

UNITED KINGDOM

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1. Consumer policy institutions

1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

- **Department for Business, Innovation and Skills (BIS)**

Address: 1 Victoria Street, London SW1H 0ET

Tel: +44 207 215 5000

E-mail: enquiries@bis.gsi.gov.uk

Website: <http://www.bis.gov.uk/>

In the United Kingdom, the Ministry responsible for UK and EU consumer policy and protection is the Department for Business, Innovation and Skills (BIS).

Other ministries have responsibility for elements of consumer protection but BIS has the general responsibility for consumer protection.

The Coalition Government wants to ensure that UK consumers are treated fairly, know their rights and can use them effectively, and that consumer law is fair to both consumers and business. To achieve this, a number of changes will have to occur and BIS will be consulting on the changes in 2011. <http://www.bis.gov.uk/policies/consumer-issues>

Competition and consumer policy are both areas of vital importance for citizens, for business and for the economic growth on which we all depend. Empowered consumers and fair competition policy drive our competitive markets, which promote efficiency and innovation in business. The Coalition Government is committed to saving public money wherever possible and rationalising the number of public bodies. <http://nds.coi.gov.uk/content/Detail.aspx?ReleaseID=415972&NewsAreaID=2>

- **Department of Health**

Address: Richmond House, 79 Whitehall, London SW1A 2NS

Tel: +44 207 210 4850

E-mail: dhmail@dh.gsi.gov.uk

Website: <http://www.dh.gov.uk>

The Department of Health has responsibility for food safety and medical safety.

- **Her Majesty's Treasury**

Address: 1 Horse Guards Road, London SW1A 2HQ

Tel: +44 207 270 4558

E-mail: public.enquiries@hm-treasury.gsi.gov.uk

Website: <http://www.hm-treasury.gov.uk>

The Treasury has overall responsibility for financial services regulation policy.
Address: HM Treasury, 1 Horse Guards Road, London SW1A 2HQ

- **Department of Transport**

Address: Department for Transport, Great Minster House, 76 Marsham Street, London SW1P 4DR

Tel: +44 207 944 8300

E-mail: e-mail addresses are available from this website:

http://www.dft.gov.uk/contact

Website: <http://www.dft.gov.uk>

The Department of Transport has responsibility for the transport system.

- **Department for Culture Media and Sport (DCMS)**

Address: Department for Culture Media & Sport, 2-4 Cockspur Street, London SW1Y 5DH

Tel: +44 207 211 6200

E-mail: enquiries@culture.gov.uk

Website: <http://www.culture.gov.uk>

The DCMS is responsible for Government policy on the arts, sport, the National Lottery, tourism, libraries, museums and galleries, broadcasting, creative industries including film and the music industry, press freedom and regulation, licensing, gambling and the historic environment.

- **Ministry of Justice**

Address: 102 Petty France, London SW1H 9AJ

Tel: +44 203 334 3555

E-mail: general.queries@justice.gsi.gov.uk

Website: <http://www.justice.gov.uk/>

The Ministry of Justice has responsibility for justice, rights, democracy and in particular alternative dispute resolution as part of its remit for civil law.

1.2. PUBLIC AGENCIES

- **Office of Fair Trading**

Address: Fleetbank House, 2-6 Salisbury Square, London, EC4Y 8JX

Tel: +44 845 722 4499

E-mail: enquiries@oft.gsi.gov.uk

Website: <http://www.oft.gov.uk>

The OFT is a non-ministerial government department whose mission is to make markets work well for consumers. As the UK's consumer and competition authority, the OFT has powers to:

- encourage businesses to comply with competition and consumer law and to improve their trading practices through self-regulation
- act decisively to stop hardcore or flagrant offenders
- study markets and recommend action where required
- empower consumers with the knowledge and skills to make informed choices and get the best value from markets, and help them resolve problems with suppliers through Consumer Direct (an OFT funded telephone and online service offering information and advice on consumer issues).

- **Food Standards Agency**

Address: Aviation House, 125 Kingsway, London WC2B 6NH

Telephone and e-mail addresses can be found at:

<http://www.foodstandards.gov.uk/aboutus/contactus/>

Website: <http://www.foodstandards.gov.uk/>

The Food Standards Agency is an independent Government department set up by an Act of Parliament in 2000 to protect the public's health and consumer interests in relation to food. It is sponsored by the Department of Health. The Food Standards Act 1999 provides for the Agency to be a UK body accountable to Parliament, the Scottish Parliament, the National Assembly for Wales and the Northern Ireland Assembly. It operates at arm's length from Ministers under the day-to-day responsibility of a Chairman, deputy Chairman, and members.

- **Financial Services Authority**

Address: 25 the North Colonnade, Canary Wharf, London E14 5HS

Tel: +44 207 066 1000

E-mail addresses to be found at:

<http://www.fsa.gov.uk/Pages/Doing/Contact/index.shtml>

Website: <http://www.fsa.gov.uk/>

The Treasury has overall responsibility for financial services regulation policy. The Financial Services Authority (FSA) is an independent non-governmental body, given statutory powers by the Financial Services and Markets Act 2000. The FSA is a company limited by guarantee and financed by the financial services industry. The FSA is accountable to Treasury Ministers and through them to Parliament. It is operationally independent of Government and is funded entirely by the firms it regulates.

- **The Health and Safety Executive**

Address: Rose Court, 2 Southwark Bridge, London SE1 9HS

Tel: +44 845 345 0055

Website: <http://www.hse.gov.uk/>

The Health and Safety Commission is responsible for health and safety regulation in Great Britain. HSE look after health and safety in nuclear installations and mines, factories, farms, hospitals and schools, offshore gas and oil installations, the safety of the gas grid and the movement of dangerous goods and substances, and many other aspects of the protection both of workers and the public. The HSE is sponsored by the Department of Work and Pensions.

- **Ofgem**

Address: 9 Millbank, London SW1P 3GE

Tel: +44 207 901 7000 or +44 207 901 7295 (consumer affairs)

E-mail: consumeraffairs@ofgem.gov.uk

Website: <http://www.ofgem.gov.uk/About%20us/Pages/AboutUsPage.aspx>

Ofgem is the regulator for Britain's gas and electricity industries. Its role is to promote choice and value for all customers. Ofgem does not deal directly with consumer complaints or enquiries. Where a domestic or commercial energy consumer has a complaint or enquiry relating to their energy supply company or network operator, they should contact their energy supply company or network operator in the first instance. Consumer Direct can provide information and advice on general energy issues.

- **Ofcom**

Address: Riverside House, 2a Southwark Bridge Road, London SE1 9HA

Tel: +44 207 981 3000

Textphone: +44 207 981 3043 - Please note that this number only works with special equipment used by people who are deaf or hard of hearing.

Website: <http://www.ofcom.org.uk/>

Ofcom is the independent regulator and competition authority for the UK communications industries, with responsibilities across television, radio, telecommunications and wireless communications services.

- **Ofwat**

Address: Centre City Tower, 7 Hill Street, Birmingham B5 4UA

Tel: +44 121 625 1300 / 1373

E-mail: enquiries@ofwat.gsi.gov.uk

Website: <http://www.ofwat.gov.uk/>

The Water Services Regulation Authority (Ofwat) is the economic regulator of the water and sewerage industry in England and Wales.

- **Office of Rail Regulation**

Address: One Kemble Street, London, WC2B 4AN

Tel: +44 207 282 2000

Website: <http://www.rail-reg.gov.uk/>

The Office of Rail Regulation (ORR) was established to ensure that Network Rail, the owner and operator of the national railway infrastructure - the track and signalling - manages the network efficiently and in a way that meets the needs of its users; to encourage continuous improvement in health and safety performance; to secure compliance with relevant health and safety law, including taking enforcement action as necessary; to develop policy and enhance relevant railway health and safety legislation. The ORR is also responsible for licensing operators of railway assets, setting the terms for access by operators to the network and other railway facilities, and enforcing competition law in the rail sector.

- **Civil Aviation Authority**

Address: CAA House, 45-59 Kingsway, London WC2B 6TE

Tel: +44 207 453 6361

Website: <http://www.caa.co.uk/>

The CAA is the UK's independent aviation regulator, with all civil aviation regulatory functions (economic regulation, airspace policy, safety regulation and consumer protection) integrated within a single specialist body.

- **Medicines and Healthcare Products Regulatory Agency (MHRA)**

Address: Information Centre, 10-2 Market Towers, 1 Nine Elms Lane, London SW8 5NQ

Tel: +44 207 084 2000

E-mail: info@mhra.gsi.gov.uk

Website: <http://www.mhra.gov.uk>

The Medicines and Healthcare Products Regulatory Agency (MHRA) is the government agency that is responsible for ensuring that medicines and medical devices work, and are acceptably safe.

- **Postcomm - The Postal Services Commission**

Address: Hercules House, 6 Hercules Road, London SE1 7DB

Tel: + 44 207 593 2100

E-mail: info@psc.gov.uk

Website: <http://www.psc.gov.uk/>

Postcomm is the independent regulator for postal services in the UK. It is their job to protect the universal service and make sure that postal operators, including Royal Mail, meet the needs of their customers throughout the UK. They are also responsible for introducing choice to a market that has been a closed monopoly for 350 years.

- **Phonepayplus**

Address: Clove Building, 4 Maguire Street, London SE1 2NQ

Tel: +44 207 940 7474

Website: <http://www.phonepayplus.org.uk/output/default.aspx>

Phoneyplus (formerly known as ICSTIS) is the industry-funded regulatory body for all premium rate charged telecommunications services. It regulates products or services such as competitions, TV voting, helplines, adult entertainment, downloads, new alerts or interactive games that are charged to users' phone bills or pre-pay accounts.

- **Information Commissioner's Office**

Address: Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Tel: +44 303 123 1113

Website: <http://www.ico.gov.uk/>

The Information Commissioner's Office is the UK's independent authority set up to uphold information rights in the public interest, promoting openness by public bodies and data privacy for individuals. They rule on eligible complaints, give guidance to individuals and organisations, and take appropriate action when the law is broken.

Directives	Public Enforcement Agencies
Directive 84/450/EEC Directive 85/577/EEC Directive 87/102/EEC Directive 90/314/EEC Directive 93/13/EEC Directive 94/47/EC Directive 97/7/EC Directive 97/55/CEE Directive 98/6/EC Directive 1999/44/EC Directive 2005/29/EC	Office of Fair Trading <i>E-mail:</i> enquiries@oft.gsi.gov.uk <i>Website:</i> www.oft.gov.uk Trading Standards Service in Great Britain and the Department of Enterprise, Trade and Investment in Northern Ireland also have powers under the Enterprise Act 2002 to take enforcement action against 'community infringements'.
Directive 2002/65/EC	Office of Fair Trading <i>E-mail:</i> enquiries@oft.gsi.gov.uk <i>Website:</i> www.oft.gov.uk Financial Services Authority <i>Address:</i> 25 The North Colonnade, Canary Wharf, London E14 5HS <i>Tel:</i> +44 207 066 1000 <i>Fax:</i> +44 207 066 1099 <i>E-mail:</i> consumerhelp@fsa.gov.uk <i>Website:</i> http://www.fsa.gov.uk/
Directive 2002/58/EC	Information Commissioner's Office <i>Address:</i> Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF <i>Tel:</i> +44 303 123 1113

	<i>Fax:</i> +44 1625 524510 <i>Website:</i> http://www.ico.gov.uk/
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1.3. NATIONAL CONSUMER ORGANISATIONS

- **Consumer Focus**

Address: 4th Floor, Artillery House, Artillery Row, London SW1P 1RT

Tel: +44 207 799 7900

Fax: +44 207 799 7901

E-mail: contact@consumerfocus.org.uk

Website: <http://www.consumerfocus.org.uk/>

Consumer Focus is the new consumer champion working in England, Wales, Scotland and, for post, Northern Ireland. Consumer Focus is a Government sponsored body which has the purpose of representing consumers' interests on a range of policy matters. Consumer Focus is a statutory body whose powers and functions are set out in legislation. The organisation was formed in October 2008 by a merger of the National Consumer Council, Postwatch and Energywatch. Consumer Focus works with public service providers, businesses and regulators. Consumer Focus conducts rigorous research and policy analysis to investigate key consumer issues, and uses its findings to influence Government, organisations and people that make change happen.

The Government sponsors Consumer Focus (and Consumer Focus Scotland, Consumer Focus Wales and Consumer Focus Northern Ireland Post). Consumer Focus also receives funding from the energy and postal industries.

- **Consumer Focus Scotland**

Address: Royal Exchange House, 100 Queen Street' Glasgow G1 3DN

Tel: +44 141 226 5261

Fax: +44 141 221 0731

E-mail: mail@consumerfocus-scotland.org.uk

Website: <http://www.consumerfocus.org.uk/scotland/>

- **Consumer Focus Wales**

Address: 3rd Floor Capital Tower, Greyfriars Road, Cardiff CF10 3AG

Tel: +44 292 078 7100

Fax: +44 292 078 7101

E-mail: contactwales@consumerfocus.org.uk

Website: <http://www.consumerfocus.org.uk/wales/>

- **Consumer Focus Post - Northern Ireland**

Address: Elizabeth House, 116 Holywood Road, Belfast, BT4 1NY

Tel: +44 28 9067 4833

Website: <http://www.consumerfocus.org.uk/northern-ireland/>

- **The General Consumer Council for Northern Ireland**

Address: Elizabeth House, 116 Holywood Road, Belfast, BT4 1NY

Tel: +44 289 067 2488

E-mail: info@consumercouncil.org.uk

Website: <http://www.consumercouncil.org.uk/>

The General Consumer Council for Northern Ireland (The Consumer Council) is a statutory body whose aims are to promote and safeguard the interests of all consumers in Northern Ireland.

The Council campaigns on behalf of consumers for the best possible standards of service and protection; undertakes research and data collection; gives advice, information and issues publications. It deals with individual complaints about passenger transport, coal, natural gas and electricity.

Set up by Government, the Council is funded by the Department for Business, Innovation and Skills

- **Which?**

Address: 2 Marylebone Road, London NW1 4DF

Tel: +44 207 770 7000

Fax: +44 207 770 7600

E-mail: which@which.co.uk

Website: <http://www.which.co.uk/>

Which? campaigns to get a fairer deal for all consumers and publish expert, unbiased information to help consumers make the right choice, whatever they are buying. With around 700,000 members in the UK, we are the largest consumer organisation in Europe. Entirely independent of government and industry, we are funded through the sales of our consumer magazines, online products and books. Which? is the operational name of Consumers' Association (a UK registered charity).

- **Other consumer bodies include:**

- **National Consumer Federation (NCF)**

Address: 24 Hurst House, Penton Rise, London WC1X 9ED

E-mail: secretary@ncf.info

Website: <http://www.ncf.info/>

The NCF's main purposes are to educate and inform consumers for the public benefit, with reference to the key guiding principles of Choice, Information, Representation, Access to goods and services, Quality, Fairness, Safety and Redress, by all or any of the following means:

- Promotion of consumer education and research to increase the awareness and effectiveness of consumers to those issues that affect them.
- Provision of a means of communication with government, commerce and industry, regulators and other interested parties.
- Encouraging and supporting members and member organisations to work together better and to promote their activities.
- Consulting with and representation of grassroots members; circulating, publishing and disseminating their views and, where appropriate, responding to consultations on their behalf.

1.4. NATIONAL COUNCILS/ASSEMBLIES OF CONSUMER ORGANISATIONS AND OTHER STAKEHOLDERS

- **The Consumer Council for Water**

Address: Victoria Square House, Victoria Square, Birmingham B2 4AJ

Tel: +44 845 039 2837 or +44 121 345 1000

E-mail: enquiries@ccwater.org.uk

Website: <http://www.ccwater.org.uk/>

The Consumer Council for Water represents water and sewerage consumers in England and Wales and is independent of both the water industry and its regulators.

- **The Financial Services Consumer Panel**

Address: 25 The North Colonnade, Canary Wharf, London E14 5HS

Tel: +44 207 066 9346

Website: <http://www.fs-cp.org.uk/>

The Panel is an independent voice for consumers of financial services. They provide advice to the FSA on the interests and concerns of consumers. The Panel assess the Financial Services Authority's (FSA) effectiveness in meeting its objectives to protect consumers' interests and promote public understanding of the financial system. As well as being consulted by the FSA on its policy proposals, the Panel also raises its own concerns and initiates its own research. The Panel is not able to deal with individual or specific complaints from the public about financial services.

- **The Ofcom Consumer Panel**

Address: Riverside House, 2a Southwark Bridge Road, London SW1 9HA

Tel: +44 207 981 3499

E-mail: contact@ofcomconsumerpanel.org.uk

Website: <http://www.communicationsconsumerpanel.org.uk/>

Ofcom has established a Consumer Panel to advise on the consumer interest in the markets it regulates - a requirement of S.16(2) of the Communications Act 2003. The Panel is independent of Ofcom and operates at full arm's length from it, setting its own agenda and making its views known publicly. The Consumer Panel has a responsibility to understand consumer issues and concerns related to the communications sector (other than those related to content of advertising and programming) and helps inform Ofcom's decision-making by raising specific issues of consumer interest.

- **The Air Transport Users' Council**

Address: Air Transport Users Council, CAA House, 45-59 Kingsway, London, WC2B 6TE

Tel: +44 207 240 6061 (Consumer advice line Mon to Thurs 9.30am to 2.30pm)

E-mail: admin@auc.org.uk

Website: <http://www.auc.org.uk/>

The Air Transport Users Council (AUC) is the UK's consumer council for air travellers. They help individual passengers with complaints and enquiries about air travel and promote the interests of passengers with industry, government and regulators

- **Passenger Focus**

Address: Freepost, PO BOX 4257, Manchester M60 3AR

Tel: +44 300 123 2350

E-mail: info@passengerfocus.org.uk

Website: <http://www.passengerfocus.org.uk/>

Passenger Focus (formerly known as The Rail Passengers' Council) is an independent public body set up by the Government to protect the interests of Britain's rail passengers. It is funded by the Department for Transport but their independence is guaranteed by an Act of Parliament.

- **Citizens Advice**

Address: 115-123 Pentonville Road, London, N1 9LZ

Tel: + 44 207 833 2181

Website: www.citizensadvice.org.uk

The Citizens Advice Service and Citizens Advice Service Scotland are independent charities and membership organisations and are the UK's largest advice-giving service. They give advice on a large number of issues including consumer rights. Through their network of local Citizens Advice Bureaux they provide free, independent, confidential and impartial advice face-to-face, by telephone and e-mail and through their website. The individual Bureaux receive most of their funding from local Government. Citizens Advice also contributes to the development of Government policy through campaigning, publicity and Parliamentary work.

1.5. CONSUMER MEDIA

Visual media, print media and the web are all important vehicles for consumer awareness.

The most important websites are:

<http://www.consumerdirect.gov.uk/>

www.bis.gov.uk/

www.offt.gov.uk

www.tradingstandards.gov.uk

<http://www.consumerfocus.org.uk/>

<http://www.which.co.uk/>

www.citizensadvice.org.uk

Moreover there are currently a number of television programmes which are focused on consumer harm. These include 'Watchdog' and 'Rogue Traders', 'Old Dogs, New Tricks'.

More details about these programmes can be found at the BBC Consumer Website Page.

www.bbc.co.uk/consumer/

Other independent websites provide advice for consumers on saving money for instance 'moneysavingexpert' is just one example: <http://www.moneysavingexpert.com>

In terms of Government activity, the Consumer Direct website is the main source of information and advice for consumers.

See www.consumerdirect.gov.uk

1.6. REDRESS BODIES: COURTS AND ADRS

- **Courts**

Criminal prosecutions can be brought by Trading Standards to either Magistrates Courts or to the Crown Court. A case brought to the Crown Court, must involve the Crown Prosecution Service. Fines and imprisonment are possible penalties for breaches of consumer protection law in the Crown Court. Magistrates Courts can impose a maximum fine.

Consumers are entitled to seek civil redress in a County Court (Sheriff Court in Scotland). If a claim is for £5,000 or less (£3,000 or less in Scotland), it can be dealt with as a small claim using the Court Service's 'small claims track'. This procedure can be a relatively simple and informal way of seeking redress. If the value of a claim is above the small claims limit, those taking cases will probably need representation in court.

A diagram of the UK courts system can be found at the following web link:

http://www.hmcourts-service.gov.uk/docs/court_structure.pdf

Trading standards offer a leaflet with advice on how to pursue such a claim and can be found at: <http://www.tradingstandards.gov.uk/cgi-bin/calitem.cgi?file=ADV1012-1011.txt>

In Scotland consumers can pursue a case in the Sheriff Court

www.scotcourts.gov.uk

<http://www.tradingstandards.gov.uk/cgi-bin/calitem.cgi?file=ADV1012-0100.txt>

- **Alternative Dispute Resolution**

There are a large number of different methods and providers of alternative dispute resolution services in the UK; more than can usefully be identified here. For example many trade associations offer ADR services. Ombudsman schemes exist for some sectors including financial services, estate agents and legal services. ADR schemes are also offered as part of the Small Claims service run by courts.

- **ADR Directories**

The attached web link to ADR Now provides a Directory of these services under headings such as arbitration, conciliation, mediation and ombudsmen. Website:

http://www.adrnow.org.uk/go/Section_4.html

A Directory of approved UK ADR bodies is also available from the UK European Consumer Centre: <http://www.ukecc.net/sub.asp?id=217>

The Ministry of Justice provides details about alternative dispute resolution in the UK on its website at

<http://www.justice.gov.uk/whatwedo/alternativedisputeresolution.htm>

Consumer Direct offers advice on how to settle disputes without going to court

http://www.consumerdirect.gov.uk/after_you_buy/making-complaint/dealing-with-disputes/

1.7. EUROPEAN CONSUMER CENTRE

Address: 1 Sylvan Court, Sylvan Way, Southfields Business Park, Basildon, Essex, UK

Tel: +44 845 604 0503 (Monday to Thursday: 10:00am to 4:00pm, Friday: 10:00am to 3:30pm)

Fax: +44 845 608 9600

E-mail: ecc@tsi.org.uk

Website: www.ukecc.net

1.8. SELF OR CO-REGULATION

- **Advertising Standards Authority**

Address: Mid City Place, 71 High Holborn, London WC1V 6QT

Tel: +44 207 492 2222

Textphone: +44 207 242 8159

E-mail: enquiries@asa.org.uk

Website: <http://www.asa.org.uk/>

The Advertising Standards Authority is the independent body set up by the advertising industry to police the rules laid down in the advertising codes. The Advertising Standards Authority protects the interest of consumers by making make sure all advertising, wherever it appears, is both honest and decent.

- **The Office of Fair Trading's Consumer Codes Approval Scheme**

Address: Fleetbank House, 2-6 Salisbury Square, London, EC4Y 8JX

Tel: +44 845 722 4499

E-mail: consumercodes@oft.gsi.gov.uk

Website: <http://www.oft.gov.uk/codes>

Self regulation makes up an important part of OFT's toolkit in making markets work well for consumers. The OFT's Consumer Codes Approval Scheme aims to promote and safeguard consumers' interests by helping them to identify traders who promise to deliver high customer service standards and have in place complaints handling procedures, including access to an independent redress mechanism should problems arise. The OFT has approved a number of codes in important sectors of consumer spend.

For example,

- The Society of Motor Manufacturers and Traders' (SMMT) *New Car Code of Practice* was approved in September 2004. SMMT represents large car manufacturers.
- The Vehicle Builders and Repairers Association Limited's (VBRA) code of practice was approved in October 2004. The VBRA represent car body repairers.
- The Direct Selling Association's (DSA) consumer code of practice was approved in December 2004.
- The Ombudsman for Estate Agents Company Ltd's (OEA) code of practice for residential sales was approved in September 2005. The OEA represent 85% of all estate agents in the UK.
- The Carpet Foundation's code was approved in January 2007. The Carpet Foundation represents over 1000 carpet retailers.
- Robert Bosch Ltd's code of practice was approved in July 2007. Bosch represents independent garages in the car repair and servicing sector.

- British Association of Removers' (BAR) code was approved in February 2008. BAR is the trade body for professional removal and storage businesses representing over 650 members in the UK
 - Debt Managers Standards Association's (DEMSA) code was approved in December 2008. DEMSA currently has four members, who between them deal with around 38% of all fee-paying debt management cases handled in the UK.
- **Local Authority Assured Trader Schemes Network**
Address: Fleetbank House, 2-6 Salisbury Square, London, EC4Y 8JX
Tel: +44 845 722 4499
E-mail: laatsn@oft.gsi.gov.uk
Website:
http://www.oft.gov.uk/OFTwork/ConsumerProtection/consumer_initiatives/trader/laatsn

Many local authority Trading Standards Services run trader schemes which aim to give consumers a reliable way of finding trustworthy local businesses. Local traders signed up to the schemes have been subject to an independent and impartial application and monitoring process. LAATSN, which is supported by Local Government Regulation (ex LACORS), the Trading Standards Institute (TSI) and the OFT, provides a framework of nationally agreed minimum standards for these schemes to meet.

- **TrustMark Ltd**
Address: Englemere, Kings Ride, Ascot, Berkshire SL5 7TB
Tel: +44 1344 630 804
E-mail: enquiries@trustmark.org.uk
Website: <http://www.trustmark.org.uk>

TrustMark is a self regulatory scheme endorsed by UK Government that helps people find reliable and reputable tradespeople to carry out repair, maintenance and improvement work on their homes. Trade bodies and businesses signed up to the TrustMark scheme agree to provide good customer service and effective complaint mechanisms.

- **Professional bodies and Trade Associations**
 - **Legal services**
Each branch of the legal profession has its own professional body responsible for setting its standards of conduct and service.
 - **The Law Society**
Contact details: <http://www.lawsociety.org.uk/offices/locations.page>
Website: www.lawsociety.org.uk

- **Solicitors Regulation Authority**
The [Solicitors Regulation Authority](http://www.sra.org.uk) (SRA) deals with all regulatory and disciplinary matters, and sets, monitors and enforces standards for solicitors across England and Wales. Formerly known as the Law Society Regulation Board, it acts solely in the public interest.
Website: <http://www.sra.org.uk/consumers/consumers.page>

- **Legal Complaints Service**
The Legal Ombudsman is for members of the public wishing to make a complaint about solicitors. Formerly known as the Legal Complaints Service, this independent and impartial body will work with solicitors to resolve any issues quickly and efficiently.
Website: <http://www.legalombudsman.org.uk/>

- **The Law Society of Scotland**
The Law Society of Scotland promotes the interests of the solicitors' profession in Scotland and the interests of the public in relation to the profession.
Website: <http://www.lawscot.org.uk/>

- **The Scottish Legal Complaints Commission**
The SLCC was set up under the Legal Profession and Legal Aid (Scotland) Act 2007 to investigate complaints made by members of the public about services provided by legal practitioners in Scotland. It operates wholly independently of the legal profession, and opened for business on 1st October 2008.
Website: <http://www.scottishlegalcomplaints.org.uk/home.aspx>

- **The General Bar Council**
Address: The General Council of the Bar, 4th Floor, 289-293 High Holborn, London WC1V 7HZ
Tel: +44 207 242 0082
Website: www.barcouncil.org.uk

The General Council of the Bar (known as the Bar Council) was founded in 1894 to represent the interests of barristers. As the governing body for the Bar its role is to promote and improve the services and functions of the Bar, and to represent the interests of the Bar on all matters relating to the profession, whether trade union, disciplinary, public interest or in any way affecting the administration of justice.

- **Bar Standards Board**
The Bar Standards Board was established in January 2006 as a result of the Bar Council separating its regulatory and representative functions. As the independent regulatory board of the Bar Council, it is responsible for regulating barristers called to the Bar in England and Wales.
Website: <http://www.barstandardsboard.org.uk/>

- **The Faculty of Advocates**

The Faculty of Advocates is a body of independent lawyers who have been admitted to [practise as Advocates](#) before the Courts of Scotland.

Website: <http://www.advocates.org.uk/>

- **The Council for Licensed Conveyancers**

Address: The Council for Licensed Conveyancers, 16 Glebe Road, Chelmsford Essex CM1 1QG

Tel: +44 124 534 9599

Website: <http://www.conveyancer.org.uk/>

The Council for Licensed Conveyancers (CLC) is the regulatory body for Licensed Conveyancers who are qualified specialist property lawyers.

- **The Institute of Legal Executives**

Address: The Institute of Legal Executives, Kempston Manor, Kempston, Bedfordshire MK42 7AB

Tel: +44 1234 841 000

Website: www.ilex.org.uk

ILEX is the professional body representing around 22,000 qualified and trainee Legal Executives, and is recognised by the Ministry of Justice as one of the three core routes to becoming a qualified lawyer.

- **The Chartered Institute of Patent Agents**

Address: The Chartered Institute of Patent Agents, 95 Chancery Lane, London WC2A 1DT

Tel: +44 207 405 9450

E-Mail: mail@cipa.org.uk

Website: www.cipa.org.uk

The Chartered Institute of Patent Attorneys (CIPA) is the professional and examining body for patent attorneys (also known as patent agents) in the United Kingdom. It represents virtually all the 1800+ registered patent attorneys in the United Kingdom, whether they practise in industry or in private practice.

- **The Institute of Trade Mark Attorneys**

Address: The Institute of Trade Mark Attorneys, ITMA Office, 5th Floor, Outer Temple, The Strand, London WC2R 1BA

Tel: +44 207 101 6090

Website: www.itma.org.uk

The Institute is the professional body responsible for the regulation of the Trade Mark Attorney profession under the Legal Services Act 2007, and for representing the interests of the profession, nationally and internationally.

- **Trade Associations**

- **Direct Selling Association**

Address: c/o Enterprise House, 30 Billing road, Northampton NN1 5DQ

Tel: +44 1604 625 700

E-mail: info@dsa.org.uk

Website: www.dsa.org.uk

The Direct Selling Association represents traders who sell from door to door and those who sell at parties in the customer's home. The Association's member businesses must comply with its Code of Practice which has been approved by the Office of Fair Trading under its Consumer Codes Approval Scheme. The Association has an internal complaints procedure and a free independent arbitration scheme to deal with complaints against its members. A list of members is available through the Direct Selling Association website.

- **Direct Marketing Association (DMA)**

Address: DMA House, 70 Margaret Street, London W1W 8SS

Tel: +44 207 291 3300

E-mail: dma@dma.org.uk

Website: www.dma.org.uk

The DMA is a trade association for firms, which sell by mail order or direct marketing. The DMA has a Code of Practice, which its members must follow. The DMA has an internal conciliation scheme and an independent arbitration scheme to deal with complaints against its members.

- **The Property Ombudsman (TPO)**

Address: Beckett House, 4 Bridge Street, Salisbury, Wiltshire SP1 2LX

Tel: +44 172 233 3306

E-mail: admin@tpos.co.uk

Website: <http://www.tpos.co.uk/index.htm>

The Property Ombudsman came into being on 1 May 2009. Formerly, the Ombudsman for Estate Agents (OEA), the name change was made to reflect the broader jurisdiction in relation to Complaints it can now deal with, e.g. Sales, lettings, commercial and overseas. The Property Ombudsman provides a free, fair and independent service for dealing with unresolved disputes between sales and letting agents who have joined the TPO and consumers who are actual or potential buyers or sellers or landlords or tenants of residential property in the UK. The Ombudsman is a member of the British and Irish Ombudsman Association and follows the standards and rules of the Association. The Ombudsman is totally independent of agents and reports directly to the TPO Council which has a majority of non-industry members.

- **SafeBuy**

Address: PO Box 116, Henley-on-Thames, RG91FL

Tel: +44 149 141 1111

E-mail: info@safebuy.org.uk

Website: www.safebuy.org.uk

SafeBuy represents online retailers. Members of SafeBuy must follow its Code of Practice which is designed to make internet shopping both safer and more efficient for consumers. SafeBuy members sell a wide range of products, from mainstream consumer goods through to specialist items. It currently has over 1000 members. The SafeBuy Code of Practice has successfully completed the first stage of the OFT's Consumer Codes Approval Scheme and is working towards OFT approval.

- **Retail Motor Industry Federation**

Address: 9 North Street, Rugby, CV21 2AB

Tel: +44 845 839 9205

Website: www.rmif.co.uk

Members of the Retail Motor Industry Federation (RMI) must follow the Code of Practice for the Retail Motor Industry. The RMI operates an internal conciliation service, and an independently run arbitration scheme.

- **Scottish Motor Trade Association**

Address: Palmerston House, 10 the Loan, South Queensferry, EH30 9NS

Tel: +44 131 331 5510

Fax: +44 131 331 4296

E-mail: info@smta.co.uk

Website: www.smta.co.uk

Members of the Scottish Motor Trade Association (SMTA) must follow the Code of Practice for the Motor Industry. The SMTA operates an internal conciliation service, and an independent arbitration scheme.

- **Society of Motor Manufacturers and Traders**

Address: Forbes House, Halkin Street, London, SW1X 7DS

Consumer Advice Line: + 44 800 692 0825 or *Textphone* +44 207 235 8278

Fax: +44 207 235 7112

Website: www.smmt.co.uk

The Society of Motor Manufacturers and Traders (SMMT) is a trade association for motor manufacturers and of mechanical breakdown insurance companies that offer extended warranties. The SMMT *New Car Code of Practice* has been approved by the Office of Fair Trading under its Consumer Codes Approval Scheme. The Code sets out the standards that vehicle manufacturers must comply

with regarding new car sales, new car warranties, advertising and complaints handling, which includes an impartial conciliation service and arbitration scheme.

- **Independent Footwear Retailers Association (IFRA)**

Address: PO BOX 123, Banbury, Oxfordshire OX15 6WB

Tel: +44 1295 738 726

Fax: +44 1295 738 275

E-mail: ifra@shoeshop.org.uk

Website: www.shoeshop.org.uk

The Independent Footwear Retailers Association (IFRA) represents shoe shops and wholesalers. It has a code of conduct which includes a complaints procedure.

- **Radio, Electrical and Television Retailers Association (RETRA)**

Address: RETRA House, St John Terrace, 1 Amphill Street, Bedford MK42 9EY

Tel: +44 123 426 9110

Fax: +44 123 426 9609

E-mail: retra@retra.co.uk

Website: www.retra.co.uk

RETRA represents shops selling domestic electrical appliances including televisions, radios and stereo equipment. RETRA members must follow the Code of Practice for the Selling and Servicing of Electrical and Electronic Appliances. RETRA has a conciliation procedure for disputes involving its members.

2. Consumer policies

2.1. CONSUMER PROTECTION LEGISLATION

(Excluding that included within the scope of the review of the consumer acquis, please also note that only UK Acts of Parliament passed after 1988 are published on the internet at www.opsi.gov.uk)

- **Consumer Credit Act 1974**

The Consumer Credit Act 1974 (as amended by the Consumer Credit Act 2006) regulates consumer credit and consumer hire agreements. Its protections apply to agreements between traders and individuals, sole traders, partnerships and unincorporated associations, but not agreements made between traders and corporate bodies such as limited companies.

The Act lays down rules covering:

- the form and content of agreements;
- credit advertising;
- the method of calculating the Annual Percentage Rate (APR) of the Total Charge for Credit;
- the procedures to be adopted in the event of default, termination, or early settlement; and
- the unfair relationships test.

The Act also requires that all traders who make regulated agreements or exercise rights under a regulated agreement obtain a consumer credit licence from the Office of Fair Trading (OFT). Credit brokers, credit repair businesses, debt advisors, debt management businesses and others, may also require licences.

Appeals against OFT licensing decisions should be made to the Consumer Credit Appeals Tribunal (part of the Tribunals Service).

Local trading standards departments and the OFT enforce the Act. The OFT also produces guidance about the Act and its regulations. For further information contact local trading standards departments or the Office of Fair Trading.

- **Consumer Credit Act 2006**

<http://www.opsi.gov.uk/acts/acts2006/20060014.htm>

The Consumer Credit Act 2006 (which was fully implemented on 1 October 2008) establishes a fairer, clearer and more competitive market for consumer credit, updating consumer credit legislation that had been in place since the 1970s, and making it more relevant to today's consumers.

The Act was implemented in 3 phases:

- 6 April 2007: the remit of the Financial Ombudsman Service (FOS) was extended to cover consumer credit and the Unfair Relationships Test was introduced for new agreements.
- 6 April 2008: the Office of Fair Trading's (OFT's) new strengthened licensing regime was introduced, the Consumer Credit Appeals Tribunal (for appeals against the OFT's licensing decisions) was established, the financial limit (of £25,000) was removed so all new credit agreements (unless specifically exempt) are regulated, and the Unfair Relationships Test was extended to all existing credit agreements.
- 1 October 2008: a requirement for lenders to provide borrowers with much more information about their accounts on a regular basis, such as an annual statement and notices when consumers fall into arrears or incur a default sum was introduced, the OFT's regulation was extended to credit information and debt administration services which means debt administration and credit information

(repair) service providers need a consumer credit licence, and consumers can go to the courts asking for longer to pay back their loan (a time order) when they receive an arrears notice (prior to October, consumers could only seek a time order when they received a default notice).

- **The Enterprise Act 2002**

The Enterprise Act 2002 has wide-ranging implications for businesses and consumers. The Act made a number of important reforms, which were designed to crack down on abuses that harm customers and fair-trading businesses alike and thus encourage productivity and enterprise. Under Part 8 of the Enterprise Act, the Office of Fair Trading, Trading Standards Authorities, sectoral regulators and other designated enforcement bodies, can apply to the courts to stop traders infringing a wide range of consumer protection legislation where those infringements harm the *collective interests of consumers*.

- **Estate Agents Act 1979**

The Estate Agents Act regulates the conduct of estate agents in the course of estate agency work. It does not cover the letting of properties. The Act lays down the duties agents owe to clients - such as the passing on of offers, handling money and giving details of charges (and to third parties) such as disclosure of personal interest. Where an estate agent breaches certain provisions of the Act or has been convicted of certain criminal offences he can be banned by the OFT from doing estate agency work if the OFT considers him unfit to carry on such work. The OFT can also issue a Warning Order against an agent who has breached certain provisions of the Act, where such a breach is not serious enough to cause him to be prohibited but if repeated would be. In addition, the Act provides for a number of criminal offences. The OFT and the Trading Standards Service share powers to prosecute such offences; however in practice it is the Trading Standards Service which takes such action. In addition to these enforcement powers, breaches of the Act are also enforceable by Part 8 action under the Enterprise Act 2002.

- **Hallmarking Act 1973**

The Act, which provides protection for purchasers in relation to the marking and description of articles of or containing precious metals, makes it an offence, subject to certain exceptions, to supply or market an unhallmarked article with a description that it is wholly or partly made of gold, silver or platinum. It is also an offence to counterfeit dies and marks. Prosecutions for the above offences are brought by the Trading Standards Service.

- **Weights and Measures Act 1985**

The Act, which forms the backbone of the work of the Trading Standards Service in ensuring fair trade in the marketplace, gives weights and measures inspectors powers to test weighing and measuring equipment and makes it an offence in sales of relevant goods to deliver short weight or measure.

- **Consumers, Estate Agents and Redress Act 2007**
The Consumers, Estate Agents and Redress (CEARA) Act 2007 creates a new, stronger and more coherent consumer advocacy body (Consumer Focus), introduces redress to the energy, postal services and estate agency sectors; and improves regulation of estate agents and doorstep selling.
- **Consumer Protection from Unfair Trading Regulations 2008**
The Consumer Protection from Unfair Trading Regulations 2008 came into force on 26 May 2008. They implement the Unfair Commercial Practices Directive (UCPD) in the UK, and replace several pieces of consumer protection legislation that were in force prior to 26 May 2008, including most of the Trade Descriptions Act 1968 and Part 3 of the Consumer Protection Act 1987. The Regulations prohibit traders in all sectors from engaging in unfair commercial (mainly sales and marketing) practices towards consumers and set a framework to ensure that traders act honestly and fairly towards their customers. The Regulations apply primarily to businesses that deal directly with consumers (but practices which occur higher up the supply chain are also covered where they directly affect, or are likely to directly affect, consumers).

Product safety legislation

- **The General Product Safety Regulations 2005**
<http://www.opsi.gov.uk/si/si2005/20051803.htm>
These implement the EC General Product Safety Directive, apply to all consumer products which are not subject to specific product safety legislation. Products under its scope do not require CE Marking.
- **The Toys (Safety) Regulations 1995**
<http://www.legislation.gov.uk/ukxi/1995/204/contents/made>
These implement the requirements of the EC toys safety Directive and require all toys supplied in the UK to satisfy safety requirements and bear the CE Marking as the manufacturer's or his authorised representative's declaration that they do.
- **The Cosmetic Products (Safety) Regulations 2008 (as amended)**
http://www.opsi.gov.uk/si/si2008/ukxi_20081284_en_1
These implement the requirements of the EC Cosmetics Directive and require all cosmetics supplied in the UK to be safe. Manufacturers must have a safety assessment and a product information package available which may be requested by Enforcement Officers to show that products comply with the Regulations.

- Consumer Protection Act 1987 Part II**
 This is the primary legislation that enables product-specific safety regulations to be introduced. The CPA can sometimes be used to implement European legislation but is primarily used to introduce UK-only safety requirements. Some examples of the latter include:
 The Fireworks (Safety) Regulations 1997 - as amended
<http://www.opsi.gov.uk/si/si1997/19972294.htm>

National regulations that specify what type of fireworks can be sold to consumers, the standards they must meet, set a minimum age limit for supply, define professional fireworks etc.
- The Furniture and Furnishings (Fire) (Safety) Regulations 1988**
 National regulations that set levels of fire resistance for domestic upholstered furniture, mattresses, furnishings and other products containing upholstery.
 Regulations: http://www.opsi.gov.uk/si/si1988/Uksi_19881324_en_1.htm
 Guide: <http://www.berr.gov.uk/files/file24685.pdf>
- The Nightwear (Safety) Regulations 1985**
 National regulations which apply to nightwear, including garments which are commonly worn as nightwear. They set compulsory fire resistance requirements for certain items of children's nightwear, such as nightdresses and dressing gowns, and optional requirements for items such as children's pyjamas and for adult nightwear.
 Guide:
<http://www.berr.gov.uk/whatwedo/consumers/Safety/products/flammability/index.html>
- The Children's Clothing (Hood Cords) Regulations 1976**
 National regulations which ban the use of hood cords drawn through the material in outer garments designed for very young children.

Food Safety Legislation

- The UK Food Labelling Regulations 1996**
 As amended, implementing Directive 2000/13/EC (SI 1996 No. 1499).
www.opsi.gov.uk/si/si1996/Uksi_19961499_en_1.htm
 These Regulations apply in England, Scotland and Wales. A separate but similar law applies in Northern Ireland.
- The Food Safety Act 1990**
 Weblink: www.opsi.gov.uk/acts/acts1990/Ukpga_19900016_en_1.htm#tcon
- The General Food Regulations 2004 (SI 2004 No. 3279)**
 Enforces the General Food Law Regulation (EC) 178/2002
 Weblink: www.opsi.gov.uk/si/si2004/20043279.htm

- **The Food Hygiene (England) Regulations 2006 (SI 2006 No. 14)**

Weblink: www.opsi.gov.uk/si/si2006/20060014.htm

There is similar hygiene legislation for the other devolved administrations in the UK. There is a system of penalties, depending on the legislation that applies, the circumstances of the case and where the case is heard, i.e. either the Magistrates Court or the Crown Court depending upon the seriousness of the case or the choice of the defendant. A person convicted in the highest court for offences under the Food Safety Act 1990 or legislation made under the Act, the Crown Court, is liable to a maximum penalty of two years imprisonment or an unlimited fine or both. The penalties for offences under the European Communities Act 1972 or legislation made under that Act, such as the General Food Regulations 2004, are similar.

2.2. CONSUMER ORGANISATIONS

There is no single official definition or criterion in the UK for determining what a consumer organisation at national level is. The Department for Business, Innovation and Skills is responsible for the funding of and appointments to, the Consumer Focus, Consumer Focus Scotland and Consumer Focus Wales. Consumer Focus has close ties with the independent General Consumer Council for Northern Ireland.

The Department for Business, Innovation and Skills is also responsible for promoting and sponsoring the work of the Citizens Advice Bureau service through its funding of Citizens Advice in England and Wales and Citizens Advice Scotland in Scotland. Citizens Advice Northern Ireland is an independent organisation.

Consumer organisations and bodies have some powers in relation to taking action under the super-complaints procedure, in relation to consumer group claims.

- **Super complaints**

Section 11 of the Enterprise Act 2002 enables consumer bodies designated by the Secretary of State to submit “super-complaints” to the OFT where: they consider that there is any market feature, or combination of features, such as the structure of a market or the conduct of those operating within it, that is or appears to be significantly harming the interests of consumers.

Only those bodies that have been designated by the Secretary of State can bring a super complaint.

The super complaints process has been set up with the aim of strengthening the voice of consumers, as they are unlikely to have access individually to the kind of information necessary to judge whether markets are failing for them. Consumer groups can access individuals’ complaints to form a judgment on whether there is a problem and then take the necessary action.

However, it is important to remember that any body can still bring complaints to the OFT and the OFT will deal with them. Super-complaints are simply a new route into the system – an initial “fast-tracking” to ensure that complaints about market failure which harms consumers are given consideration within a fixed time.

Which bodies have been designated so far?

The Consumers' Association (Which?), National Consumer Council and Citizens Advice were designated in July 2004. Energywatch and Watervoice were designated in January 2005. Postwatch, CAMRA and the General Consumer Council of Northern Ireland were designated in October 2005. In October 2008, Consumer Focus replaced the National Consumer Council, Energywatch and Postwatch. Consumer Focus is a designated body.

Further guidance on super complaints can be found at http://www.offt.gov.uk/advice_and_resources/resource_base/super-complaints/

- **Consumer Group Claims**

Section 19 of the Enterprise Act 2002 inserts a new section 47A into the Competition Act 1998 to empower certain ‘specified bodies’ to bring proceedings for claims for damages before the Competition Appeals Tribunal (CAT), on behalf of a group of two or more named individual consumers.

Such claims may be brought before the CAT in respect of specific infringements (set out in the Act) which concern agreements, decisions and concerted practices which have the object or effect of preventing, restricting or distorting competition, and conduct which amounts to the abuse of a dominant position.

Claims may only be brought before the CAT after the OFT or European Commission (or the CAT on appeal from the OFT) has ruled that an infringement has actually taken place.

- **Representative actions**

The UK Government conducted a public consultation seeking views on the implementation of representative actions in consumer protection cases in 2006. A summary of responses to the consultation can be accessed at: <http://www.berr.gov.uk/files/file45051.pdf>

In July 2009 the UK Government published a White Paper “A Better Deal for Consumers” which sets out plans to appoint a Consumer Advocate who will co-ordinate work to educate consumers and be a champion for groups of consumers who have suffered a loss at the hands of a business. It is proposed that the Consumer Advocate will have the power to take legal actions on behalf of a group of consumers following a breach of consumer protection law if other routes for obtaining compensation have been tried or judged inappropriate

2.3. ENFORCEMENT/REDRESS

- **Trading Standards**

Local Authority Trading Standards Services protect consumers and honest traders by ensuring that trade is carried out lawfully, fairly and safely. Trading Standards Departments are a function of local government and are funded by local tax money. Each Local Authority is responsible for its service and decides its priorities and resources. In recent years the Government has put in money to improve Trading Standards enforcement via a Modernisation Fund.

- **Enforcement Orders**

Under Part 8 of the Enterprise Act, the Office of Fair Trading, Trading Standards Authorities, sectoral regulators and other designated enforcement bodies, can apply to the courts to stop traders infringing a wide range of consumer protection legislation where those infringements harm the *collective interests of consumers*.

Part 8 of the Enterprise Act replaced Part III of the Fair Trading Act 1973 and the Stop Now Orders (EC Directive) Regulations 2001. It also extended the scope of the Stop Now Order enforcement regime to include a wider range of domestic consumer protection legislation. These orders are known as Enforcement Orders. Breach of an Order is a contempt of court and could incur a fine or imprisonment.

Enforcers can also use Enforcement Orders to clamp down on traders who fail to carry out a service with reasonable care and skill. The Office of Fair Trading is responsible for coordinating enforcement action under the Regulations. Further information on the role and responsibilities of the OFT is available on the OFT web site at www.offt.gov.uk

Who can use Part 8 powers?

Under Part 8 of the Act three types of enforcers are identified:

- (i) **General Enforcers.** In addition to the OFT, the Trading Standards Service in Great Britain and Department of Enterprise, Trade and Investment (DETI) in Northern Ireland are specified in Part 8 as having the power to act as general enforcers.
- (ii) **Designated Enforcers.** A designated enforcer is any public or private body in the UK which the Secretary of State designates in a Statutory Instrument, having identified the person or body has the protection of the *collective interests of consumers* as one of its purposes.

The Secretary of State has designated the following bodies as Part 8 enforcers by a Statutory Instrument:

- The Civil Aviation Authority
- The Director General of Electricity Supply for NI
- The Director General of Gas for Northern Ireland
- Ofcom
- The Director General of Water Services
- The Gas and Electricity Markets Authority
- The Information Commissioner
- The Office of Rail Regulation
- The Financial Services Authority
- Consumers' Association (Which?)

A public body will only be granted designated enforcement powers if it is independent. By granting a public body designated enforcement powers, it is deemed that the body is conclusively identified as a public body for the purposes of Part 8.

A private organisation may be designated as an enforcer only if it fulfils the criteria specified by the Secretary of State in a Statutory Instrument.

- (iii) **Community Enforcers.** Community enforcers are entities from other EEA states that are listed in the Official Journal of the European Communities. These enforcers may apply for injunctions in other member states.

2.4. INFORMATION AND EDUCATION

- **Consumer Direct**

The Consumer Direct website provides consumer education information.

<http://www.consumerdirect.gov.uk>

- **National policies**

The Enterprise Act 2002 gives the Office of Fair Trading powers to use consumer education to support its work in making markets work well for consumers.

Details can be found at:

http://www.offt.gov.uk/oft_at_work/partnership_working/consumer-alliance/

The OFT's Consumer Education Framework and Strategy can be found at:

http://www.offt.gov.uk/shared_offt/consumer_education/oft753.pdf

The OFT formed an Alliance for consumer education in 2005 as part of its consumer education strategy. The Alliance brings together organisations and individuals who work with consumers, enabling them to coordinate work, share ideas and good

practice and make best use of resources. Membership of the Alliance includes organisations from:

- business, business associations and professional bodies
- consumer and campaigning organisations
- trading standards and local authorities
- academic institution and educationalists
- consumer education practitioners
- regulators and other agencies
- government and public bodies.

More details about the Alliance, including a database of consumer education projects around the UK, can be found at:

http://www.offt.gov.uk/oft_at_work/partnership_working/consumer-alliance/alliance/

2.5. INFORMATION GATHERING/RESEARCH

Below is a list of the major pieces of work that has been undertaken recently.

- **Undertaken by Department for Business, Innovation and Skills (BIS)**
 - Examining best practice in consumer policy (with OECD Committee on Consumer Policy) – multi-phase project with first phase on best practice in awareness-raising completed, second phase on effective penalties (completed).
 - Survey on experience with consumer redress in the UK (completed)
 - Survey on experience with cross border consumer redress (completed)
 - Survey on over-indebtedness in the UK (completed)
 - Review of the EU consumer acquis (completed)
 - Literature review on links between consumer empowerment and productivity (completed)
 - Funding for academic research on consumer switching
 - Comparative study of consumer policy and regimes
 - Consumer Conditions Survey
 - Academic research on representative actions and restorative justice (completed)
 - Consumer Rights in Digital Products
 - Consolidation and Simplification of UK Consumer Law
- **Undertaken by OFT**

Research reports can be found at:
<http://www.offt.gov.uk/OFTwork/research/>