

CMA COVID-19 update: £203m in refunds for Virgin Holidays customers

The Competition and Markets Authority (CMA) has been investigating Virgin Holidays after receiving hundreds of complaints that people were not receiving refunds for holidays cancelled due to the pandemic.

Even when customers were informed by Virgin Holidays that they would receive a refund, many had to wait for an unreasonably long time, with some being told they would have to wait 120 days to receive their money back. Since 1 March 2020, the company has received 53,000 refund requests.

The CMA has now secured formal commitments from Virgin Holidays – known as ‘undertakings’ – that ensure all of its customers receive their money without undue delay and by the following dates:

- holidays cancelled before 1 September 2020 will be repaid by 30 October 2020
- holidays cancelled from 1 September to 31 October 2020 will be repaid by 20 November 2020

If Virgin Holidays does not repay customers by these dates, the CMA is prepared to take the company to court.

Virgin Holidays will also ensure that people who are entitled to a refund for a holiday cancelled on or after 1 November 2020 will be paid within 14 days.

These undertakings apply to all Virgin Holidays businesses that offer package holidays, including Virgin Holidays Cruises.

To ensure that Virgin Holidays adheres to its commitments, the company must provide the CMA with regular reports on the progress of its repayments.

Andrea Coscelli, Chief Executive at the CMA, said:

People whose holidays have been cancelled due to coronavirus deserve a prompt and full refund.

Our action means that Virgin Holidays customers should receive all their money back without further delay.

We are continuing to investigate package holidays in relation to the coronavirus crisis. Should we find that any business is not complying with consumer protection law, we won't hesitate to take action.

Today's announcement follows significant action by the CMA in relation to holiday cancellations. [It has written to over 100 package holiday firms to](#)

[remind them of their obligations to comply with consumer protection law](#), and has already [secured refund commitments from TUI UK, Sykes Cottages and Vacation Rentals](#).

In order to help businesses to understand their legal obligations with regard to consumer protection law, the [CMA published a statement on its view of how the law relates to cancellations and refunds due to coronavirus](#).

Further information on this case can be found on the [COVID-19 cancellations: package holidays web page](#).

Just 100 days left for Self Assessment

HM Revenue and Customs (HMRC) is reminding Self Assessment customers that there are just 100 days left to complete their tax return ahead of the deadline on 31 January 2021.

Each year, around 11 million customers complete a Self Assessment tax return. Customers can complete their 2019 to 2020 tax return at any time up to the deadline but HMRC recommends completing it early to allow customers time to pay their tax bill or set up a payment plan.

The majority of Self Assessment customers choose to complete their tax return online, which provides an immediate calculation of any tax owed.

Customers completing a paper tax return have until 31 October 2020 to send their completed form to HMRC.

Customers must complete a Self Assessment return if they:

- have earned more than £2,500 from renting out property
- have received, or their partner has received, Child Benefit and either of them had an annual income of more than £50,000
- have received more than £2,500 in other untaxed income, for example from tips or commission
- are a self-employed sole trader whose annual turnover is over £1,000
- are an employee claiming expenses in excess of £2,500
- have an annual income of over £100,000
- have earned income from abroad that they need to pay tax on

HMRC's Interim Director General of Customer Services, Karl Khan, said:

The vast majority of Self Assessment customers complete their tax return by the 31 January deadline, but you don't need to wait until January; you can send it back now and get it out of the way.

HMRC is determined to help customers during this difficult time. We

know many customers will have been adversely affected by the coronavirus pandemic, or will need help to spread the cost of their tax bill. That's why we've made it quick and simple to set up a payment plan to spread the costs and help people get back on their feet. It's easy to do online and there's no need to call us to set it up.

Once Self Assessment customers have completed their 2019 to 2020 tax return, and know how much tax is owed, they can set up their own payment plan to help spread the cost of their tax liabilities, up to the value of £30,000.

They can use the self-serve Time to Pay facility to set up monthly direct debits and this can all be done online so there is no need to phone HMRC.

Customers can visit GOV.UK to [find out more about the service and if they are eligible](#).

Be aware of copycat HMRC websites and phishing scams. Always type in the full online address www.gov.uk/hmrc to get the correct link for filing your Self Assessment return online securely and free of charge.

And be alert if someone calls, emails or texts claiming to be from HMRC, saying that you can claim financial help, are due a tax refund or owe tax. It might be a scam. Check GOV.UK for [how to recognise genuine HMRC contact](#).

The deadline to complete online Self Assessment tax returns for 2019 to 2020 is 31 January 2021. Paper returns must be sent to HMRC by 31 October 2020.

If you are completing a tax return for the first time, you will need to [register for Self Assessment](#).

If your Self Assessment debts are over £30,000, or you need longer than 12 months to pay your debt in full, you may still be able to set up a Time to Pay arrangement by calling the Self Assessment Payment Helpline on 0300 200 3822.

Customers using self-serve Time to Pay will be required to pay any interest on the tax owed. Interest will be applied to any outstanding balance from 1 February 2021.

Limited company directors who are currently in Self Assessment but no longer meet any other criteria to remain in scope, can either:

- complete their tax return by the deadline. HMRC will update their record and they won't be issued a notice to file for the following year
- call HMRC, which can agree to withdraw the notice, if the customer no longer satisfies the criteria for this year

From 6 April 2020 the process for Capital Gains Tax on UK residential property sold since 6 April 2020 has changed. It must now be declared and paid within 30 days of completion. This only applies where the property in question is not the seller's main home.

Commemoration of the 20th anniversary of UNSCR 1325: UK statement

Thank you Chair

The UK would like to thank the Albanian Chair-in-Office for including the 'Commemoration of the 20th Anniversary of UNSCR 1325' at today's Permanent Council. We are delighted to welcome Melanne Verweir to the Permanent Council. We highly value her insightful contributions on the WPS agenda, and gender equality more broadly.

Today's commemoration of the 20th Anniversary of UNSCR 1325 follows a series of events on Women, Peace and Security over the last ten days. We have benefited from the many experiences that were shared, as well as the suggestions and recommendations for taking forward the WPS agenda. We need to build on this impetus and momentum in the OSCE, and focus our efforts on ensuring we fully implement UNSCR 1325. The forthcoming Ministerial Council offers an excellent opportunity to do this.

At yesterday's FSC on Women, Peace and Security, I delivered a statement on the essential contribution of women to achieving sustainable peace and security. I wanted to elaborate on one element of that statement today.

The UK is committed to amplifying the voice of women peacebuilders, who carry out their crucial work at great personal risk. The noticeable rise in reprisals against women peacebuilders across the globe was recognised in UN Security Council Resolution 2493 in 2019, which:

Strongly encourages Member States to create safe and enabling environments for civil society, including formal and informal community women leaders, women peacebuilders, political actors, and those who protect and promote human rights, to carry out their work independently and without undue interference, including in situations of armed conflict, and to address threats, harassment, violence and hate speech against them

This year, we have seen the situation worsen again, as the COVID-19 pandemic has distracted attention from protecting women peacebuilders, who are often amongst the first to respond in their communities.

We should all support and recognise the legitimacy of women peacebuilders and

ensure that they can carry out their work free from threats and violence.

In this regard, the UK is supporting a 'Protection Framework for Women Peacebuilders' from the International Civil Society Action Network. This framework aims to address a number of threats that women peacebuilders face when carrying out their work.

The Framework will provide guidance and recommendations to states and multilateral organisations on how best to prevent and respond to reprisals. It will cover: building a legal and political safety net for women peacebuilders; prevention and mitigation of threats against women peacebuilders in the field; security for women peacebuilders at the peace table and in international spaces; and emergency relocation and assistance for women peacebuilders. The Framework will be officially launched tomorrow. We encourage all OSCE participating states to endorse the 'Protection Framework for Women Peacebuilders.'

In concluding, I would like to express my appreciation to Albania, Sweden, Slovakia, Finland and Germany, as well as to the OSCE Secretariat for keeping Women, Peace and Security high on the organisation's agenda over the last week or so. We also need to keep this high on our agenda every day, as we seek to fully implement UNSCR 1325, and as we approach the Ministerial Council. This is important in order to realise our aim of comprehensive security – which by definition means comprehensive security for all – in the OSCE region.

[UK and Japan sign free trade agreement](#)

World news story

The UK has officially signed an economic partnership agreement with Japan, marking an historic moment, as the UK's first major trade deal as an independent trading nation and offering a glimpse of Global Britain's potential.



- The UK–Japan Comprehensive Economic Partnership Agreement (CEPA) is the first deal that the UK has struck as an independent trading nation.
- A British-shaped deal that goes beyond the existing EU agreement, securing bespoke benefits for British businesses and citizens.
- Important step towards joining the Comprehensive Trans-Pacific Partnership free trade area –which would result in closer ties with 11 Pacific countries.

The UK has officially signed an economic partnership agreement with Japan, marking an historic moment, as the UK's first major trade deal as an independent trading nation and offering a glimpse of Global Britain's potential. The UK-Japan Comprehensive Economic Partnership Agreement was signed by International Trade Secretary Liz Truss and Japan's Foreign Minister Motegi Toshimitsu in Tokyo this morning (Friday 23 October). The deal is tailored to both economies and has secured that goes beyond existing EU deals, with big benefits for digital and data, financial services, food and drink, and creative industries.

The deal brings together two of the world's most technologically advanced nations, placing the UK at the forefront of shaping new global standards on digital trade. The estimated boost to trade between the UK and Japan is over £15 billion, with long term economic benefits that are crucial to 'build back better' from Covid-19, reshaping the UK economy so it is fit for the future.

The agreement also includes a strong commitment from Japan to support UK joining the Trans-Pacific Partnership (TPP), one of the world's biggest free trade areas, covering 13% of the global economy and more than £110bn of trade in 2019. This will help strengthen trade ties between the UK and eleven Pacific countries and set new standards for global trade. This signing marks a new closer alliance between the UK and Japan, which will see our two like-minded democracies work together as the UK takes up the G7 presidency, where we will champion free trade.

International Trade Secretary, Liz Truss said :

Today is a landmark moment for Britain. It shows what we can do as an independent trading nation, as we secure modern and bespoke provisions in areas like tech and services that are critical to the future of our country and the reshaping of our economy.

Trade is a powerful way to deliver the things people really care about. At its heart, this deal is about creating opportunity and prosperity for all parts of our United Kingdom and driving the economic growth we need to overcome the challenges of coronavirus.

The agreement also has a much wider strategic significance. It opens a clear pathway to membership of the Comprehensive Trans-Pacific Partnership – which will open new opportunities for British business and boost our economic security – and strengthens ties with a like-minded democracy, key ally and major investor in

Britain.

Notes to Editors

- The UK – Japan Comprehensive Economic Partnership Agreement was agreed in principle on 11 September 2020.
- It is the government's ambition to secure free trade agreements with countries covering 80% of UK trade by 2022.

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Sewage signals early warning of coronavirus outbreaks

A government-led project is successfully detecting traces of coronavirus in sewerage, providing an early warning for local outbreaks across the country and sharing data with NHS Test and Trace.

The programme, which was first announced in June, has now proven that fragments of genetic material from the virus can be detected in wastewater. This can then indicate where a local community or an institution is experiencing a spike in cases.

The results can provide local health professionals with a clearer picture of infection rates by identifying where there are high numbers, particularly for asymptomatic carriers and before people start showing symptoms. This will allow local authorities to take early action to slow the spread of the virus.

The data will be shared with NHS Test and Trace and inform where new outbreaks may be happening. It means that public health professionals can speak directly to institutions where there may be spikes in infection. Those institutions can in turn encourage people to get tested or take extra precautions.

The project has already worked successfully in an area in the South West of England, where sewage sampling data showed a spike in coronavirus material despite relatively low numbers of people seeking tests.

This was passed on to NHS Test and Trace and the local council, who were able to alert local health professionals to the increased risk and contact people in the area to warn of the increase in cases.

Testing has now been rolled out across more than 90 wastewater treatment sites in the UK, covering approximately 22 per cent of the population in England, with plans to expand in the future.

Defra, the Environment Agency and Joint Biosecurity Centre (JBC) are collaborating on the English programme and chairing a UK-wide group to ensure coordination between Scottish Government, Welsh Government and academic projects. The testing is being led by the Environment Agency's Starcross laboratory in Exeter.

The JBC is also conducting pilots to test how this approach can generate targeted scientific intelligence to help health authorities make future decisions, including assessing how precisely wastewater can be used to identify coronavirus sources.

Environment Secretary George Eustice said:

This is a significant step forward in giving us a clearer idea of infection rates both nationally and locally, particularly in areas where there may be large numbers of people who aren't showing any symptoms and therefore aren't seeking tests.

NHS Test and Trace is able to use the science to ensure local health leads are alerted and can take action.

We are continuing to look at how this programme can be refined as one of the many measures we're using to slow the spread of the virus and protect local communities.

Health and Social Care Secretary Matt Hancock said:

This initiative is just one example of how we are working across government and with local partners to find innovative, new ways to track the outbreak, slow the spread of the virus and save lives.

Monitoring and sampling wastewater offers another tool to help us identify outbreaks early on – helping NHS Test and Trace and local authorities target hotspots quickly and effectively.

As we see an increase in cases across the country, it remains vitally important that everyone continues to follow Hands, Face and Space, gets a test and self-isolates if they display any Covid-19 symptoms and follows the advice of NHS Test and Trace.

Separate work carried out by the National Institute for Biological Standards and Control (NIBSC) also identified coronavirus material in London sewage in

February, before any COVID-19 cases were recorded in this area, providing further evidence of the effectiveness of wastewater monitoring to detect infection rates. High levels of virus material were detected in March and April followed by a considerable decrease in May and June, reflecting the impact of national lockdown measures on virus transmission.

The World Health Organization is clear that the likelihood of coronavirus being transmitted via sewerage systems is extremely low or negligible.

Emma Howard Boyd, Chair of the Environment Agency, said:

Sewage is a rich source of information about community health. I recently visited Starcross laboratory and saw the testing, monitoring and analysis carried out by the Environment Agency's wastewater experts.

I was inspired by their collaborative approach with academics, industry, government to help provide an early warning system for local coronavirus outbreaks.

Dr Davey Jones, Professor of Soil & Environmental Science at Bangor University, said:

We have been monitoring viruses like Norovirus and Hepatitis in human sewage for the last decade, as part of a programme to evaluate levels of these viruses in the community. We added COVID-19 to the surveillance list in March this year.

We showed that viral levels in wastewater mapped really well onto the success of lockdown measures in the first COVID-19 wave and to the emergence of the second wave. We are now using it to track the emergence and control of COVID-19 cases and working on new pilots to map the virus at both the local and the regional scale.

Professor Dame Ottoline Leyser, Chief Executive of UK Research and Innovation, said:

This research shows that our wastewater system can be used to identify coronavirus hotspots early, which could significantly help our ability to contain local outbreaks.

The project is an excellent example of how UKRI can work collaboratively to harness the strength of the UK research and

innovation system to address rapidly emerging challenges.