

# Trading Standards Working Group

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17 October 2017

# Agenda

- 1. Welcome & introductions - 10.30 -10.35 - JW
- 2. Actions from last meeting - 10.35 -10.45 - JW
- 3. Consumer education update - 10.45 -11.00 - MM
- 4. National Consumer Week update - 11.00-11.20 DJ
- 5. Performance and operations update - 11.20- 11.40 JW
- 6. Feedback process, testing and roll out - 11:40 - 11:50 - AD
- 7. TSS Audit - 12.00 - 12.15 - JW/GH
- 8. Service development update - 12.15 - 12.30 - JW
- 9. Protocols and Civil Referrals - 12.30 - 12.45 JW/KW
- 10. Approved trader schemes - 12.45 - 13.00 - JW/AD
- 11. General Data Protection Regulations - 13:00 - 13:15 JW/AD
- 12. AOB – 13.15 -13.30 - JW

# Consumer Education & Campaigns

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# Role of Consumer Education

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.



# Events

- **Young Consumer of the Year**

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.



# Adviser 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/)

# Adviser magazine - new writers to join the Editorial Board

## What we're looking for

We need experts in Consumer advice to help us plan and select our priority topics.

## Our expectations of Editorial Board members:

- Identify expert writers who can contribute to Adviser
- Write or commission at least one piece, up to 3,000 words, for the publication per year
- Regularly review and provide feedback on content and publication process to ensure continuous improvement of the magazine
- Review and edit draft articles to confirm accuracy and that they meet the brief
- Review any amendments made by the publisher and achieve final sign off from the author
- Attend two meetings a year at Citizens Advice's offices in London or Birmingham, with additional meetings where required either in person or remotely.

## What's in it for you:

- Your name and article in a well respected and widely distributed publication
- The opportunity to help advisers make a real impact on the lives of some of the most vulnerable members of society
- The opportunity to network with other advice professionals in your field
- All reasonable out of pockets expenses incurred by attending meetings of the Editorial Board are reimbursed
- Support from Citizens Advice staff to carry out the role

Contact Melanie for more information and terms of reference - [melanie.mcgin@citizensadvice.org.uk](mailto:melanie.mcgin@citizensadvice.org.uk)

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/)

Contact Melanie McGinn

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

The logo for Citizens Advice, featuring the words "citizens" and "advice" stacked vertically in white lowercase letters inside a dark blue speech bubble shape.

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# National Consumer Week

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# National Consumer Week 2017 will launch on Cyber Monday...

- 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.

# “Not what you signed up for?”

- The “strap-line” of our consumer-facing materials for NCW 2017 will be “Not what you signed up for?”
- Materials available will include:
  - Leaflet (Before you sign up, When you sign up, After you sign up)
  - Posters, webpage, social media and targeted adverts
  - Consumer Education packs
- 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.

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



# Performance and Operations

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# Performance and Operations

- 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 state 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

# Performance and Operations

- 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

# Performance and Operations

- August performance information is outlined below (quality figures are a culminative average of quarter to date):

	Quality	Webform Responses (3 WD)	Client Satisfaction	Partner Satisfaction	Average speed to answer (seconds)	Forecast accuracy (GC)	Referrals as a % complaint cases	Volume of complaints
Target	70% 'Good'	100%	80%	<2%	-----	95% - 105%	-----	n/a
	66.67%	88.78%	97.00%	1.93%	236	93.94%	41.60%	13



# Audit schedule

- 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

# Website Volumes

- 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

<b>Consumer pages</b>	<b>August</b>	<b>September</b>
<b>Page views</b>	<b>1,510,619</b>	<b>1,469,069</b>
<b>Users</b>	<b>509,575</b>	<b>514,911</b>

# Partner feedback

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# Google Feedback Form

- 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 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](#)
- Once testing is completed we propose shifting to the new feedback submission by 1 November 2017 and will communicate with partners accordingly

# TSS Audit

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# TSS Audit

- 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

# TSS Audit

	2017	2016	2014	2013
Cases reviewed	3122	3694	5122	5659
LAs participating	123	67	84	81
% green cases	67	66	66	65
% red cases	13	13	15	16
% amber cases	20	21	19	19



# TSS Audit

- 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

# Service development

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# Service development

- The service development plan has been drafted in full in conjunction with CAS
- 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
  - Looking at how we can make training for our advisers more effective, more efficient and more flexible

# Service development

- 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
- Following this a wider communication to all partners around the plan will be sent

# Referrals and Protocols

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# Referrals and protocols

- 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
- 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

# Referrals and protocols

- 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
- 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

# Approved trader schemes and tracking forms

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# Approved trader schemes

- 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

# Approved trader schemes

- 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

# General Data Protection Regulations

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# Questions & any other business

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