

# Advice Direct Scotland offers consumer tips as Covid restrictions ease today

Scotland's national advice service has offered consumer tips to Scots as Covid restrictions ease today.

Mainland Scotland is moving to level three with shops, hospitality and gyms re-opening, and travel around Britain is now allowed.



John Craft

Advice Direct Scotland, which runs the [consumeradvice.scot](http://consumeradvice.scot) service, advised Scots to consider issues such as refund policies as people start to make bookings and spend more of their money.

Key advice includes:

Use a credit card if spending over £100 – your purchase will be protected under the Consumer Credit Act.

Check the cancellation policy if booking a holiday to ensure you can get your money back.

Remember you have a legal right to get a refund from a retailer, as long as you do it within 30 days.

If signing up to a gym membership, consider opening times, monthly costs and be realistic – don't sign up to long-term contracts if you know you won't go – and read the small print in the membership agreement, particularly in relation to cancellation.

If you have a gift voucher that expired during lockdown, contact the company and ask for an extension – many are willing to extend expiry dates.

Consider travel insurance for UK staycations, which could cover you if luggage or personal belongings are lost, stolen or damaged, and may cover you if you have to cancel or cut short your trip – but check the small print as each policy is different.

Remember that help is available if something goes wrong – contact [consumeradvice.scot](https://www.consumeradvice.scot) to help you resolve the problem.

John Craft, policy executive with Advice Direct Scotland, which runs the national [consumeradvice.scot](https://www.consumeradvice.scot) service, said: “The easing of restrictions will be hugely welcomed by Scots consumers and businesses alike.

“Many people will be making significant bookings and purchases for the first time in many months and helping the economy to recover.

“As the country slowly re-opens and people spend more of their money, there are a number of sensible tips to follow to ensure you’re not left out of pocket.

“This includes using a credit card if spending more than £100, checking refund and cancellation policies, and checking your consumer rights if something goes wrong.”