

Customer Service

Are your expectations of customer service realistic?

Customer service comprises a series of activities before, during and after a purchase that are designed to meet customer expectations and enhance the level of customer satisfaction. It is advantageous for a business to provide good customer service because it boosts customer loyalty and attracts new customers. Businesses are not legally obligated to provide good customer service, however, as customer service does not fall under existing legislation in Bermuda.

The components of good customer service:

Maintaining prices: Giving good customer service means that retailers will do what they can to maintain prices, but because Bermuda's businesses import products, there are a number of market conditions that affect them such as fluctuating exchange rates, shipping and handling fees. These in turn influence local market prices and may result in higher prices. Consumers are advised to inquire as to why products' prices may have risen or to shop elsewhere if they are unsatisfied with retailers' prices.

Billing: Retailers set the terms of payment for products at the time of sale. While sending invoices and other reminder notices is good customer service, it is the consumer's responsibility to pay for the product in the specified time period. Bills must be paid within that time period or the consumer could be legally accountable for late fees and possibly even debt collection fees, whether or not the consumer has received a reminder notice to pay.

Reviewing contracts with you: While some retailers make a point of going over key clauses of a contract with consumers to ensure understanding and acceptance, it is ultimately the consumer's responsibility to read and ensure understanding of all points of a contract before signing unless there is a reasonable indication to the retailer that the consumer would not otherwise understand the contract, such as due to diminished mental capacity.



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Posting store policies: Retailers often post store policies in order to explain business practices surrounding gift card and gift certificate expiration dates, and returns and exchanges. It is ultimately the consumer's responsibility to inquire as to these policies at the point of sale. Unless the retailer has stated otherwise within its store policy, a business must only accept returns if it sold a faulty or defective product.

Stocking replacement parts: A business may be required to maintain in stock a certain percentage of replacement parts by the wholesale manufacturer. A business is not legally obligated to maintain replacements parts beyond the manufacturer's agreement. Before buying a product, inquire as to the extent of replacement parts kept in stock, as well as whether certified technicians are on hand to make repairs when necessary.

Offering warranties: A local business may extend the manufacturer's full warranty period to their customers; however, it is not obligated to do so. Many stores instead provide a limited warranty as part of its store policy. However, if a product is defective/faulty under the Sale of Goods Act (as amended) 2002, the business is obligated to repair, refund or exchange the product.

Having a complaints resolution system in place: Consumers benefit from a business having a complaints resolution system in place in order to ensure complaints are resolved to the mutual satisfaction of the consumer and retailer - quickly, sensitively and fairly. If no such system is in place, consumers are advised to provide complaints to a business in writing, outlining the problem and what resolution is sought, in what time period, and when necessary, requesting a meeting to discuss the matter in person.

Labeling products: Labeling products correctly, or even at all, is a customer service. Under civil law, the price displayed is called an "invitation to treat"; if the business realizes it has mispriced the goods displayed, the consumer cannot insist on buying them at the price marked. In fact, as long as it's not on the grounds of sex, race or a disability, a trader can refuse to sell anything to any consumer without giving a reason. If the shop does sell something at the wrong price by mistake, however, it cannot insist the consumer pay the extra later.

For more information on what comprises good customer service, complaints resolution systems, and the rights and responsibilities of both consumers and traders, visit Consumer Affairs at www.ca.gov.bm.



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