

### **Coronavirus: what you can and can't do**

The Government has today published a set of [frequently asked questions](#), helping people to understand what they can and cannot do during the coronavirus outbreak.

### **Guidance for firms handling complaints during the Covid crisis**

The Financial Conduct Authority has today published information clarifying [how firms should handle complaints during the coronavirus](#) crisis.

The FCA understands that firms' capacity to handle complaints could be reduced as a result of coronavirus, but they expect firms to prioritise the following three things:

1. paying promptly complainants who have been offered redress and accepted that offer
2. the prompt and fair resolution of complaints from:
  - consumers who are likely to be vulnerable to harm if their complaint is not resolved promptly and fairly, and
  - micro-enterprises and small businesses who are likely to face serious financial difficulties if their complaint is not resolved promptly and fairly
3. sending timely holding responses to those complainants in 2. where their complaints cannot be resolved promptly

If firms cannot deliver these priorities effectively through home working, then there should be a minimal physical onsite presence needed to do so, provided that the site is configured for social distancing in line with Government guidelines.

The regulator reiterates that firms should take all reasonable steps to ensure as much complaint handling as possible continues through staff working from home, where this can be done fairly and effectively.

### **Businesses warned of increase in Mandate Fraud**

The UK's [Counter Fraud function is warning businesses](#) of an emerging trend in 'Mandate Fraud' as criminals look to exploit the fact that the public sector is rapidly changing ways of working, spending money quickly to deal with COVID-19.

Mandate Fraud is a fraudulent request to change a direct debit, standing order or bank transfer mandate in order to divert payments or to create new payments.

It can affect customer, supplier or employee bank accounts and is also known as creditor fraud, payment diversion fraud or supplier account takeover fraud.

### **The BVRLA website is updated daily with Covid-19 Business advice and information**

As well as receiving these Covid-19 Bulletin emails, members are also reminded that the BVRLA website contains a dedicated [Covid-19 Business Advice section](#) hosting all the latest information as well as the previous Covid-19 Bulletins that have been issued since they launched on 17 March.