

ADVICE FOR MOTHERCARE CUSTOMERS

Mothercare recently announced that they have appointed administrators which will eventually result in the closure of all 79 stores across the UK.

Consumers with gift cards and vouchers have been urged to act immediately to avoid losing their money.

Now that an administrator has been appointed, there are no guarantees that Mothercare gift cards or vouchers will be honoured. It will be at the discretion of the administrator whether to honour these or not. If you have a Mothercare gift card or voucher you should use it as soon as possible.

In the event that your gift card or voucher is not accepted, you should check with the person who bought it to see if it was purchased using a credit or debit card. If so, they may be able to secure a full refund from the card issuer.

If you paid by credit card

As a customer you have statutory protection if you pay for goods using a credit card.

The Consumer Credit Act states you can claim your money back from your card provider for anything that costs between £100 and less than £30,000.

If you paid by debit card

Card providers run a scheme called 'chargeback' which means you may be able to recall your money if there's a problem, however, this isn't a legal right unlike when you pay with a credit card.

Using electronic money services like PayPal also give you some rights, but read the disputes resolution first.

Chargeback

You can contact your bank to ask them to 'charge back' your money. Explain this is urgent and that the business has gone into administration.

Chargeback is an agreement between card providers and can be used on payments made by debit or credit card.

We have become aware of potential 'spoof' emails whereby emails are apparently being sent from a 'spoof' Parkin S Booth email address to some of our contacts. We are confident that there is no breach of personal data but please be vigilant if you do receive suspicious emails using our name.

Please note that should your clients require any confidential advice regarding this or any other insolvency matter they are welcome to contact one of our Partners. An initial consultation is provided free of charge and without obligation. Also, if you or any of your colleagues require any clarification regarding insolvency law or procedure, please do not hesitate to contact us.

If you no longer wish to receive this information, please reply with the word "unsubscribe" in the text or subject and you will be taken off the mailing list immediately.