today include a commitment from the government to work with consumer groups and businesses to clarify the law so that it is clearer at what point a consumer legally owns a product.

There are cases where a consumer will have paid for goods which are still in a retailer's possession when the retailer enters administration or becomes insolvent, making it unclear if legal ownership of the goods has been transferred and can be used to pay creditors or not.

By working to clarify the law, the government will ensure that consumers get what they are owed.

[Government response to the Law Commission Report](#)

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## **Press release: Turkey dinner and tax returns**

Completing your tax return may not be top of your priorities on Christmas Day, but that didn't stop 2,616 taxpayers from filing their Self Assessment returns on 25 December.

For some taxpayers completing their return on Christmas Day is as traditional as spending time with family and friends, or waiting for the Boxing Day sales to start. The peak time was between 1pm and 2pm, when more than 230 customers filed.

Angela MacDonald, HMRC's Director General for Customer Services, said:

This year, more than 2,600 taxpayers chose to file their returns on Christmas Day.

Whether you fit it in while cooking the Christmas turkey, or after the kids have gone to bed, or after the Queen's Speech, our online service is available for you to file your tax return at a time that suits you.

Self Assessment guidance is available [online](#).

More than 11 million taxpayers are expected to complete a 2017 to 2018 Self Assessment tax return form by 31 January 2019.

The number of tax returns filed during this period were:

25 December (total 2,616)

- midnight to 08.00: 204
- 08.01 to 16.00: 1,372

- 16.01 to midnight: 1,040

26 December (total 8,465)

- midnight to 08.00: 348
- 08.01 to 16.00: 4492
- 16.01 to midnight: 3,625

For any customers who are yet to start their 2017 to 2018 Self Assessment, there are films and webinars that take you through each stage of the process, with bespoke guidance for people's varying circumstances. Help is also available on [GOV.UK](https://www.gov.uk) or from the Self Assessment helpline on 0300 200 3310, and on social media.

If customers completed a Self Assessment tax return last year but didn't have any tax to pay, they still need to complete a 2017 to 2018 tax return unless HMRC has written to them to say that it is not required.

Filing figures:

- 2,616 taxpayers filed on 25 December 2018
- Peak filing hour on 25 December was between 1 and 2pm (231 tax returns filed)
- 8,465 taxpayers filed on 26 December 2018
- Peak filing hour on 26 December was between 1 and 2pm (723 tax returns filed)

Tax is automatically deducted from the majority of UK taxpayers' wages, pensions or savings. People or businesses that do not have tax automatically deducted, or that they may have earned additional untaxed income, are required to complete a Self Assessment tax return each year.

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More than 10,000 Self Assessment returns were filed on Christmas Day and Boxing Day.