

# Know your New Rights

**Helping you** to  
use your new  
consumer rights



citizens  
advice



Department  
for Business  
Innovation & Skills



Chartered Trading  
Standards Institute

**NATIONAL  
TRADING  
STANDARDS  
BOARD**

Protecting Consumers  
Safeguarding Businesses

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# Introduction

National Consumer Week 2015 seeks to raise awareness and promote the use of new consumer rights that were brought into force through Consumer Rights Act legislation on 1 October 2015. This year's "Know your New Rights" campaign will launch in England & Wales on 2 November 2015, with a week of national promotion, while local consumer education activities will continue across the rest of the month.

The campaign is being led by Citizens Advice, the Chartered Institute of Trading Standards and the National Trading Standards with the support of the government department for Business, Innovation and Skills (BIS). It follows concerted work with businesses to ensure they have made the changes necessary to be compliant with the new consumer rights laws.

National Consumer Week has been running since 1989 and has covered different themes each year such as second hand car buying, car boot sales, child care seats, quality of goods and customer care. Last year's campaign "Good Neighbours stop Rogue Traders" which focussed on tackling doorstep crime won the partnership category of the 2015 UK Public Sector Communications Awards.

# Campaign overview

Consumer law changed on 1 October when the Consumer Rights Act came into force. The Act simplifies and clarifies consumer law, provides new cover for consumers buying digital content and spells out what should happen when goods or services do not match up to what has been agreed

The "Know your New Rights" National Consumer Week 2015 campaign aims to:

- promote awareness of these new consumer rights through effective communication of simple messages in traditional press and media and through digital and social media
- increase consumers' understanding of, and their ability to exercise, these rights by using consumer education materials developed by Citizens Advice.

As part of the campaign local organisations (Citizens Advice, trading standards and other partners) are encouraged to host and promote local face-to-face activities and events that target education at the most vulnerable consumers throughout the whole month of November. There will be an opportunity for local Citizens Advice who can commit to organising and evaluating two such local campaign events or activities within the period 2 - 30 November to apply for funding to cover their costs.

# Key campaign messages

## **The Act makes consumer rights clearer and simpler to understand**

The Consumer Rights Act introduced a range of new rights for consumers when it came into force on 1 October 2015. These included a 30-day time period to return faulty goods and replacement rights for faulty digital content. The Act is a major reform of UK consumer law that streamlines complicated law from 8 pieces of legislation into one place and makes it easier for consumers and businesses to understand key consumer rights:

- to clear and honest information before they buy;
- to get what they pay for;
- to goods and digital content being fit for purpose, and services being performed with reasonable care and skill; and
- that faults in what they buy will be put right free of charge or a refund or replacement provided.

Because of the Act the law will be easier to understand, supporting consumers to buy with greater confidence. In addition it ensures that disputes between consumers and businesses will be easier to sort out quickly and cheaply.

## **The Act will help empower consumers to reward the best businesses**

Consumers who understand their rights and responsibilities are likely to make better choices when they shop and should save both time and money. They should better understand how they should be treated by businesses, be better at selecting the best deals and hold businesses that provide poor quality goods or services to account more effectively. The Act means it is now easier to compare important terms

in contracts and so helps consumers to select the business which provides the best overall offer, rather than simply the cheapest.

## **The Act should make it easier to solve disputes with businesses**

The legislation aims to help consumers and businesses to avoid disagreements. But when a problem does occur, it will also be easier for disputes to be settled. Alternative dispute resolution, for example through an Ombudsman, now offers a quicker and cheaper way of resolving disputes compared to going through the courts.

## **We want to support consumers to understand and use their new rights**

With the new laws in force, consumers should learn what these rights entitle them to and what they don't. Consumers should have in mind their rights when they research purchases and when they decide between providers. They should also know where to go for more information in advance of a purchase and if a problem arises. Information and advice is available from the Citizens Advice' website, their Consumer Service telephone helpline 03454 040506 or at local Citizens Advice offices.

## **We want to overcome the barriers that stop consumers using their rights and so improve business behaviour**

Consumers must feel that their feedback to business will bring about positive change. However, consumer literacy is currently weak. Consumers often don't know if they have got a good deal, especially in high-cost markets which they use very rarely. We want consumer empowerment through the Act to result in businesses improving their goods and services, pursuing practices that increase customer satisfaction, and so producing a better market for all.

# Key consumer education messages

## Know your New Rights

The Consumer Rights Act will streamline 8 pieces of legislation into one, making it easier to understand and use your consumer rights. This will help consumers and businesses to avoid disagreements. But when a problem does occur, the changes will also make it easier to settle through the offer of alternative dispute resolution, which can avoid expensive court cases.

## Check the date!

When did you buy the goods or enter into the contract? The Consumer Rights Act will only apply to goods and services purchased from 1 October 2015. Previous legislation will apply to purchases and contracts before this date.

## What is satisfactory quality?

The Consumer Rights Act states that goods should be as described, of satisfactory quality and fit for purpose. What constitutes 'satisfactory quality' depends on the description given; the price paid; and other relevant details, such as the age or history of the item.

## Digital content covered too!

For the first time, digital content is defined in law. The Consumer Rights Act gives you a clear right to a repair or replacement of faulty digital content such as online film and games, music downloads or e-books. It is still important to check before you buy that the digital content is suitable for your purposes and compatible with your hardware or software.

## Know your cancellation rights

Consumer Law states that cancellation terms must be fair, transparent and prominent. However, your cancellation rights vary depending on where and when the contract was made and what it is for. Take time to find out about cancellation rights for the item or service you are buying

## Clearer return rights for 30 days!

The short term "right to reject" enables you to return goods to a trader, within a 30 day period, for a full refund if your core rights have been breached. The burden of proof will be on you to show that the goods are not satisfactory, fit for purpose or as described.

## Check the terms & conditions

The Consumer Rights Act states that terms & conditions must be prominent, so important terms hidden in the small print may not be compliant with the law.

## Essential information must be provided

Traders, service providers, letting agents and secondary ticket sellers are covered by the new Consumer Rights Act. They must provide you with prominent, clear and honest information before you buy from, or enter into a contract, with them

## Take time: check your rights

It's worth researching the market and what your new consumer rights mean before you buy, particularly if you are shopping for expensive items. If you know your rights, you can spot traders who do not seem to be compliant and so avoid potential problems from the start

## Use Citizens Advice Consumer Service

The Consumer Service can advise on consumer problems or give pre-shopping advice to reduce risk. Phone 03454 040506

(Welsh-speaking adviser 03454 040505) Monday to Friday 9.00am to 5.00pm, except Bank Holidays. You can also e-mail queries through the website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk).

## Key statistics<sup>1</sup>

### UK Consumers

- UK consumers spend £90billion per month across 235 different markets.
- Citizens Advice estimate the average amount of time people in the UK spend on the whole process of buying goods and services is between three and four hours per week.

### UK consumer problems

- 22% of UK consumers had experienced one or more problems with goods or services purchased in 2011.
- 26% of consumers spend more than four hours trying to seek redress for problems with purchases. One in 10 such consumers have had to take time off work to do so.
- Around half of the UK consumers who experienced problems with goods or services stated that the experience made them frustrated and/or angry. For one in three, the experience caused stress and worry. The likelihood of an emotional impact was related to the financial loss caused by the problem.

### UK consumer complaints

- 82% of UK consumers were happy to give companies feedback if they were confident the companies would act

on it.

- People aged 65+ are considerably more confident than younger people at complaining about problems with goods and services.
- UK consumers with incomes below £15,000 are less likely to complain than those with higher incomes.

### UK consumer empowerment.

- 57% of UK consumers claim to shop around to find the best deal.
- 34% of UK consumers say they enjoy browsing, but 37% like to complete their transactions as quickly as possible.
- Only 1% of consumers score well in all three aspects of consumer literacy (consumer skills, consumer knowledge and the propensity to use these). 80% do not score highly in any of the three.
- The incidence of consumers switching suppliers declined from 2008 to 2012 in the energy, current account, land and mobile telephone markets.
- One in five UK consumers who tried to switch electricity deals said they gave up because they could not find a better deal or because it was too difficult.
- 30% of UK consumers believe that if their first shopping experience with a retailer is a good one then that is enough to turn them into a loyal customer.
- In 2011 of UK consumers who had recently taken out contracts only 58% had read the whole contract or the key points in full. One in 10 did not read the contract at all. The main reasons for not reading contracts fully were: it takes too long (57%), the print is too small (35%) and the contract is too difficult to understand (25%).

<sup>1</sup> Gill Wales Research (2014) Consumers' engagement with markets and the implications for their use of time: review of existing research [www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20Publications/Consumers%20Engagements%20with%20Markets%20Report.pdf](http://www.citizensadvice.org.uk/Global/CitizensAdvice/Consumer%20Publications/Consumers%20Engagements%20with%20Markets%20Report.pdf)

# Get involved

**If you have only five minutes**, you could support the “Know your New Rights” campaign by:

- Ordering the campaign posters and leaflets and putting them in public spaces (waiting rooms or reception areas).
- Downloading the campaign e-mail footer and adding to your signature.
- Tweeting about the campaign using the hashtag #consumerrights
- Posting one of our template campaign posts on your Facebook page

**If you have a day to work on this**, you could support the “Know your New Rights” campaign by:

- promoting it at a local partnership event or meeting using the presentation from our website, or featuring the presentation and other campaign materials on your website
- distributing campaign leaflets and other resources at a local stall / venue
- sending the template local press release we have prepared to local media
- holding a drop-in session with campaign resources available, so people can find out more about their new consumer rights

**If you have more time**, you could support the “Know your New Rights” campaign by:

- holding events or activities that use the campaign consumer education materials from our website
- using social media to promote it, before and throughout National Consumer Week

- monitoring local awareness of the new consumer rights before and after the campaign and recording instances of clients successfully using them
- working with your local trading standards to develop innovative ways to raise awareness of the new consumer rights amongst more vulnerable consumers.

Or why not do something different.....and let us know how it goes?

## Campaign materials

You can order or download materials to support your activities to promote the campaign from our website,

[www.citizensadvice.org.uk/know-your-new-rights](http://www.citizensadvice.org.uk/know-your-new-rights)

or

[www.citizensadvice.org.uk/cablink/know-your-new-rights](http://www.citizensadvice.org.uk/cablink/know-your-new-rights)

Including:

- posters
- leaflets
- a social media guide/pack
- links to briefings on the Consumer Rights Act
- presentations to promote the campaign
- infographics, graphics and vines
- case studies
- examples of the new rights in action
- toolkits and engagement resources
- consumer education training guidance, materials and evaluation forms

You can learn more about the Consumer Rights Act here:

[www.citizensadvice.org.uk/the-consumer-rights-act-2015/](http://www.citizensadvice.org.uk/the-consumer-rights-act-2015/)

# Keep in touch

We would really appreciate you letting us know all the ways that you have got involved in the “Know your New Rights” campaign, so that we can feedback on its impact both locally and nationally. Whether its as small as putting up our poster or you have spent several days on campaign activities, you can tell us about it by e-mailing

Adrian Galvin, [adrian.galvin@citizensadvice.org.uk](mailto:adrian.galvin@citizensadvice.org.uk), or  
Alison Blackwood, [alison.blackwood@citizensadvice.org.uk](mailto:alison.blackwood@citizensadvice.org.uk).

Please also complete our “Know your New Rights” campaign evaluation survey when it is sent out in December 2015 and send us any additional evaluation of your local campaign activities.

You can also:

- Tweet us (@CitizensAdvice) pictures of your campaign actions, including the campaign hashtag **#consumerrights** in your tweet.
- Report your campaign actions on a local action report form [www.citizensadvice.org.uk/cablink/ar](http://www.citizensadvice.org.uk/cablink/ar).
- Record detailed records when you successfully support clients to use the new consumer rights on a bureau evidence form (BEF) including the keywords **“Using the New Consumer Rights”** (for the campaign this needs to be between 1 October and 30 November 2015 but we hope local Citizens Advice continue to do this).
- Read, write and comment on Citizens Advice blogs about the campaign, <https://blogs.citizensadvice.org.uk>.

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