

Buying advice

PERSONAL COMPUTER WORLD BUYERS' CHARTER

MAIL ORDER PROTECTION SCHEME (MOPS)

When you order goods as a *private* individual reader from a UK supplier's advertisement in *Personal Computer World* and pay by post in advance of delivery to that Mail Order Advertiser, which subsequently ceases to trade and goes into Liquidation or Bankruptcy prior to delivery of such goods, you may, under the 'Buyers' Charter', qualify for compensation, providing:

1. You have not received the goods or had your money returned.
2. You have followed the *Personal Computer World* guidelines when placing your order (see opposite).
3. You have taken all reasonable steps to effect delivery or refund.
4. You have retained irrefutable proof of purchase, for verification purposes:
 - a) A copy of the original advertisement from which the goods were ordered.
 - b) Comprehensive proof of payment.

GUIDELINES

Claims must be submitted so as to arrive 'NOT EARLIER THAN TWENTY-EIGHT DAYS AND NOT LATER THAN THREE MONTHS' from the official on-sale date of the magazine. Claims must be submitted to the Customer Services Manager IN WRITING, summarising the situation and lodged strictly within the time schedule stated. *Claims received outside this period will not qualify for consideration for compensation under the 'Buyers' Charter'.*

Once a supplier who has advertised in this magazine has become subject to either Liquidation or Bankruptcy proceedings and upon completion of all winding-up procedures, *Personal Computer World* guarantees to expeditiously process those *private* individual readers' claims made and submitted, in accordance with those procedures outlined, up to the following limits.

- a) £2,000 in respect of any claim submitted by one Private Individual Reader.
- b) £100,000 in respect of all advertisers so affected in any one year.

These sums define the Publisher's maximum liability under the scheme, and any additional payments above and beyond these thresholds will be entirely at the Publisher's discretion. As soon as legal confirmation that a state of liquidation or bankruptcy exists, the processing of claims will immediately commence. If, however, assets are available and the receiver/liquidator appointed confirms that an eventual payment will be made by way of a dividend, all claims under the 'Buyers' Charter' will be subject to reprocessing and will take into account any shortfall which may then exist. Payments under the scheme will also take into consideration the obligations and liabilities of other interested parties, such as credit card and/or insurance organisations, etc.

EXCEPTIONS

This guarantee only applies to advance postal payments made by *private individuals in direct response for goods itemised/illustrated in display advertisements*. It does not cover goods ordered from advertising Inserts or Cards, classified advertisements or MicroMart, or Catalogues obtained from, or supplied by, any advertiser regardless. *Similarly, protection does not exist in relation to purchases made as a result of reviews and/or editorial comment.*

The 'Buyers' Charter' is designed to safeguard the *PRIVATE individual reader*. It does not provide protection to any companies, societies, organisations, unincorporated bodies or any other commercially orientated outlet of any description. Neither is cover provided for orders placed from, or to, any overseas suppliers or for goods purchased for resale.

CAVEAT EMPTOR

Readers are reminded that the Mail Order Protection Scheme was solely implemented to provide protection to the private individual when goods are ordered 'Off the Page' and paid for by post. *It was not designed for, nor will it offer any protection, in the event whereby goods are purchased via the Internet.*

CREDIT CARD PROTECTION

Always pay by credit card when ordering goods valued in excess of £100, thereby ensuring maximum protection in the event that an advertiser ceases to trade prior to such goods actually being received.

DISCLAIMERS

Readers are reminded that the opinions expressed, and the results published in connection with reviews and/or laboratory test reports carried out on computing systems and/or related items, are confined to, and are representative of, only those goods as supplied and *should not be construed as a recommendation to purchase*. Whilst every precaution is taken to ensure that reliability and good business practices prevail, the Publisher cannot be held responsible for the overall trading activities of any supplier referred to, or advertising within, this publication.

HELPING HAND



Each month Anthony George, our customer services manager, gives advice on what to watch out for when buying computer equipment off-the-page.

When borrowing money or buying goods on credit, the interest charges together with the total cost of the loan must be clearly set out in writing before you sign the agreement.

This can be expressed in two ways:

- As a flat rate – the annual interest as a percentage of the total amount borrowed.
- As an annual percentage rate (APR).

An APR gives a clearer indication of the true rate of interest on a loan or credit agreement, which is usually repaid monthly, because it takes into account the fact that you are paying the same amount of interest each month even though the debt itself is becoming less. An APR quotation therefore makes it much easier for you to compare the cost of different types. Under the *Consumer Credit Act 1974* lenders are required, by law, to quote an APR for all short-term borrowing.

An APR is also intended to include – although it does not always do so – other costs of borrowing during the year, such as annual fees or charges. As there are various types of borrowing, APRs are calculated differently and are reflected accordingly:

- Overdrafts are quoted with an APR based only on the interest rate being charged – any account charges are not included.
- Personal loans are quoted with an APR based on interest and charges, but credit insurance premiums are not included.
- Credit cards are quoted with an APR that does not take into account whether interest is charged from the transaction date or the statement date.
- A mortgage at a reduced 'discount' rate for, say, the first three years may be shown with an APR that only applies to that period – even if your contract ties you with the same lender for much longer. When the discount period ends, the APR will fluctuate in line with the standard variable rate.

As well as the interest charge and APR all other costs, such as arrangement fees or administrative costs, must be quoted before you enter a credit agreement, even if unconnected with the credit. With a mortgage, for example, you must be given details of related insurance or survey charges. If you think that you have been misled, immediately contact your local Trading Standards Office.

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Order form

PERSONAL
COMPUTER
WORLD

Use this form when you order by phone, fax or post.

SUPPLIER'S DETAILS	CUSTOMER DETAILS
COMPANY	NAME
SALESPERSON'S NAME	COMPANY
ADDRESS	ADDRESS
.....
.....
..... POSTCODE POSTCODE
DATE OF TELEPHONE ORDER / / TIME	DATE OF TELEPHONE ORDER / /
ORDER REFERENCE NUMBER (IF QUOTED)	ORDERED BY: <input type="checkbox"/> TELEPHONE <input type="checkbox"/> FAX <input type="checkbox"/> POST
DESPATCH REFERENCE NUMBER	ADVERT APPEARED IN PCW: ISSUE DATE PAGE

QUANTITY	DETAILS OF ORDER	UNIT COST £	TOTAL £

METHOD OF PAYMENT

☐ PERSONAL CHEQUE ☐ PURCHASE ORDER ☐ CREDIT CARD
☐ C.O.D ☐ DEBIT CARD ☐ OTHER (SPECIFY)

CARD COMPANY

ISSUE NUMBER (debit cards only)

START DATE / / EXPIRY DATE / /

CARD NUMBER / / /

SUB-TOTAL

DISCOUNT

CARRIAGE

SURCHARGES

VAT

TOTAL

SIGNED
DATE/...../.....
DAYTIME TELEPHONE NUMBER

DELIVERY ADDRESS
.....
..... POSTCODE
AGREED DELIVERY DATE / /

Purchasing Guidelines

There are several steps you can take to help ensure that the buying process is smooth and trouble-free. We'd like to suggest these main guidelines:

● KEEP RECORDS

When you phone a supplier, make a note of the name of the person you speak to, and when. Note down any claims they make for the product in which you are interested, or any specifications they mention. If you are unsure that what they are offering is right for the task, then ask.

● GET A FULL SPEC OF THE MACHINE

Before you place an order for a machine, insist on being faxed or emailed a full specification, detailing all components and peripherals. Check what is included: for example,

when buying a printer, are all cables and cartridges bundled in? If you've used a review in a magazine to guide your decision, make sure that what is quoted matches what you have read. Sometimes, machine specifications can change from the model sent for review.

● BE CLEAR ABOUT SUPPORT AND WARRANTIES

Make sure that you get a warranty that suits your needs and is fully detailed in the quotation. If you need swift repairs, consider paying extra for an eight-hour repair service. Also make sure you understand the level of service you can expect to receive, including who pays for couriers if your machine has to be returned for repair.

● USE CREDIT CARD PROTECTION

When you place your order, use a credit card. The Consumer Credit Act ensures that credit card purchases between £100 and £30,000 are covered. Check the address to which the goods will be sent. Often, if you buy with a credit card you can only receive the goods at the address on the card. If you are buying over the Internet, make sure you are using a secure server, sometimes denoted by the prefix 'https'.

● SET DELIVERY DATE AND CHECK WHAT IS DELIVERED

This gives you some comeback if the goods are not delivered on time. When the goods arrive, check the packaging before you sign for them, to guard against damage in transit.