

UK **gift card**  
& voucher association



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**APRIL**

**Title:** Your Money

**Date:** 09.04.19

**Link:** <https://www.yourmoney.com/household-bills/debenhams-administration-your-consumer-rights/>

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## Household Bills

### Debenhams administration: your consumer rights

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09/04/2019

What happens to gift cards, refunds and purchases now that Debenhams has entered administration?

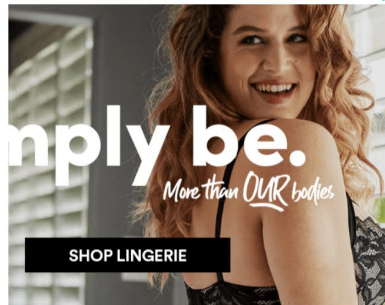


Debenhams has today announced it has gone into administration and is now in the hands of lenders. The retailer's 165 stores will remain open but closures are expected with 50 already earmarked to shut.



Shares in the company, which were suspended earlier, will be cancelled from tomorrow.

ADVERTISING



Debenhams' chairman Terry Duddy said: "It is disappointing to reach a conclusion that will result in no value for our equity holders. However, this Transaction will allow Debenhams to continue trading as normal.

"We remain focused on protecting as many stores and jobs as possible...In the meantime, our customers, colleagues, pension holders, suppliers and landlords can be reassured that Debenhams will now be able to move forward on a stable footing."

Here's a run down of your rights:

#### Gift cards

When a retailer goes into administration, it legally does not have to accept gift cards or vouchers.

At the moment, Debenhams gift cards are still being accepted but the situation could change.

A spokesperson from the UK Gift Card and Voucher Association (UKGCVA) said: "Whilst Debenhams' future at this point still remains uncertain, and we understand current consumer concerns around the retailer's gift card scheme, it is important to note that Debenhams is at present still trading. Our advice to consumers in the situation of any retailer going into administration would be to use gift cards as soon as possible to ensure that they can be fully utilised and enjoyed."

#### Returns

A statement on the Debenhams website says all returns and refunds are being honoured.

However, once a company goes into administration, your right to return faulty items becomes invalid.

If you have been supplied with faulty goods and the company is placed into administration but is still trading, you may be able to get a replacement or a refund in the normal way under the Consumer Rights Act.

If the item came with a warranty you should be able to claim a refund or repair from the manufacturer or if you took out extended warranty from a third party, such as an insurance company, you should be able to claim with it as it shouldn't be affected by a store closing

#### Buying

The Debenhams website is still up and running as normal and accepting orders. But if you're making any purchases, you may want to stick with a credit card.

"If you are planning to buy something for more than £100 in Debenhams, make sure you use a credit card so you can make a claim against your credit card company under Section 75 if anything goes wrong," says Eleanor Snow, consumer rights editor at Which?

**Title: BBC Radio Suffolk**  
**Date: 10.04.19**



- **Title:** You & Yours  
**Date:** 12.04.19

**Link:** <https://www.bbc.co.uk/sounds/play/m0003zbz>