

# Compliance & Risk

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## Headlines

- Cyber-attack leaves EasyJet faced with £18bn class action, p.16
- Big hairy money laundering goals for Swedbank, p.17
- Competition regulator checks out online reviews, p.19

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## UK competition regulator investigates holiday firms over refusal of refunds

The UK competition regulator, the Competition and Markets Authority (CMA), has announced that package holiday firms have been added to the list of businesses its Covid-19 taskforce is investigating.

The CMA said it has received 60,000 complaints related to the coronavirus crisis, with holiday firms and airlines the subject of almost 27,000 of the complaints, and accounting for three-quarters of the submissions relating to cancellations and difficulties getting money back.

The regulator's main con-

cerns are said to involve firms that refused refunds, made it difficult for consumers to obtain refunds, or insisted that consumers rebook or accept vouchers instead of having their money returned.

Due to the lockdown, thousands of planned holidays have fallen by the wayside as hotels and holiday parks were forced to close. The CMA said that, in general, it would expect customers to be offered a full refund if the service they had booked was not provided, including where the cancellation was instigated by the customer as a

result of the lockdown.

In many cases, holiday-makers have been told that they must make a special request if they want a refund rather than a voucher, and customer service teams are not always readily available to consider such requests. Additionally, many holiday companies have told customers that their deposits are non-refundable.

Complaints to the regulator about airlines have been referred to the Civil Aviation Authority (CAA), which is separately

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## Apple whistleblower contacts EU regulators over 'lack of action'

On 20 May 2020, Thomas Le Bonniec, the former Apple contractor who helped blow the whistle on the company's programme to listen to users' Siri recordings, announced his decision to go public in protest at the lack of action taken as a result of the disclosures.

In a letter sent to all European data protection regulators, Mr Le Bonniec said, "It is worrying that Apple (and undoubtedly not just

Apple) keeps ignoring and violating fundamental rights and continues their massive collection of data".

Mr Le Bonniec, who worked as a subcontractor for Apple in its Cork offices, transcribing user requests in English and French, left the company in the summer of 2019 due to ethical concerns with the work. At the time of his departure, he told journalists that Apple

was operating in "a moral and legal grey area" and said that the technology giant "should be called out in every possible way".

Following the revelations in August 2019, Apple promised sweeping changes to its "grading" programme, which involved thousands of contractors listening to recordings made, both

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