

Inside this issue:

- AGM 2020
- UNISON Legal Services
- UNISON Debt Help
- Term Time Only Update

This Month—Date for your Diary

Rochdale UNISON AGM—26th February 2020

Rochdale UNISON annual general meeting will be on Wednesday 26th February 2020.

The annual general meeting will be held at three venues:

Environmental Management Green Lane Heywood

7.00—7.30 am

Reception Room Rochdale Town Hall

12.00 -1.15pm

Middleton Cricket Club

Second hand car dealer tried to rip me off-UNISON Legal helped me sort it

As well as supporting people with workplace issues UNISON also offers services to members outside work.

I recently bought a second hand car from a local dealer (part of a national chain). It seemed okay at first but very suddenly one night it broke down.

I had only had the car for a month and there was a three month warranty from the dealer so I thought I would be ok. I asked them to repair it under the warranty and at first they agreed.

But when they looked at it they decided the damage was caused by wear and tear and that was not covered by the warranty. They wanted me to pay £700 for a new clutch.

I was pretty sure that wasn't right so I got in touch with UNISON's legal helpline.

They provide free advice on non-work related legal issues.

They advised me that it didn't matter what was written in the warranty. Under the Consumer Rights Act I had a right to ask that the dealer fixed the problem at their own expense because the vehicle was not fit for purpose. The legal adviser also gave me advice on what to write in my email to the dealer and what the next steps would be if they still refused.

I wrote to the dealer and, after a bit of pause, they wrote back to confirm they would repair the car without charging me. What a relief.

To get free advice on non-work related legal issues phone 0800 587 7530

More information is available here:

<https://www.unison.org.uk/content/uploads/2016/12/24162.pdf>

www.joinunison.org

Call UNISON
0800 171 2193

Two simple ways to join UNISON today:

‘I don’t want bailiffs to come to the door’ – how debt affects us and how UNISON can help

UNISON’s Debtline service is available to all our members to help you manage money and deal with debt: we offer free confidential advice to help you clear your debts.

For over 20 years, UNISON has been working in partnership with PayPlan to support members struggling with debt, and to destigmatise debt as a whole.

Helping members ‘live again’ and get away from fear, pressure and letters, PayPlan is a lifeline.

Jason West, a PayPlan advisor, says: “There’s always something we can do to help. No matter what the circumstances are. There will always be options for help.”

So how do you access UNISON Debtline as a member?

Simply call UNISON Debtline on freephone 0800 389 3302. You’ll have an initial chat with one of the trained advisors to get a true reflection of your circumstances.

Gemma Clark, a special advisor, explains: “Some people come to us and they haven’t missed a payment yet, but they’re struggling to cope and are reliant on an overdraft.

“For others, they haven’t paid debts for months or years. Sometimes they’re panicking because of changing circumstances, like losing a job, separating from a partner or being put on Universal Credit.

“We deal with a really large spectrum of emotion, and we make a note of any vulnerability, like whether they’re suicidal or coping with domestic abuse.

“Some people are happy to go through the whole conversation and others are at their absolute lowest and are saying, ‘I don’t want bailiffs to come to the door’. But we can always offer help. There is always something to be done.”

Term Time Only Campaign

As we made you aware last month, the grievance has been submitted to Rochdale Council but to date we have not received a response.

If you have received a case form to complete and return, please do so asap. We can add your membership number on the form once its been returned to us.

Please remember to inform UNISON if any of your personal details have changed i.e. Name, Address, Contact Details, Employer, Workplace or Job Role.

We are not linked to your employer or payroll — so they will not inform us of any Changes in your circumstances.

Please either log on to <https://my.unison.org.uk/> or contact us on 01706 925951/52