

CONSUMER CODES APPROVAL SCHEME

# ANNUAL REPORT

2021



## KEY FACTS

- ✓ almost **80,000** business members
- ✓ at least **£113bn** of consumer spending covered by a code of practice
- ✓ over **£3.5m** recovered for consumers
- ✓ **23** approved codes of practice
- ✓ **18** code sponsors

Don't forget to follow us on our social media pages



<https://twitter.com/ConsumerCodes>



<https://www.linkedin.com/company/consumer-codes-approval-scheme>



<https://www.facebook.com/ConsumerCodes>



<https://www.instagram.com/consumercodes>



YouTube – Search Consumer Codes Approval Scheme media pages

# CONTENTS

04	Foreword
06	History and purpose of the scheme
07	Strategy & vision
08	Core values
09	Governance
10	Key activity 2021
11	Ways of working
12	Benefits of the scheme
13	Promoting the scheme
15	Finances and fees
16	Growth
17	Code sponsors
18	Core criteria
19	The CCAS team
20	Appendix 1 - Appointments
21	Appendix 2 - KPIs
22	Appendix 3 - 2021 Budget
23	Appendix 4 - Current code sponsors

## FOREWORD

The COVID-19 pandemic, combined with the ongoing impacts of EU Exit, alongside the emerging cost of living crisis and challenging economic conditions, are creating a perfect storm for consumers.

Because of this, we are witnessing levels of consumer detriment not seen for decades. In light of this tough time for consumers, not just across the UK but also across the world, the need to support and enhance consumer confidence has never been more pressing.



**LORD LINDSAY**  
CCAS Chair

This is where the Consumer Codes Approval Scheme (CCAS) comes to the fore, providing solid reassurances to both businesses and consumers that a superior customer complaints procedure is in place and that its members are committed to excellent consumer protection standards.

I am pleased to report that despite the continuing unsettling conditions for consumers, the number of CCAS business

members is steady at almost 80,000. Meanwhile, the compensation recovered for consumers via complaints and dispute resolution mechanisms increased significantly from £1.9 billion to nearly £3.6 billion. Also, protected consumer spending across scheme member businesses has also grown, with our members reporting almost £113 million, compared to a reported value of £97.4 million last year. These figures once again confirm the confidence that businesses have in CCAS and its ability to raise consumer outcomes and improve business results.

Even with the many existing and emerging difficulties facing consumer markets, there is every reason to be confident that CCAS will continue to see significant growth over this decade. The fact that the scheme continues to deliver impactful positive results sends a loud and clear message about the fundamental role it plays in raising standards for consumers and improving the reputation of businesses.

These figures once again confirm the confidence that businesses have in CCAS and its ability to raise consumer outcomes and improve business results.

## HISTORY AND PURPOSE OF THE SCHEME

The idea of consumer codes was first mentioned in the Fair Trading Act 1973, but the scheme was not introduced until 2001 by the Office of Fair Trading. In 2012, the government asked CTSI to develop a successor to the OFT's scheme as a part of the 'consumer landscape review'. From April 2013, the management of CCAS transferred to a new Consumer Codes Approval Board supported by CTSI.

CCAS is facilitated self-regulation. It aims to promote consumer interests by setting out the principles of effective customer service and protection. It goes above and beyond consumer law obligations and sets a higher standard, giving consumers a clear indication - through the right to display the CTSI Approved Code logo - that code members can be trusted. CCAS aims to reduce consumer detriment and codes will only be approved if they can clearly demonstrate that they are contributing to this objective. Codes approval is a rigorous and intensive process for code sponsors.

The CCAS is committed to promoting codes of practice that meet our core criteria and have obtained CCAS approval.

### Code sponsor

A code sponsor is the organisation, firm or entity that administers and promotes a voluntary code of practice (as opposed to statutory codes) and can influence and raise standards within its membership. It must be a distinct entity from its membership.

### Code member

A code member is any member of a code sponsor. It is a requirement for the CCAS that all eligible members of a code sponsor's organisation sign up to the code.

CCAS is voluntary. A code sponsor must elect to submit its code of practice for approval and membership of the code sponsor must be voluntary.

### Consumer Codes Approval Board

The board is responsible for determining all matters relating to the approval of codes of practice and discharging its fiduciary responsibilities for the company; it consists of up to seven members.

### Code Sponsors Panel

The panel is made up of a representative from a selection of code sponsors. The role of the panel is to support the aims of the Consumer Codes Approval Scheme itself and help reduce consumer detriment and raise consumer standards within their sectors.

## STRATEGY & VISION



Consumers are treated fairly and honestly across market sectors by **businesses that are supported through a recognised self-regulatory framework**. It is the mission of the Consumer Codes Approval Scheme to provide a **sustainable, robust and balanced alternative** to addressing consumer detriment where regulation is not appropriate.

### Strategy

- ensure that the CCAS continues to operate and promote the highest standards
- promote the CCAS brand as a standard that guarantees trust and can provide confidence
- have a measurable impact on reducing consumer detriment in sectors where we operate
- involve and engage with business to encourage them to have a positive impact on consumers in their sector
- grow the scope of the scheme to become a key driver of consumer choice

### Value for money

The scheme has to be self-sustaining and deliver value for money for CCAB and code sponsors.

## CORE VALUES



### INTEGRITY

Governance through the CCAB will be independent and impartial at all times.



### CLARITY

Decisions made by the CCAB will be clear, unambiguous, and timely, to maximise the benefit to consumers and code sponsors.



### COMPETENCE

The CCAS will be a robust self-regulatory framework, that is sustainable in a competitive market environment, and helps reduce consumer detriment.



### VALUE FOR MONEY

The CCAS will be sustainable and cost effective for the CCAB and code sponsors.



### TRANSPARENCY

The CCAB will be open and inclusive in its decision making and approach to risk.



# GOVERNANCE

## Consumer Codes Approval Board (CCAB)

The Consumer Codes Approval Board is a separate not-for-profit community interest company which allows it to focus on the consumer, business and policy benefits rather than any commercial imperative. We have an independent board with an independent Chair. Other than two specific board positions board appointments are made on an individual basis.

The two specific board positions that have a specific role are one appointment on behalf of CTSI and one appointment representing consumer services across the United Kingdom.

## Consumer Advisory Panel (CAP)

The Consumer Advisory Panel (CAP) provides an independent voice into the Consumer Codes Approval Scheme and new applications for Code approval are presented to members of the CAP for consideration prior to being presented to the board. Representatives from consumer bodies are co-opted on to the CAP as appropriate.

## Code Sponsors Panel (CSP)

An additional panel representing code sponsors ensures that we balance consumer and scheme needs with those of industry and code sponsors. The overall goal of the Code Sponsors Panel is to support the aims of the scheme, help reduce consumer detriment and raise consumer standards within their sectors. The Code Sponsors Panel is not involved in the approval process.

### The role of the Code Sponsors Panel is key in:

- helping shape the strategic vision of the scheme
- developing and strengthening the core criteria
- bringing a trade perspective to the scheme
- engaging with new code sponsors
- developing joint marketing strategies for code sponsors

Appendix 1 contains details of the current board appointments and Code Sponsors Panel members.

## KEY ACTIVITY 2021

### Consumer Codes Approval Scheme

In order to ensure that we deliver on our strategic objectives the board relies very much on data collected by code sponsors, such as providing them with materials to share with their members and connections.

We have worked hard with our industry partners to ensure that we build an accurate picture of our impact and every year we collect a data set from them. Attached as Appendix 2 is a summary of the data set; highlights include:

- over £3.5m compensation recovered for consumers via the complaints and dispute resolution mechanisms which code members subscribe to
- almost 80,000 code members taking part in CCAS across 23 different consumer codes in a variety of economic sectors
- 18 code sponsors
- 2.6% decrease in business members joining CCAS (first decrease since 2014)
- over £113bn consumer spending across code members
- recognised by Lloyds Bank as an effective form of regulation
- increasing social media presence and growing audience

### The Consumer Codes Approval Scheme (CCAS)

The CCAS is designed to:

- ✓ reduce consumer detriment; for more transactions, by more consumers, in more circumstances
- ✓ be inclusive, independent, sustainable, visible and well-understood



## WAYS OF WORKING

The Office of Fair Trading spent around £800,000 running the scheme and grew at an average of one new code per year, so we believe that we deliver excellent value for money. We are always looking to improve, maintain and uphold the standards of the scheme, whilst always ensuring costs to facilitate the scheme are kept to a minimum.

This includes:

- clear application and approval process – including open consultation on every application
- clear governance structure including a decision-making board and Code Sponsors Panel
- board members attend code sponsor conferences and other key stakeholder events to promote the scheme and support their members.
- annual code sponsors forum, with invited speakers and tailored training as requested by the code sponsors
- annual audits of all approved codes
- established code sponsors supporting new code sponsors through the approvals process
- promoting Primary Authority Partnerships as part of CCAS
- pre-stage two audit of new codes
- development work identifying sectors where a code would help reduce consumer detriment, and protect the vulnerable
- CCAS marketing plan and targeted campaigns
- conducting a communications group to discuss and deliver messages and campaigns through the code sponsors communications channels in collaboration with CTSI
- an online search facility to help consumers find an approved business
- consistent analysis and reporting of Key Performance Indicators (KPIs)

## BENEFITS OF THE SCHEME

We are consistently communicating how CCAS can benefit businesses and consumers. We have literature which can be displayed on websites and work with our code sponsors to increase the awareness of the CCAS scheme.

### For businesses

As a business, you can be a part of the Consumer Codes Approval Scheme (CCAS) by belonging to a code sponsor. It reassures consumers of your higher level of customer service and consumer protection. How can being a member help businesses?

- only businesses who belong to a code sponsor can display the CCAS approved code logo. This logo helps promote your business as being reliable and trustworthy, giving you a unique selling point
- being a member means you have clear pre-contractual information, so the consumer knows what they are buying and is clear about all charges. It shows you have a robust customer complaints procedure. This will help you to attract and retain customers.
- in addition, being part of an approved code helps drive up customer standards within your business sector and therefore raise overall consumer confidence

### For customers

As a consumer, we know how confusing it can be to ensure you purchase goods and services from reputable businesses. By choosing to purchase from our code members (approved businesses), who display the CCAS logo, you can be sure of the following:

- only businesses who belong to a code sponsor can display the CTSI approved code logo. This logo means the business is reliable and trustworthy
- you will have access to a clear complaints and ADR procedure. Businesses are regularly audited and monitored to ensure they comply with the high standards set by their approved code of practice (code sponsor)
- our members always have clear terms and conditions. This means you know what you are buying, any charges and conditions before you buy. It means you are protected
- by using an approved trader, you will have protection above and beyond your normal consumer law rights

## PROMOTING THE SCHEME

The communications and marketing team conducted the main campaign during November 2021 aimed at growing the scheme further with new code sponsors.

The ongoing 'Spotted!' campaign to spot the logo on the high street, on vehicles and on sites continued throughout 2022. Photos of the logo being displayed are sent into us and put online tagging the business. This is an organic campaign and to raise awareness of the scheme and how it helps consumers. It is conducted through social media - it is free and has the widest reach to consumers, businesses and potential code sponsors.

The campaign to attract new code sponsors was conducted in 1-5 November 2021. CTSI issued a press release with a quote from Sue Steward for the code sponsors to share. A quote was also issued from Lord Lindsay. We launched a brand new online brochure for new sponsors which was uploaded to [Issu.com](http://Issu.com).

The Consumer Codes campaign press release was published in two media publications, with an approximate combined audience reach of over 430,000. A number of trade publications were targeted on LinkedIn as well as a number of business news outlets that send out regular updates.



We celebrated TMO and ICW, two of our code sponsor's, 5-year anniversaries with CCAS. Here we create imagery for them to use and share to celebrate the benefits of being a code sponsor. We continue to do this for all our sponsors on their 5 and 10-year anniversaries.

The codes communications working group continues to run with an annual year ahead meeting in January and quarterly teleconferences to discuss and generate ideas to raise awareness of the codes scheme.

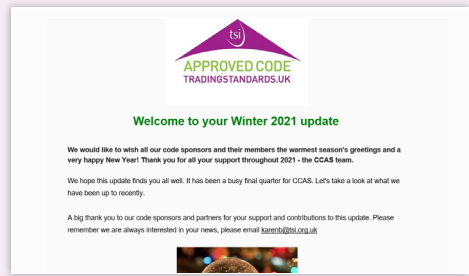


# PROMOTING THE SCHEME

We conduct quarterly logo audits of the member businesses, to check they are displaying the codes logo on their websites. In 2021, we once again worked with individual code sponsors to create branded marketing material for their member businesses to use, in the form of postcards, newsletter snippets and blog posts. We aim to have the CCAS logo displayed on all member business websites, or premises so consumers can find reassurance when they spot the logo.

Social media activity is reported on every month to ensure we continue to make progress on all our platforms. We are present on all platforms including Twitter, Facebook, LinkedIn, Instagram and Youtube. LinkedIn and Instagram growth continued during 2021 with more followers joining our pages.

The CCAS quarterly update aims to keep code sponsors up-to-date with activities and news. Code sponsors are keen to contribute to the newsletter and exchange best practice. We encourage sponsors to share the update with their business members.



Much of the marketing work revolves around gathering KPIs from the code sponsors. The KPI results are essential to use in the communications for the year ahead. We would like to show how successful the scheme is and how it helps consumers and businesses alike.

CTSI has supported codes, and will continue to do so through various social media channels including the CTSI Twitter account (@CTSI\_uk), Facebook and LinkedIn. The CTSI communications team uses every opportunity to reference codes and where appropriate journalists are referred to specific code sponsors. All CTSI lead officers have been briefed to reference codes when speaking to journalists or at meetings if appropriate and relevant.



# FINANCES AND FEES

Appendix 3 contains the budget for 2021

## Approved codes annual fees:

- there was no increase in the application or minimum/maximum fees effective from 1 April 2021
- CCAB calculates fees based upon either 2.5% of the net relevant membership related income for each code of practice or for the home warranty sector a fee based on the number of dwellings covered by the code on a slide scale
- the minimum fee is £5,324 + VAT and the maximum is £26,617 + VAT from the 1 April 2021
- all agreed fees would normally rise annually in line with inflation and are fully reviewed every two years
- for code sponsors who do not charge a membership fee a bespoke fee would be set to be used sector wide
- for any code sponsors that require additional services above and beyond that provided as part of the application fees or annual fees, including consultancy services, these are to be charged at a commercial rate

- where a Government department wants to use CCAS as a way to regulate a sector CCAS should not bear the cost of additional work and this should be charged accordingly
- the annual audits are carried out in a three-year cycle of one year on-site, followed by two years of desk-based audits. Any additional onsite audits deemed necessary due to non-compliance issues will be paid for by the code sponsor.

## APPROVED CODE FEES :

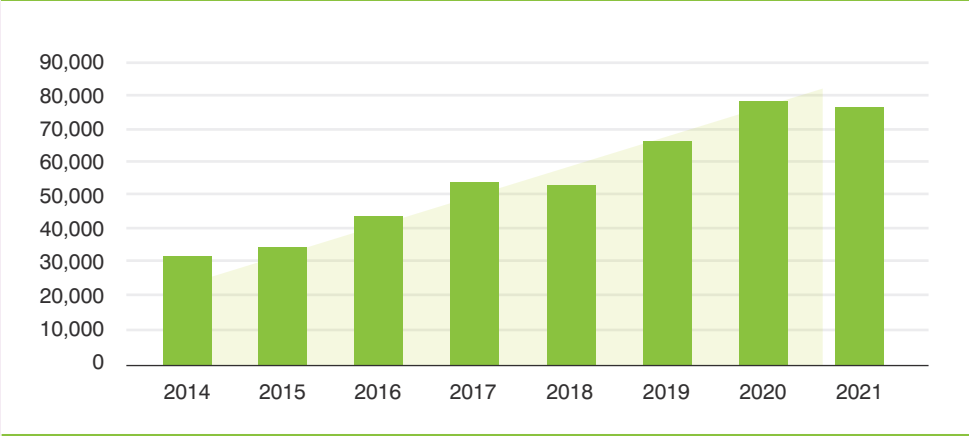
- Expression of Interest  
**£799 + VAT**
- Stage 1 or 2 application  
**£4,206 + VAT**
- Stage 1 or 2 Board fee  
**£1,012 + VAT**
- Gap analysis  
**£1012 + VAT**
- Minor amendment to an approved code  
**£213 + VAT**
- Major amendment to an approved code  
**£2,130 + VAT**

# GROWTH

From the chart below we can see the growth of the scheme from our first year of statistics, to date.

	2014	2015	2016	2017	2018	2019	2020	2021	2014 - 2020 growth (%)
Code members	31,460	33,409	43,331	53,172	52,003	68,809	79,924	77,808	147% (or -2.6% YOY)
Code sponsors	11	13	19	18	20	18	18	18	64%
Media mentions	35	85	168	211	241	172	93	108	209%
Approved codes of practice	13	16	24	23	25	23	23	23	77%

## CODE MEMBERS 2014 - 2021





# CODE SPONSORS

With an increasing amount of approval schemes available, offering what appears to be similar benefits, we continue to be grateful for the support of our code sponsors. Many sponsors have joined voluntarily in order to make a difference in their sector. They are able to communicate the benefits of joining our CCAS approved scheme to businesses and consumers. We appreciate their continual support to work together with us to reduce consumer detriment.

An ongoing challenge is how to manage multiple codes in the same sector in order to promote completion and fairness for businesses and consumers. We continue to ensure that the process for this is fair and has consumer protection at its heart.

Our biggest advocates are code sponsors and members who see the prestige and value in using the brand and appreciate the difference that the code scheme brings. We all work together to ensure the logo and branding is a visible sign of reassurance for consumers.

Appendix 4 contains details of how some of our code sponsors use the codes scheme and the difference it makes to their industry.

## **New codes 2021**

During 2021 we were very pleased to have four expressions of interest and one stage one approval.



## CORE CRITERIA

The core criteria is at the heart of the scheme and covers the following:

- organisational criteria
- preparation
- content of codes
- handling complaints
- monitoring of codes
- enforcement of codes
- publicising codes

Each one of these core criteria has a set of much more detailed criteria that sit underneath them. More information on the core criteria can be found at: [www.tradingstandards.uk/commercial-services/consumer-codes-resources](http://www.tradingstandards.uk/commercial-services/consumer-codes-resources)

Consumers can have confidence in traders who carry our logo as our scheme provides higher protection in many areas including:

- clear pre-contractual information
- deposit and pre-payment protection
- additional consumer protection for business conducted in the consumer's home
- clear complaints procedure
- Alternative Dispute Resolution (ADR)

Not only are code sponsors fully assessed throughout the approval process, the assessment is undertaken in an open and transparent manner. At every stage we conduct public consultation. We also expect code sponsors to rigorously monitor how their members comply with their code and we conduct ongoing compliance checks. This means that we have full confidence in our code sponsor partners and are proud to recommend them to consumers.



# THE CCAS TEAM

## THE TEAM

The team at CCAS is committed to providing the best service to our sponsors and their members. The team is based at the CTSI Head Office in Laindon, Essex.



**SUE STEWARD**

Head of Client and Commissioning



**LORNA NEWTON**

Project Support Executive



**KAREN BOLLAND**

Marketing Lead

## APPENDIX

### APPENDIX 1

Board Appointments as of  
31 December 2021

**Lord Lindsay** (Chair)

---

**John Herriman** (CTSI Appointee)

---

**Ken Daly** (Appointed)

---

**Helen Woods** (Appointed)

---

**Andy Allen** (Appointed)

---

**Ray Hodgkinson CBE** (Appointed)

---

Code Sponsor Panel Members as of  
31 December 2021

**Bill Fennell** (Chair)

The Motor Ombudsman

---

**Ian Studd**

British Association of Removers

---

**Gerry Fitzjohn**

The Property Ombudsman

---

**Sarah Langley**

Consumer Code for New Homes

---

**Aida Razgunaitė** RECC

---

**Steve Emmett** - ICW

---

# APPENDIX

## APPENDIX 2

### Key Performance Indicators 2021

Information was gathered from 23 codes of practice, from 18 code sponsors during 2021. The following table contains the totals and indicates the number of code sponsors that were able to supply this information for 2021.

	Total	Based on # responses (out of a possible amount of 5, 18 or 23)
Amount recovered	£3,595,806 ↑	21/23
Consumer contact made (calls, emails, reviews/feedback forms)	160,478 ↑	23/23
Complaints which went to ADR	11,356 ↑	23/23
Number of businesses	77,808 ↑	23/23
New members	6,028 ↓	23/23
Spend across member businesses	£112,857,505,281 ↑	15/23
Reinstatement value covered by warranty providers	£38,900,919,103 ↓	5/5

\*Please note, some answers are based on an estimate.

## APPENDIX

### APPENDIX 3

#### 2021 Budget

	2021 Budget	2021 Actual
<b>Income</b>		
Annual Fees	179,295.57	201,209.96
Expressions of Interest	799.00	2,397.00
Stage 1 Fees	4,206.00	15,916.00
Stage 2 Fees	4,206.00	55.00
Other Services	-	213.00
<b>Total</b>	<b>188,506.57</b>	<b>219,790.96</b>
<b>Expenditure</b>		
Communications	7,650.00	7,700.00
TSP	5,000.00	3,253.45
Governance	7,500.00	8,069.13
Financial Management	16,240.00	22,779.34
Scheme Management	123,500.00	123,660.04
Policy & Strategy	-	-
Contingency	-	-
Contracts	-	50.00
Overheads	25,000.00	25,000.00
<b>Total</b>	<b>184,890.00</b>	<b>190,511.96</b>
Balance	3,616.57	29,279.00

# APPENDIX

## APPENDIX 4

### Current code sponsors

---

1. Advantage AHCI Ltd
2. Bosch Car Service
3. British Association of Removers (BAR)
4. British Healthcare Trades Association (BHTA)
5. Consumer Code for Home Builders (CCHB)
6. Consumer Code for New Homes (CCNH)
7. Glass and Glazing Federation (GGF)
8. Home Insulation and Energy Systems (HIES)
9. Institute of Professional Willwriters (IPW)
10. International Construction Warranties (ICW)
11. National Body Repair Association (NBRA)
12. RAC Approved Garage, Accredited Repairer and Approved Dealer Network
13. Renewable Energy Consumer Code (RECC)
14. Sennocke
15. The Carpet Foundation
16. The Motor Ombudsman (TMO)
17. The Property Ombudsman (TPO)
18. Trust My Garage (TMG)

All code sponsors were invited to tell us how they use the code scheme.

**ADVANTAGE AHCI LTD**



Advantage are a company focused on delivering the highest level of customer service to our clients and endeavour to build on customer relationship from point of first contact through to the elapse of cover.

As a business, we are growing exponentially and offer a Code compliant and client focused service by working closely with CTSI and leading Structural Defects Insurance providers.

Advantage are able to monitor compliance and performance of Home Builders to maintain set standards and service levels and provide support and advice at pre-contract, during and after sales.

The code provides a tool to ensure benchmarks set out regarding service levels are maintained and via agreed methods of performance monitoring, any anomalies identified, are acted upon and redressed with little or no detriment to our clients.

Moving forward, Advantage foresee our future at the forefront of the industry and are striving to provide a bespoke and innovative service ensuring long term relationships and repeat business with our members. Advantage have a substantial membership base which includes the 'one off' self-build projects to multi million pound developments with Blue Chip companies and clients alike with projects located all over the UK.

The pandemic which started in early 2020 provided us with a new outlook in which Developers and Consumers had to continue business on a day to day basis in lots of different ways, as such, we at AHCI are once more using our innovative minds to work towards developing easier and more remote ways of working to try and ensure that all practices and purchases remain in line with the Code.

For more information please visit [www.ahci.co.uk](http://www.ahci.co.uk)





## BOSCH CAR SERVICE

### Bosch Car Service - Professional car care since 1921.

Bosch Car Service - the right address for expert maintenance, repair and retrofitting. Bosch Car Service workshops enjoy all the support of Bosch, the leading supplier of original automotive equipment. With more than 15,000 qualified workshops, our service network is one of the world's largest independent chains. With our unique abilities we can look after all makes of vehicle.

Full service offering outstanding quality with a personal touch.

With our comprehensive range of services we can always offer our customers just what they need. We look after all makes of vehicle. Our full range of services are available for all types of engine as well - whether petrol, diesel, electric or hybrid. All Bosch Car Service workshops have to undergo a systematic

certification process and are committed to constantly improving quality assurance standards.

Our workshops are equipped with modern, innovative diagnostic systems for quick and accurate trouble-shooting. Detailed repair manuals provide our personnel with all the technical information they need. You can rely on us for fast, expert and affordable vehicle servicing and repair work.

For more than 125 years now Bosch has been investing in the future of mobility; making it clean and economical, safe, convenient and comfortable. Offering reliability and innovation, Bosch is a renowned supplier to the automotive industry throughout the world. The Bosch Group accompanies a vehicle throughout its entire life cycle - from research and development to production and full expert care from Bosch Car Service.

For everything your car needs.

For further information about the Bosch Car Service or details of our code please visit:

[www.Boschcarservice.co.uk](http://www.Boschcarservice.co.uk)



## BRITISH ASSOCIATION OF REMOVERS (BAR)



For over 100 years, the British Association of Removers (BAR) has been the recognised voice of the professional moving and storage industry in the United Kingdom.

The BAR is at the forefront of developing and maintaining professional standards and services for the benefit of its members and their customers and its Code of Practice was awarded full Office of Fair Trading approval under its Consumer Codes Approval Scheme in February 2008 and then subsequently by the Chartered Trading Standards Institute (CTSI) in April 2013.

The Code of Practice has consistently been a source of enhanced consumer protection within the removals sector and incorporates independent dispute resolution through the Furniture Ombudsman, and an Advanced Payment Guarantee scheme which is unique in the sector.

Adherence to the Code of Practice by BAR members is mandated and ongoing compliance for each member is tested annually. That annual inspection regime and requirement to achieve 100% compliance continues to be BAR's biggest strength, as it ensures that every member meets and maintains the highest level of professional standards and outstanding service within the professional removals & storage industry.

Moving home is one of the life's most stressful events and things can and do go wrong and it is crucial that consumers have a form of redress in the event that a complaint cannot be resolved directly with the trader.

In 2021, BAR members carried out in excess of 400,000 transactions resulting in just 127 complaints going to ADR, which is a strong indicator that Members take their responsibility for resolving consumer complaints very seriously indeed.

Find out more here [www.bar.co.uk](http://www.bar.co.uk)



# BRITISH HEALTHCARE TRADES ASSOCIATION (BHTA)

The British Healthcare Trades Association (BHTA) and its members have been working together for over 100 years to improve the health and care of the nation.

The British Healthcare Trades Association (BHTA) and its members have been working together for over 100 years to improve the health and care of the nation.

The association consists of a variety of organisations involved in the design, production and distribution of healthcare and assistive technologies (including medical devices, acute and community care products, independent living technologies/products, and associated services), including retailers, installers, service providers, distributors and manufacturers.

Each and every member commits to adhering to the BHTA Code of Practice – the first and only code in the healthcare industry to have been approved by the Chartered Trading Standards Institute (CTSI). This comprehensive code ensures that those who need healthcare and assistive technology products and services can trust that the company they are working with is professional, ethical, and has their best interests at heart.

## 2021: Supporting the public through the pandemic

In 2021, the association and its members continued to work together to support strained public healthcare services and provide guidance and advice to members of the public following the disruption of the pandemic.

The association worked to provide up-to-date and detailed advice to consumers and patients, including updating existing leaflets and publications. In particular, it updated its guide to 'Preparing a child for an assessment for equipment or adaptations' with new information relating to virtual assessments, following the rise in remote assessments as a result of the pandemic.

Most notably, the BHTA launched a new 'Consumer Hub' section on its website, featuring all the information a member of the public needs to interact with the BHTA, be it to find a member or to initiate the complaints process.

It also launched a new, easy-to-follow 'BHTA Consumer Guide' for its members to give to consumers in print and online, enabling BHTA companies to better inform members of the public about the additional peace of mind and consumer protection members provide to them.

To learn more about the BHTA, visit [www.bhta.com](http://www.bhta.com)



# CONSUMER CODE FOR HOME BUILDERS (CCHB)



The Consumer Code for Home Builders (the Code) helps home buyers by making the new-build home buying process fairer and more transparent.

The Code sets mandatory requirements that home builders must meet in their marketing and selling of new homes and their after-sales customer service. It applies to homes covered by the UK's main home warranty bodies NHBC, Premier Guarantee, LABC Warranty and Checkmate (95% of UK new-build homes) and includes:

- an Independent Dispute Resolution Scheme
- an independently audited compliance regime
- the power to apply sanctions if builders do not comply with the Code

## Code requirements:

The Code's customer service requirements include:

- clear and truthful advertising and marketing materials
- sufficient pre-purchase information to help home buyers make an informed decision
- home warranty and contract information
- timing of construction, completion and handover
- after-sales service and complaints process

## Helping customers

The Code's Independent Dispute Resolution Scheme provides home buyers with a fast, free and fully independent route for redress should something go wrong.

Training and advice are given to home builders and their agents to help them meet Code requirements and improve customer service.

The detailed CCAS audits offer considerable assurance that the Code is sound, both to home buyers looking for support, and to builders and agents seeking to improve standards.

Find out more here  
[www.consumercode.co.uk](http://www.consumercode.co.uk)



## CONSUMER CODE FOR NEW HOMES (CCNH)

Consumer Code for New Homes has been established to ensure that best practice is followed by registered developers in respect of the marketing, selling and purchasing of new homes to consumers. It also sets expected standards for after sales customer care service.

CCNH has been created to be of maximum benefit to consumers and its ultimate aim is to provide a genuine commitment to consumers, improving standards of construction and raise customer service standards in the new homes market, recognising that part of that commitment is providing consumers with a voice and a clear complaints process when things simply don't go according to plan when they buy a new home.

This underlying principle is echoed in the approach of the Consumer Code for New Homes code users (the warranty bodies who are registered with us) whose site surveying activities help to improve the quality of construction in housebuilding.

There are currently six code users;

- Building LifePlans Limited
- FMB Insurance Services
- Global Home Warranties Limited
- One Guarantee Limited
- Protek Group Limited and
- Q Assure Build Limited

In 2021, we dealt with over 1500 enquiries, helping consumers and developers resolve complaints. This is a 50% increase on the year before.



More information can be found at

[www.consumercodefornewhomes.com](http://www.consumercodefornewhomes.com)



## GLASS AND GLAZING FEDERATION (GGF)

The Glass and Glazing Federation (GGF) is the main representative body for companies that manufacture, process, supply and install glass and glazing products.

In March 2016, the GGF gained approval of its Consumer Code through the CTSI Consumer Codes Approval Scheme. Around the same time, the GGF was setting up an independent and impartial consumer advice website called MyGlazing.com.

On MyGlazing.com all consumer facing GGF members have profiles and are listed in the search directory. To be included on MyGlazing.com all Members must subscribe to and adhere to, the GGF's Consumer Code of Practice.

In November 2016, MyGlazing.com won the Construction Marketing Award for the best PR campaign which created awareness of the brand to tens of millions of consumers and also attracted hundreds of thousands of users to the website. It was an incredible success and it has continued throughout the last 3 years.

In 2019, for additional promotion of the code, the GGF designed and printed dual branded postcards with CCAS, for companies to give to consumers to promote the Code, the GGF and MyGlazing.com - which now attracts over 200k users per year with approximately 10% going on to use GGF Member companies.

Find out more visit  
[www.ggf.org.uk](http://www.ggf.org.uk)  
[www.myglazing.com](http://www.myglazing.com)



### LOOKING TO REPLACE YOUR WINDOWS AND DOORS?

The Chartered Trading Standards Institute (CTSI) recommends that homeowners like you use a GGF Member company who meets the requirements of the CTSI Consumer Code Approval Scheme.

GGF is the glass and glazing trade organisation that promotes the highest industry standards and best practice. All Members of the GGF commit to abide with a Consumer Code as approved by CTSI. This gives homeowners confidence that they are dealing with a company they can trust.

**For peace of mind look out for the following accreditation**



## HIES CONSUMER CODE

A CTSI approved Consumer Code, HIES is a leading consumer protection organisation covering the installation of domestic renewable energy products. HIES works to ensure that all consumers are respected, protected, and educated on their renewable energy journey.

Our mission is to support installers, protect consumers and improve the reputation of the renewable energy industry.

All prospective members must endure a rigorous accreditation process before they can join our trusted network of installers. Once approved, they will be subject to ongoing monitoring and annual vetting to ensure they are adhering to our scheme rules and code of practice. Our comprehensive approved Code of Practice covers:

- how members should act
- how members must treat consumers and their homes
- how members must describe, advertise, sell, deliver, and install their products
- how members must provide information throughout their work and about their consumer's rights
- how members must protect consumer's deposits and guarantees
- how members must identify consumers with additional needs and provide support
- how members must ensure consumers are provided with effective and appropriate customer service

It's an approach that reflects well on the sector and gives confidence that this sector is well run and well policed.

Once installers join HIES, our members can use the CCAS approved logos to show that they are committed to improving the reputation of the renewables industry.

HIES regularly works with Government and key decision makers to ensure that consumers who use our members can buy with confidence and that any Government schemes provide the correct consumer protection measures when releasing new grants and initiatives.

More information can be found at [www.hiesscheme.org.uk](http://www.hiesscheme.org.uk)



## INSTITUTE OF PROFESSIONAL WILLWRITERS (IPW)

The Institute of Professional Willwriters is a not-for-profit self-regulatory organisation, attracting members from a range of areas including private practice and financial services, as well as Solicitors, Barristers and Accountants. Sole member firms through to large national companies have chosen to join our organisation, having seen the benefits that members have to offer.

Owned by its members and run by its members, the IPW is a democratic organisation, prioritising its members and their clients. Every member has a voice.

We have a simple set of standards and objectives:

Consumer protection is central to all that we do, and we have been at the forefront of the regulation debate over the years.

We are pro-regulation and we work directly with such organisations as the Legal Services Board, the Competition and Markets Authority, the Office of the Public Guardian and the Chartered Trading Standards Institute to raise and enforce standards within our sector.

All of our members operate in the IPW self-regulatory environment, through a Code of Practice which is approved by the Chartered Trading Standards Institute.

[www.ipw.org.uk](http://www.ipw.org.uk)



Institute of  
Professional  
Willwriters

PROFESSIONAL • ETHICAL • COMPETENT



## INTERNATIONAL CONSTRUCTION WARRANTIES (ICW)

### ICW – Building warranties with enhanced customer service

ICW specialise in the provision of latent defects insurance for new homes. Having achieved CCAS approval in 2017, we operate the ICW Consumer Code for New Homes.

As a leading new home warranty provider, ICW prides itself on delivering excellent customer service and aims to raise quality standards for new home buyers. Striving to set a benchmark for customer service, ICW has rolled out several new initiatives to further enhance our customer service levels.

Our teams are available to support homeowners and builders with any issues or enquiries they may have in relation to the ICW Consumer Code for New Homes.

#### Consumer Code in action

At ICW, we pride ourselves on going above and beyond for our clients. Every builder or developer who avails of an ICW warranty agrees to subscribe to and comply with the ICW Consumer Code for New Homes. The ICW Code helps support developers to ensure new homes are built to the highest standards and our technical team undertake a schedule of surveys throughout the construction



process to ensure standards are achieved at each stage of the build.

As a Code Sponsor, we will continue to promote the ICW Consumer Code for New Homes. We proudly showcase the CCAS logo on all marketing materials and provide information, training and support to builders, developers and homeowners.

More information about ICW can be found at [www.i-c-w.co.uk](http://www.i-c-w.co.uk) or follow us on LinkedIn: [www.linkedin.com/company/icw-group-holdings-limited](https://www.linkedin.com/company/icw-group-holdings-limited)



## NATIONAL BODY REPAIR ASSOCIATION (NBRA)

The NBRA (National Body Repair Association) is the only recognised trade body for UK collision repairers and is owned by its members.

Our purpose is to be the proud voice for the whole repair industry and through lobbying, services and support help our members, small or large, to achieve greater standards, prosperity and sustainability.



NBRA members displaying the CCAS Approved Code Logo operate to a strict Code of Practice.

When the CCAS logo is seen by a consumer it should indicate to them that the business has been checked and verified by us to meet the terms of the Code of Practice.

The Code incorporates information and procedures to assist motorists to confidently choose a business able to provide relevant assistance and quality levels of service.

For NBRA members, logos are much more than a simple record, they are our story and qualities, which we can share with others. They will grab the consumer's attention better than a block of text.

A picture is worth a thousand words, and when it comes to capturing your customers' attention, you want to take full advantage of every chance to communicate what you can do for them.

It's all about our members and satisfied customers! Find out more here [www.nbra.org.uk](http://www.nbra.org.uk)



## RAC APPROVED GARAGE, ACCREDITED REPAIRER AND APPROVED DEALER NETWORK



Driving is often an essential part of everyday life. As the UK's leading motoring organisation we believe it's our duty to offer drivers complete peace of mind with a range of high-quality services they know they can trust.

That's why we've established a nationwide network of RAC Approved Garages, Dealerships and Accredited Repairers. The RAC brand lets customers know they're in safe hands and for extra reassurance we work to strict standards approved by the Chartered Trading Standards Institute (CTSI).

All of our RAC Approved Garages and Accredited Repairers work to a Customer Charter, approved by CTSI, that reflects our

promise to offer honest pricing, quality work and exceptional service to our customers.

Our RAC Approved Dealers follow our Used Vehicle Code of Practice – the first of its kind to be approved by CTSI. This code was created to set the standard that our dealers must follow so that customers can purchase a used vehicle with confidence.

For more information about our RAC Approved Garage and Accredited Repairers and the Customer Charter, please visit:

[rac.co.uk/approvedgarages](https://rac.co.uk/approvedgarages)

For more information about our RAC Approved Dealers and the Used Vehicle Code of Practice, please visit:

[rac.co.uk/approveddealers](https://rac.co.uk/approveddealers)



## RENEWABLE ENERGY CONSUMER CODE (RECC)

The RECC team had a very busy and successful year in 2021, seeing membership of the code grow back to over 2000 members. This is up from 1,670 at the end of 2020.

The whole RECC team continued to work tirelessly to protect consumers, promote renewable energy, process new member applications and combat bad practice in the sector during this busy period. Our principal activities across monitoring, compliance enforcement and dispute resolution are set out below. RECC's successes in 2021 came despite continuing lockdowns and the early scrapping of Government's flagship Green Homes Grant Scheme, both of which impacted our members' volume of work. However, we are pleased to say that, despite these, installation numbers have remained high due to continuing consumer interest in installing domestic renewables.

RECC Members install a range of technologies from solar PV and solar thermal to battery storage systems, ground and air source heat pumps and biomass boilers. We expect interest in these technologies only to increase in 2022, as the energy crisis continues, and consumers consider renewables as a means both to save money on their bills and to reduce their carbon footprint.

As COVID restrictions have eased RECC team members have also made the most of the opportunity to get back to attending in-person

events, where we can talk to installers and consumers face-to-face about our consumer protection activities. One such event was Solar and Storage Live, which we attended in November at the NEC in Birmingham (pictured), alongside our sister code EVCC.

### Monitoring and non-compliance action

- Undertook in-depth due diligence assessments on over 330 applicant businesses
- Carried out compliance checks on 148 members
- Rolled out desk-based and site-visit audits to 37 members
- Took compliance action against 66 members, including invoking non-compliance action against 9 members.

### Dispute resolution

- Registered 334 complaints in total
- Resolved 81 complex consumer disputes
- Recovered a total of £64,135 for consumers through our mediation service
- Observed £39,987 awarded to consumers through our Independent Arbitration Service.

Find out more here:  
[www.recc.org.uk](http://www.recc.org.uk)



**BUILD-ZONE** TRADING STYLE OF SENNOCKE INTERNATIONAL INSURANCE SERVICES

Build-Zone was launched in 2003 as a 10-Year Structural Warranty provider and is a trading style of Sennocke International Insurance Services Limited, which is now part of the Aston Lark group.

We are experienced in underwriting Structural Warranties or Latent Defects insurance for all types of developments. Build-Zone can underwrite Residential, Mixed Use, Social Housing & Build-to-Rent UK Finance (CML) Approved Policies, as well as Student Accommodation and Commercial Developments, up to £360m in contract value/ reinstatement cost on a full value basis, with no inner financial limits.

In a world where 'A' Rated capacity of any nature is extremely difficult to come by, Build-Zone's multiple 'A' rated insurers drive Build-Zone to continue to offer Developers, Contractors, Home Owners, Investors, Lenders, Architects, Project Managers and Structural Engineers the long term protection their developments and homes require.

With years of experience, Build-Zone understands the importance of providing the right level of support throughout the build process, and our experienced team of account handlers will assist with any queries from initial application submission until completion of your project, to ensure everything runs as smoothly as possible.



Build-Zone Survey Services Ltd (BZSS), our in-house dedicated technical services resource company, arranges the 10-Year Structural Warranty technical audits using our network of independent, qualified surveyors and approved inspectors. They can also facilitate building control via the approved inspector network, which can result in substantial savings for the customer, both financially and in terms of convenience and time.

With the backing of an 'A' rated insurer, you receive peace of mind from a dependable organisation that provides help when you need it most and for the full-length of your policy.

Visit our website [www.buildzone.com](http://www.buildzone.com) for more information, or call: **0345 230 9873**



## THE CARPET FOUNDATION

The Carpet Foundation is a not-for-profit Trade Association representing the interests of, and promoting, independent carpet retailers.

It has some 375 members (with over 400 branches) covering the UK. It is also supported by 21 carpet industry suppliers via their Patron member status.

The Carpet Foundation has been operating its Code of Practice since 2005. All retail members must sign up to the Code. The code of practice is approved by CCAS and in 2018 the Foundation was successful in gaining Government approved Alternative Dispute Resolution status.

### Code contents

The Code gives consumers the following benefits:

- impartial professional advice—you buy what is right for your particular needs
- written terms of business
- deposit safeguards—deposits up to 50% are protected
- written quotations
- free extended guarantees
- free installation guarantees
- after sales procedures



### Promotion of the Code

The Carpet Foundation recognises the benefit of promoting the code to carpet buyers. We:

- provide our retailers with free point-of-sale material to promote the Code to their customers. This includes window stickers, van vinyl's, consumer leaflets, hanging boards, stationery stickers, and membership certificates
- use the CF website to tell carpet buyers about the Code. The website features the Code (in full), information sheets and application forms
- feature the Code in public relations activity, and magazine advertorials

Find out more here  
[www.carpetfoundation.com](http://www.carpetfoundation.com)



## THE MOTOR OMBUDSMAN (TMO)

The Motor Ombudsman is the largest dedicated ADR provider in the motor industry, handling over 107,000 contacts and more than 6,000 cases in 2021 alone. This highlights the significant demand by consumers and businesses for the body's in-house and specialist automotive dispute resolution service.

Unrivalled in their scope and content, The Motor Ombudsman's four comprehensive and long-established CTSI-approved Motor Industry Codes of Practice cover the entire customer purchase and vehicle ownership experience, and commit vehicle manufacturers, franchise dealers, independent garages, body repair centres and extended warranty providers to higher operating standards than those required by law. Today, thousands of businesses are accredited to the Codes across the UK, giving reassurance to motorists that they have an independent and impartial dispute resolution body to turn should a complaint not be resolved to their full satisfaction following the purchase or maintenance of a vehicle.

### Support and promotion of Code-accredited businesses

As the economy and the automotive sector re-opened in 2021 with the gradual loosening of COVID-19 restrictions, The Motor Ombudsman continued to support its accredited businesses with the provision of information to allow them to stay fully up to date with the key changes and developments

affecting their day-to-day operations. This was achieved through thought leadership papers, regular e-mail communications and newsletters, as well as a series of free online webinars, covering subjects such as the MOT landscape following the introduction of the six-month exemption in 2020, complaint trends in the sales and service sectors, and managing consumer vulnerability effectively in the digital age.

### The Motor Ombudsman turned five

The Motor Ombudsman turned five On 1st November 2021, The Motor Ombudsman celebrated its five-year anniversary since becoming the first ever dedicated Ombudsman for the automotive sector. To commemorate the milestone, The Motor Ombudsman website was refreshed to allow more simple navigation to information relevant to consumers and businesses.

### Input on the future direction of ADR

Input on the future direction of ADR During 2021, The Motor Ombudsman equally provided input to the Department for Business, Energy & Industrial Strategy (BEIS) command paper, which looked at whether ADR should be mandatory for garages and car dealerships going forward. This would change the ADR landscape significantly and further accelerate the growth of The Motor Ombudsman and the services provided to consumers and businesses. Recommendations from government ministers are due to be announced in the first half of 2022.

For more information on The Motor Ombudsman, visit

[www.TheMotorOmbudsman.org](http://www.TheMotorOmbudsman.org)





## THE PROPERTY OMBUDSMAN (TPO)



### The Property Ombudsman (TPO) scheme is the largest Government-approved Ombudsman scheme for the Property sector.

The Ombudsman's resolutions are designed to achieve a full and final settlement of the dispute and all claims made by either party. The Ombudsman can, where appropriate, make compensatory awards in individual cases up to a maximum of £25,000 for actual and quantifiable loss and/or for aggravations, distress and/or inconvenience caused by the actions of an agent. In 2021 the total amount recovered from in compensatory awards for TPO cases was **£1,260,276.46**.

In 2021, TPO dealt with 45,007 consumer queries and resolved over 5,508 formal complaints. Membership covered over 40,000 member agents representing sales, lettings, residential leasehold management, and a number of other jurisdictions. TPO's Codes of Practice for Letting Agents and Estate Agents provide best practice standards that go above and beyond the law to protect consumers from unfair practices. They are not only followed by TPO member agents but referred to in both trade and consumer media.

70% of consumers would use TPO scheme membership as a contributing factor when choosing a future property business.

Further information about TPO and the scheme's codes can be found on [www.tpos.co.uk](http://www.tpos.co.uk)







# TRUST MY GARAGE (TMG)

Designed with the public in mind, Trust My Garage continues to raise awareness and the perceived quality of independent service and repair garages in the UK, whilst providing consumers with total confidence in the work being completed.

Reassurance is provided by the programme being backed by the Independent Garage Association, which is part of the RMI, one of Britain's oldest and largest automotive trade associations. As the creation of a true trade body, Trust My Garage was formulated to demonstrate that honesty, quality and value are the rule rather than the exception among independent garages.

All of our Code members are proud to display the Consumer Code Approval Scheme logo as the only such Code scheme exclusively for independent garages. This message has been taken to the airwaves with a national television advertising campaign communicating the values of the TMG Code and CCAS.

Overall customer satisfaction with Trust My Garage remains high at 86%, and 72% of consumers tell us that it is "important" or "very important" that their chosen garage is a member of the scheme. 95% of consumers state that they will continue to use the garage following a visit.

For more information, visit [www.TrustMyGarage.co.uk](http://www.TrustMyGarage.co.uk)



Consumer Codes Approval Scheme (CCAS)  
Chartered Trading Standards Institute  
1 Sylvan Court  
Sylvan Way  
Southfields Business Park  
Basildon  
SS15 6TH

**01268 888054**  
**ccab@tsi.org.uk**



<https://twitter.com/ConsumerCodes>



<https://www.linkedin.com/company/consumer-codes-approval-scheme>



<https://www.facebook.com/ConsumerCodes>



<https://www.instagram.com/consumercodes>



YouTube – Search Consumer Codes Approval Scheme

[www.tradingstandards.uk/consumercodes](http://www.tradingstandards.uk/consumercodes)