

CMA expectations around customer refunds

Government [guidance published by the Competition & Markets Authority](#) states that consumer protection law will generally allow consumers to obtain a refund.

For most consumer contracts the CMA would expect a consumer to be offered a full refund where:

- a business has cancelled a contract without providing any of the promised goods or services;
- no service is provided by a business, for example because this is prevented by Government public health measures;
- a consumer cancels, or is prevented from receiving any services, because Government public health measures mean they are not allowed to use the services.

Company car guidance during Covid

[HMRC has published new guidance](#) on the treatment of Benefit-in-Kind and company cars during the Covid crisis.

Where restrictions on movement apply because of coronavirus and prevent the car from being handed back or collected, HMRC will accept that a company car is unavailable in the following circumstances:

- where the contract has terminated - from the date that the car keys (including tabs or fobs) are returned to the employer or to a third party as instructed by the employer
- where the contract has not been terminated – after 30 consecutive days from the date that the car keys (including tabs or fobs) are returned to the employer or to a third party as instructed by the employer

It also recognises that following relaxation of coronavirus restrictions it may take some time to return cars where contracts have been terminated. If your employee continues to have no access to the keys until the car is collected from them, HMRC will still regard the car as being unavailable.

Cyber security awareness

National cyber security authorities have issued [guidance to help businesses](#) to protect themselves against cyber criminals who are targeting individuals, small and medium enterprises, and large organizations worldwide with COVID-19-related scams and phishing campaigns.

The Cybersecurity and Infrastructure Security Agency and the National Cyber Security Centre, which is part of GCHQ, have seen an increase in malicious activity with themes related to COVID-19 and are warning people to be extra vigilant.