

<b>Meeting Title:</b>	Citizens Advice – Trading Standards Working Group
<b>Date:</b>	Tuesday 17th October 2017
<b>Time:</b>	10:30 – 13:30
<b>Location:</b>	200 Aldersgate London
<b>Attendees</b>	<p>Citizens Advice: Jon Walters (JW) Karen Wilkinson (KW),Alli Dunstan via conf call ( AD),</p> <p>Delyth Jewell via conf call</p> <p>Carol Rice (BEIS),</p> <p>Gerry McNamara (CAD/CAS)</p> <p>Ivan Hancock (Dorset TS), Georgina Heath (Lincolnshire TS), Pam Wood (Lancashire TS), Ken Daly (SCOTSS), Gina Green (Bucks and Surrey TS), Elizabeth Shaw (Suffolk TS), Elizabeth Smeed (Camden TS), Dai Jones (Wales) and Jenny Rawlinson (Stoke TS), Tracey Johnson (Gateshead TS/CS) Paul Dosanjh (Wolverhampton TS)</p>
<b>Apologies</b>	<p>Andrew McConnell (Consumer, Competition and Regulation Unit) Kate Davies (Oxfordshire TS), Simon Sumner (Staffordshire TS), David Brownlee (CAS) Mel McGinn,(Citizens Advice), Judith Gordon (Hertfordshire TS)</p>

## UPDATE AND ACTIONS FROM THIS MEETING

### 1. Welcome and introductions

Jon Walters (JW) welcomed everyone to the meeting. Everyone introduced themselves.

## **2. Outstanding actions from last meeting**

Alli will add the user guide produced for the portal reports on referrals and notifications to the partner pages

Advisor magazine to send a copy to Carol Rice- MMcginn

## **3. Consumer Education update** - including an update from the Campaigns team

See Consumer Education slides attached.

Contact Melanie McGinn from August 2017 the CE role is now within the Financial Capability (Fincap) team.

CE and Fincap will work closer together to create materials for the network and wider user group.

As the Citizens Advice network already actively engages in fincap activities it is hoped that this will integrate consumer education into more of their activities

The Consumer Education and Consumer subject matter expert (SME) assisted with this year's London Trading Standards event on 6 October. We provided a question round for the finals and Kate Hobson and Melanie McGinn assisted in the morning consumer workshops. It was a great event to be involved in.

- **Citizens Advice Conference**

As a new addition to the fincap team we will be attending this year's Citizens Advice conference. We will be participating in a number of events, but the 'meet the team' section will give the opportunity to promote CE to the network.

### **Advisor Magazine**

### **Adviser 182 Article**

- **Joint Task Force** - article on the banking protocol. Written by Neil Masters (JTF) and Paula Dyke (RBS)

### Planned articles for Adviser 183

- **The Property Ombudsman** - possible articles include tenancy/letting disputes
- **SAFERjobs** - article about the role of SAFERjobs and how to report concerns

**Articles available via online** - <https://medium.com/adviser>

**or magazine subscription -**

[www.citizensadvice.org.uk/about-us/how-citizens-advice-works/products-and-services/adviser-resources/adviser-magazine/adviser-magazine-enquiry/](http://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/products-and-services/adviser-resources/adviser-magazine/adviser-magazine-enquiry/)

For more information about the consumer education resources please go to

[www.citizensadvice.org.uk/about-us/how-we-provide-advice/our-prevention-work/education/education-resources/education-resources/](http://www.citizensadvice.org.uk/about-us/how-we-provide-advice/our-prevention-work/education/education-resources/education-resources/)

[melanie.mcginn@citizensadvice.org.uk](mailto:melanie.mcginn@citizensadvice.org.uk)

## 4. National Consumer Week

### Launch week commencing 27th November

- The theme of this year's campaign will be subscriptions and subscription traps.
- Consumer detriment relating to subscriptions most commonly encompasses situations where consumers sign up for a fixed term deal, trial, or promotion, and it is not made clear (or the consumer forgets) that they will be auto-enrolled into ongoing payments.
- Subscription traps are a more deliberately misleading practice, which usually involve the company involved using deceptive language and misleading terms and conditions.

- The “strap-line” of our consumer-facing materials for NCW 2017 will be **“Not what you signed up for?”**
- Materials available will include:
  - Leaflet available will contain all potential advice (Before you sign up, When you sign up, After you sign up), will be including cancellation advice
  - Empowering and educating consumers
  - Posters, webpage, social media and targeted adverts
  - Consumer Education packs
  - Advert to include all possible ways consumers buy although our principal audience will be people who sign up to subscriptions/recurring services online (to fit with the Cyber Monday launch date). Our secondary audience will be people who sign up for subscriptions with beauty products.

Carol Rice - sits on a consumer protection partnership group, who work collaboratively on NCW and Scams Awareness:

CitA, BEIS, CMA, ASA, CAS, Trading Standards

Lots of materials, graphics etc have been offered for the NCW.

ASA are issuing a code of practice and guidance for clients

Good theme and this campaign brings all the organisations together.

Delyth asks the group if they are agreed in the strap line for the campaign - “not what you have signed up for”

All the group agreed good strapline - Ivan - Sums it up in a nutshell

For more information, contact Delyth Jewell  
[delyth.jewell@citizensadvice.org.uk](mailto:delyth.jewell@citizensadvice.org.uk)

## 5. Performance and operations update (JW)

See slide presentation above attached, presented by JW.

- Transition of the consumer service to our local Citizens Advice office providers went smoothly and was completed on time
- Our focus now is on ensuring the quality of advice, data and referrals to our partners meets expectations. The service is already very close to reaching steady stated targets in these areas
- Consumer satisfaction has remained high throughout the transition, with more than 95% saying they are satisfied with the service
- Partner satisfaction levels currently exceed target levels
- In addition to our focus on quality, we are also working with our providers to help them reduce call lengths as they build confidence so that they can reach maximum capacity
- We continue to work closely with delivery centres, offering support on an individual and collective level and facilitating the sharing of best practice
- We are now turning our attention to identifying opportunities to develop the service further including enhancing referral routes between the service and our local Citizens Advice network and introducing new channels such as web chat.
- CAD continue to deliver against performance metrics and have offered support and the benefit of their extensive experience
- All centres in England and Wales will be audited in full in October
- This will involve a visit from members of our team to review all aspects of delivery
- A review of a number of Statements of Requirement from initial applications will also be undertaken
- Best practice and corrective actions are documented and tracked
- Where necessary a formal performance management process is in place, through grant management frameworks, allowing for performance improvement plans and interventions should they be required
- Citizens Advice Scotland mirrors this approach for their centres

### Client Satisfaction

- After call satisfaction has remained strong, with the following

results taken from September 2017 (surveying almost 3000 clients):

- **96%** of clients were satisfied or very satisfied with the overall service received.
- **98%** of clients said they would use the service again if they needed to
- The reflective survey result, undertaken every six months, is due presently will share as soon as they are available.

**Action: Email to the group and distribute when CSAT results are available**

Citizens Advice Website

- Website demand for our consumer pages remain relatively stable at around 1.5 million views and 500,000 users a month
- During August and September, the most visited and top landing pages related to flight cancellations however numbers for pages relating to reporting to Trading Standards and contact information for the service remained consistent
- Following the last meeting, a proposal has been developed by our Digital team relating to the capture of intelligence through the Citizens Advice website

Complaints in September are lower than they have previously been - work completed on all areas.

Karen notes what work has been undertaken/ happened so far within the Ops team and the centres

Themes of complaints - How Consumer service works with TSS.

Carol - Is it clear on the CitA website - how the relationship works - maybe a re visit

**Action: To share summary of complaint re relationship between us and TSS - Gina Green**

Jon - Advisor did not deal with a doorstep correctly - we worked with TSS and with the centres advisors - briefings etc Karen mentions a well known Doorstep case study video by Brian Steele on the Isabelle Grey case to add to advisor training due to its powerful message and impact.

## **6. Feedback - New Google form (AD)**

- The new form has now been developed internally
- It is a Google form that is internet based
- It mirrors the data collected currently, but submission is now easier

- The solution populates data for both our team centrally and the delivery centre in near real time
- The form also allows for us to analyse data relating to feedback in a more detail
- Very few issues raised from testing and good feedback from those involved
- A copy of the link, the feedback form and the updated process can be accessed on the [Partner pages](#) from tomorrow 18th Oct
- Once testing is completed we propose shifting to the new feedback submission by 1 November 2017 and will communicate with partners accordingly

Liz Smeed Camden had problems and could not access the link because IT block, this cannot be remedied.

Process will be amended to include the new form and old form - dual approach to cover any TSS's that cannot access the new form or follow the new process.

## 7. TSS Audit (JW)

- The audit was completed in mid September
- Trading Standards East Midlands have received the majority of submissions
- Early indications suggest:
  - 123 authorities took part (an increase of 56)
  - 3122 cases were reviewed (a decrease of 572)
  - 67% of cases were scored as green, 20% as amber and 13% as red - these results are very consistent with previous audits
- Initial themes from the audit are not yet available
- Final submissions will now be collated by TS East Midlands
- A report will then be drafted outlining the key findings
- This will be shared with Citizens Advice in November for additional input
- We will also put plans in place around areas of development highlighted in the audit, to maximise the value from an adviser

development perspective

- The jointly authored report will be ready for circulation by the end of November

**Action JW : Share audit results when they are available and Jon to add information into the 6 month review for BEIS**

## **8. Service Development (JW)**

See slide presentation above attached, presented by JW.

- The service development plan has been drafted in full in conjunction with CAS, not quite ready yet.
- We have identified three key areas within the plan that we are seeking to progress immediately:
  - Gathering further intelligence for partners from clients who “self serve” using the Citizens Advice website
  - Developing web chat as a new channel for clients, this was piloted early days when the service transitioned over from OFT. Lots of challenges faced originally.
  - Looking at how we can make training for our advisers more effective, more efficient and more flexible. Currently 6 weeks course and not very flexible - classroom based.

Peter Stonely who was involved in delivering our advisor training noted that some of this training could be streamlined

Each of these areas are being managed as workstreams, with implementation planning due to commence imminently

- We will provide regular updates on these areas at this group moving forward
- Citizens Advice will attend the ACTSO meeting in December to discuss these areas, and also the wider plan, Michele, Tom and Linda Cropley attending this meeting and following this a wider communication to all partners around the plan will be sent.



Group discussion - Website guides you around self help journey

Simon (Website team) have said that an API/tool could be developed to allow data to be transmitted straight through to the portal, important to note, this is at concept stage

**Action: Jon to update the group late Nov early Dec on the three areas noted/Service development**

## 9. Referrals and Protocols

See slide presentation above attached, presented by JW.

- We continue to see criminal referral levels above 40% of all complaint cases for the service, which is a marked increase in pre-transition levels

KW - Centres have been sent a protocol guide

Monthly calls sharing best practice with all centres

Welsh user group started last month attended by TSS officers, CitA Ops and the three Welsh delivery centre Managers. Purpose was to discuss local engagement with centres and protocols were looked at in detail.

Protocols should be easy to read for the advisors when they are on the phone. Centres were encouraged to flag to TSS if they come across unhelpful wording on protocols.

- The centres have been working closely with advisers on recognition of civil referrals and prioritising these over other civil support routes such as ADR
- A number of initiatives have taken place to support centres in relation to referrals and protocol use
- Feedback levels remain around target levels, suggesting the numbers of missed or erroneous referrals is low
- A full review of contact and distribution lists for local Authorities has been completed by Tracey Johnson
- It is now our intention to request all authorities conduct a review of their current protocols, to ensure all key information is accurate

and how cases are to be handled remains as outlined on these documents. It has been 2 years since the last full review.

- Future consideration may be given to a review of the protocol template as part of wider service development activity - we would commence any such work through this group initially to consider the mutual potential benefits of any alterations

**Action: Send out comms on protocols review to this group for distribution, adding a small detail on scope of the service**

## 10. Approved traders and Tracking forms

- We are aware of a number of providers across the consumer landscape that provide the above schemes, either through local authorities or in conjunction with other organisations
- Currently advisers signpost to schemes through protocols or trader tracking but each of these approaches has drawbacks
- We have been approached by one that is keen to provide an integrated solution that will work with our trader database to automatically apply additional adviser information about their scheme
- In order to work fairly with all schemes, our intention is to draft a process outlining the requirements for any scheme that wishes to work with us in this manner
- This will include the key principles and requirements the scheme would need to be able to adhere to
- Once in place, we will work with schemes to implement this approach
- This will ensure advisers have better access to approved trader information, recognising that there will remain some limitations due to the nature of the trader database and operating model

Alli noted to the group that a new trader tracking/trader scheme form had been worked on, tested and will be distributed to the group and the wider TSS community, along with some new guidance.

Discussion took place on trader schemes and processes

**Action: AD - To gather data/run a report from the case handling system - how many trader records have trader schemes attached**

**and then how many cases/clients attached to these**

## **11. General Data Protection Regulations**

Consent requirements in regards to data and DSA agreements, also how long we can hold data for.

Email from Jo Orsler and Jake Smith who also works in CitA - we are currently compliant however waiting for guidance and tools from the ICO. DSA potentially will need to have some changes, this will be communicated as and when requirements dictate.

Jake will attend the next meeting in Jan to update the group unless something happens beforehand and comms will be sent out as applicable.

## **12. AOB**

Liz Smeed - Portal report on safety electrical complaints (will email in requirements). Possible new report on the portal that will be individual and funded by the requesting LA - no action required by Ops - LA TSS to email requirements

Georgina H - Are the consumer service able to collect more info on food issue cases, a couple of the group agreed.

**Action: Ailsa Dent to put a food briefing together for advisors - what information to gather, what to look out for etc**

Gina asked who was the complaint contact was in CitA- Gina has a complaint that is for TSS but also has elements for the consumer service- Send to Ops and address this FAO Karen W

Jon - CSAT - qualitative results just in in April - Sept = 82% satisfied or very satisfied, 94 use again - comms will be sent out shortly as agreed

Jon update - Paternity leave from next Jan to April - next meeting might be held by Tom or Karen and the team will support

**Next meeting will take place, 23rd Jan 2018, in meeting Room 1 Aldersgate 10.30-1.30**

JW closed the meeting and thanked everyone for attending

**Summary of Actions from today's meeting:**

No	Action	Owr
1	Action: Email to the group and distribute when CSAT results are available	JW
2	Action: To share summary of complaint re relationship between us and TSS - Gina Green	KW
3	Action : Share TSS audit results when they are available and Jon to add information into the 6 month review for BEIS	JW
4	Action: To update the group late Nov early Dec on the three areas noted/Service development	JW
5	Action: Send out comms on protocols review to this group for distribution, adding a small detail on scope of the service	AD/ W
6	Action: AD - To gather data/run a report from the case handling system - how many trader records have trader schemes attached and then how many cases/clients attached to these	AD