
Consumer Codes Approval Scheme

Annual Report 2016



**OVER 40.000
CODE MEMBERS**



£51 billion

consumer spending
protected

.....
£1.6 million
recovered for consumers

.....
www.tradingstandards.uk/consumer codes

Key Facts

- 24 approved codes of practice
- 19 code sponsors
- £51bn of consumer spending covered by a code of practice
- 42,000 members
- £1.6M recovered for consumers



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Foreword

We are now in our fourth year of running the Consumer Codes Approval Scheme (CCAS), at a time when approval schemes are more important than ever. The average consumer looking for a reputable business is presented with a bewildering array of schemes that promise honest and fair trade. This was backed up in a report by the National Consumer Federation in 2015 which put the number of schemes at 25, but the number is now surely much higher. Consumers need only turn on the T.V. to see a programme or even a football tournament sponsored by a scheme. What sets CCAS apart is the integrity of the scheme and the unique, vigorous approval process that ensures only the very best schemes get through. We want our code sponsors and code members to boast that they are members of the most robust scheme around.

Consumer codes are being discussed by the Government. This year we have started to engage with important stakeholders to get them excited and interested in codes. This is something that we want to build on in the coming years through our three-year plan. The uncertainty over BREXIT, the constant need for reliable businesses and the ageing population all present opportunities for our scheme to grow and develop.

This year we are excited to welcome on board five new approved codes of practice meaning that we now cover £51bn of consumer spending across 24 approved codes of practice. This report sets out what we've achieved through the scheme and where we're heading.

Don't forget to follow us and tell us what you are up to, on:

twitter <https://twitter.com/ConsumerCodes>

facebook www.facebook.com/CTSIconsumerCodes

LinkedIn <https://www.linkedin.com/CCAB>



Baroness Crawley
Chair, CCAB



Leon Livermore
Chief Executive, CTSI



History and purpose of the scheme

The idea of consumer codes was first mentioned in the Fair Trading Act 1973 but the scheme wasn't 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 CTSI 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.





Strategy and vision

Vision

Our vision is:

"Every UK consumer to have the choice of an approved trader"

Strategy

We have five strategic objectives:

- That we establish the CTSI code approval scheme as a recognised and trusted brand. We want the scheme to be the measurable driver of choice.
- That we have a measurable impact on consumer detriment
- That businesses feel part of the solution to issues impacting on fairness in their sector
- That we raise standards and remove confusion in the approval landscape
- That we grow the scheme so that our ambitions can be realized

The strategy should be built on four 'pillars':

Integrity

That we are guided by independence and full disclosure in our governance, which will be of the highest possible standard.

Transparency

That we are open and inclusive in our decision making processes and attitude towards risk, in order to build trust with consumers and sponsors and allow the scheme to grow.

Clarity

That our decision making is understood and our timeliness is of obvious benefit to consumers and sponsors alike.

Competence

That we build a robust self-regulatory structure, that will be sustainable in a competitive market environment and will reduce consumer detriment.

Value for Money

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



Governance

Since the re-launch in 2013 the Chartered Trading Standards Institute (CTSI) has been responsible for management of the scheme. We are a separate not for profit community interest company which allows us 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 Citizens' Advice Services across the United Kingdom.

As part of our governance there is also a Consumer Advisory Panel and all new codes are presented to the panel for consideration. The Panel is chaired by Citizen's Advice and the remaining Panel members consist of key consumer group representatives and individuals with an interest in consumer rights. Consumer representatives from specialist sectors can be co-opted onto the Panel to provide specialised advice if required. If the Panel has particular concerns relating to a new code, the code sponsors are asked to make additional changes to their code and consider the comments of the Panel, before the code is submitted to the Board for consideration of approval.

An additional panel representing codes sponsors ensures that we balance consumer and scheme needs with those of industry and codes 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 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, consumer panel and code sponsors panel members.

Key activity 2016

In order to ensure that we deliver on our strategic objectives the Board relies very much on data collected by code sponsors.

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:

- 92% customer satisfaction rate with the service provided by code members
- £1.6m compensation recovered for consumers via the complaints and dispute resolution mechanisms which code members subscribe to
- 42,000 code members taking part in CCAS across 24 different consumer codes in a variety of economic sectors
- 19 code sponsors
- Net growth in new code members of 25% (or nearly 11,000 businesses)
- At least £51BN consumer spending across code members
- Recognised by Lloyds bank as an effective form of regulation

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

New codes 2016

We were delighted to welcome the following codes of practice to the scheme in 2016:



International Construction Warranties – Consumer Code for Vehicles



The Motor Ombudsman – Consumer Codes for Vehicle Sales



RAC – Used Vehicle Code of Practice
RAC- Service and Repair Code of Practice



Glass and Glazing Federation

Glass and Glazing Federation – Consumer Code of Practice

Improvements and changes

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 and cut costs where we can.

Some of our improvements include:

- establishing a communications group to discuss and deliver messages and campaigns through the code sponsors communications channels in collaboration with CTSI
- transparent application and approval process - including open consultation on every application
- transparent governance structure including a decision making Board, Consumer Advisory Panel (chaired by Citizens Advice) and Code Sponsors Panel
- Baroness Crawley and 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
- stronger links between CCAS and CTSI's training offerings so code sponsors get access to high quality training on the code and other areas of interest
- 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 consumer campaigns- including consumer surveys to collect baseline data
- A new improved directory function
- development of Key Performance Indicators (KPIs).



Communications & Marketing

The communications and marketing team began planning in 2016 for a large campaign to run from 20 – 31 March 2017, and later in the year. They plan to target all audiences from consumers, business, potential sponsors and stakeholders. The campaign will be primarily on social media, which is by far our best route of communication.



They also set-up and ran the codes working group meetings to discuss and create ideas for marketing and comms. The marketing team continue to work on the annual marketing plan.

A new quarterly update has been created to keep code sponsors up-to-date with activities and news. This has been well received.

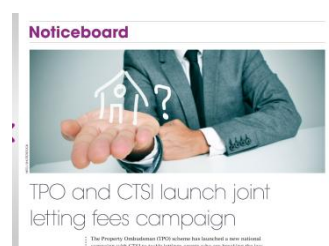
Much of the team's work revolves around gathering the KPIs from the code sponsors, which has been particularly thorough this year. The results from this work form powerful data for the year ahead, and statistics which can be used as a marketing tool.

Codes had a stand at the CTSI annual conference and exhibition in Telford in June 2016 and held a drinks reception to encourage networking opportunities.

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.



The CTSI monthly digital magazine, TS Today, has featured a number of CCAS articles over the past year.



Finances

Appendix 3 contains the draft outturn position for 2016 (please note that these are unaudited and still subject to minor changes).

We are pleased to show that we are now almost close to break-even with a loss of just £1,045 which was under budget and a significant improvement over previous years. This has been carried out through:

- effective cost control
- using more effective ways of working, taking advantage of modern technology such as teleconferences and webinars
- Where possible involving code sponsors to help spread messages to increase our reach
- beginning work to understand our contracts with our suppliers in order to review them.

CCAS Vision "Every UK consumer to have the choice of a reputable and trusted trader"



Approved Codes Annual Fees

1. All annual fees have been revised in line with inflation and the minimum fee is £5,050 + VAT and the maximum is £25,250 + VAT from the 1st April 2017
2. All agreed fees rise annually in line with inflation and are fully reviewed every two years.
3. For code sponsors who do not charge a membership fee a bespoke fee would be set to be used sector wide.
4. 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.
5. 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.
6. The annual on-site audits are now 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

1. Expression of Interest - £758 + VAT
2. Stage 1 or 2 application - £3,030 + VAT
3. Stage 1 or 2 Board fee - £960 + VAT
7. Gap analysis - £960 + VAT
8. Minor amendment to an approved code - £202 + VAT
9. Major amendment to an approved code - £2,020 + VAT



Growth

From the chart below we can see huge increases in growth of the scheme from our first year of statistics to date. There has been a particular increase in the last year especially. We believe this is due to a combination of factors, including more code sponsors and the media campaigns we have conducted.

2014	2015	2016	2014 – 2016 % growth
31,460 members	33,409 members	43,331 members	37%
11 code sponsors	13 code sponsors	19 code sponsors	72%
35 media mentions	85 media mentions	168 media mentions	380%
13 approved codes of practice	16 approved codes of practice	24 approved codes of practice	84%

Code Sponsors

We continue to be grateful for the support of our code sponsors, many of whom have joined voluntarily in order to make a difference in their sector. We understand that there is an increasing number of approval schemes and that code sponsors have to sell the benefits to members.

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

An ongoing challenge is how to manage multiple codes in the same sector in order to promote completion and fairness for businesses and consumers. Steps are being taken in 2017 to ensure that the process for this is fair and has consumer protection at its heart.



Our biggest advocates are often code sponsors and members who see the prestige and value in using the brand and appreciate the difference that the code scheme brings.

Core Criteria

At the heart of the scheme is a set of core criteria that 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:

<https://www.tradingstandards.uk/commercial-services/approval-and-accreditation/the-consumer-codes-approval-scheme>

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 consult with the consumer advisory panel and 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

Appendix 1

Board Appointments as of 31 December 2016

Baroness Crawley (Chair) (Appointed)

Leon Livermore (CTSI Appointee) (Appointed)

Barbara Hughes (Appointed)

Victor Olowe (Appointed)

Ken Daly (Appointed)

Helen Woods (Appointed)

Tony Greenwood (Appointed)

Matt Upton (Citizens Advice)

Consumer Panel Members as of 31 December 2016

Sue Edwards (Chair) – Citizens Advice

Alison Farrar - CTSI Lead Officer for Consumer Education

Helena Twist – the National Consumer Federation

Fraser Sutherland – Citizens Advice Scotland

Professor Geoffrey Woodroffe – Solicitor and consumer law expert

Jane Negus – CTSI UK European Consumer Centre

Jane Vass – Age UK



Chartered Trading
Standards Institute



Code Sponsor Panel Members as of 31 December 2016

Ray Hodgkinson (Chair) - British Healthcare Trades Association

Ian Studd - British Association of Removers

Bill Fennell - The Motor Ombudsman

Mark Cutler - Renewable Energy Consumer Code

Gerry Fitzjohn – The Property Ombudsman

Appendix 2

Key Performance Indicators 2016

Information was gathered from 21 codes of practice, from 19 code sponsors during 2016. The following table contains the totals and indicates the number of code sponsors that were able to supply this information for 2016.

	Total	Based on # responses
Amount recovered	£1,667,464	18*
Consumers assisted	37,060	17
Customers satisfied	86%	19
Number of complaints	6,487	21
New members	4,015	20
Average market share of code sponsors	37%	19
Number of transactions	27,608,948	12*
Total consumer spending	£51,491,815,916	12*

*Please note, some code sponsors were unable to provide figures for total consumer spending and amount recovered. This needs to be considered when analysing the results. They were understandably reluctant to provide estimates. They also advised this will not change going forward.

Appendix 3

2016 Budget

	2016 Budget	2016 Actual
Income		
Annual Fees	177,080.00	161,584.57
Expressions of Interest	3,000.00	1,750.00
Stage 1 Fees	19,700.00	14,700.00
Stage 2 Fees	18,250.00	26,850.00
Other Services	10,000.00	4,250.00
Total	228,030.00	209,134.57
Expenditure		
- Communications	25,000.00	10,827.75
- TSP	10,500.00	8,754.53
- Governance	10,000.00	8,316.64
- Financial Management	16,000.00	16,257.63
- Scheme Management	116,000.00	116,000.00
- Overheads	27,000.00	25,023.55
<i>Yoshki £5000</i>		
<i>Directory £15,000</i>		
<i>Fluid Review £4148.17</i>		
<i>Other £875.38</i>		
- TSI Overheads	25,000.00	25,000.00
Total	229,500.00	210,180.10
Balance	(1,470.00)	(1,045.53)

Reserves 6,098.00

Balance of reserves end 2016 5,052.47

Appendix 4

Current Code Sponsors

1. BOSCH
2. British Association of Removers (BAR)
3. British Healthcare Trades Association (BHTA)
4. Building Lifeplans Ltd (BLP)
5. The Carpet Foundation
6. Checkmate
7. DEMSA
8. Glass and Glazing Federation (GGF)
9. Home Insulation and Energy Systems (HIES)
10. Institute of Professional Willwriters (IPW)
11. International Construction Warranties (ICW)
12. NBRA (Previously VBRA)
13. RAC
14. Renewable Energy Consumer Code (RECC)
15. RMI - Trust my Garage
16. The Motor Ombudsman (TMO)
17. The Property Ombudsman (TPO)
18. Sennocke (Applied 2016 and fully approved in 2017)
19. Consumer Code for New Homes (CCNH) (Applied 2016 and fully approved in 2017)

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

British Association of Removers (BAR)

Following 18-months of consultation with the membership, the BAR Board of Directors at its January 2017 meeting, formally voted in favour of the implementation of the association-wide Advance Payment Guarantee scheme (APG scheme) funded by its members.

BAR is bound under the its code of practice to provide surety for advance payments (cash, BACS payments and/or debit card payments only) for private residential removal and storage contracts concluded in the United Kingdom (only), covering Domestic UK, UK/Europe/UK and Overseas moves. This is a consumer protection against a BAR member going into financial failure whilst responsible for an un-discharged removal contract. From the 1st July, every domestic removal contract concluded and carried out by a BAR member will have this protection in place.



In addition to our well-established and robust inspection regime, we have also now introduced a follow-up code inspection for new applicants, to address the challenges that new members face complying with the code's requirement. Many of the BAR code materials and benefits are provided to new members following acceptance into BAR membership, therefore, in some cases compliance with the code may not be challenged until their next annual inspection 12 months later. Consequently, we introduced a follow up code inspection which takes place within three months (max) of being accepted into BAR membership, to ensure that all code requirements have been successfully adopted into the business. Full BAR membership is intentionally withheld until full compliance can be demonstrated by the applicant.

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 430 retail outlets) covering the UK. It is also supported by 20 carpet manufacturers via 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 is marketed by in-store point of sale material and signage, by the Carpet Foundation website and by the Carpet Foundation public relations activity in magazines and social media.

The Code gives consumers the following benefits;

- impartial professional advice
- written terms of business
- written quotations
- deposit safeguards (up to 50%)
- free extended guarantees
- free installation guarantees
- a conciliation and ADR service

In 2016 the conciliation and ADR service handled 19 complaints, of which 14 were settled at Conciliation stage and five went to ADR. Of these, three found in favour of the retailer and two found in favour of the consumer. The code would appear to be playing its part in keeping consumer detriment at low levels.

Consumer Code for New Homes (CCNH)

CCNH began its application in 2016, and was approved by the Chartered Trading Standards Institute in February 2017. The code 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 four code users; Q Assure Build Ltd, Global Home Warranties Ltd, Protek Warranty and FMB Insurance Services Ltd.

Through this quality focused approach, the Consumer Code for New Homes demonstrates a real desire to have a truly industry-led consumer code which can be of maximum impact in the new homes market and can respond to real practices and trends in the industry.

CCNH is also an Associate Member of the Council of Mortgage Lenders (CML).
More information can be found at: www.consumercodefornewhomes.com

Glass and Glazing Federation

2016 was a landmark year that saw the GGF provide the essential information and guidance to help GGF Member companies cope with the new Consumer Rights Act, which was enacted in October 2015.



Glass and Glazing Federation

The improvement of the GGF's consumer schemes, revision, relaunch and subsequent approval of the GGF consumer code of practice, as well as developing strong relationships with key influencers in Government and the Chartered Trading Standards Institute clearly shows the GGF is leading the way for the glass and glazing industry and most importantly helping GGF Members handle consumer issues.

In addition, the GGF fully launched its consumer advice website, MyGlazing.com. The site has proved to be popular with homeowners with 120,000 actual users and almost 250,000 page views. The site also has many unique and useful features to help consumers including the GGF energy efficient calculator to help homeowners calculate how much money, fuel and carbon emissions they can save when installing modern energy efficient glazing.

The GGF's outstanding consumer support was recognized by two different awarding bodies when in late 2016, the Federation won the glass and glazing industry's G16 Award for Unrivalled Excellence and the Construction Marketing Award (CMA) for MyGlazing.com's PR campaign which gave more than 33m consumers an opportunity to view MyGlazing.com content in the consumer media. 2016 was an incredible year for the GGF and a great forerunner for what promises to be an even better year in 2017, as the GGF celebrates its 40th Anniversary.

The Home Insulation and Energy Systems Quality Assured Contractors Scheme (HIES)

HIES strongly believe in consumer protection. We ensure consumers are dealt with professionally, courteously and sympathetically. Any products installed by HIES members must be fit for purpose, installed professionally and come with comprehensive guarantees covered by specialist insurance, providing consumers with a high level of protection and peace of mind.



All consumers using a HIES member receive free deposit protection and an insurance backed guarantee, providing protection should the HIES member cease to trade and are unable to fulfil their guarantee.

In addition, HIES aspire to deliver world class dispute resolution services for consumers and our members. To reduce consumer detriment, we provide a single point of contact for consumer complaints. We know from experience that complaints handling is critical to the development of the renewable sector.

Our 3 stage dispute resolution process generated the following results last year:

Stage 1: **1st Line Complaints Handling – 94% of complaints** resolved by our experienced, professional, fully trained customer service officers.

Stage 2: **Mediation – 3.9% of complaints resolved** by our professional, fully trained mediators.

Stage 3: **Ombudsman** - the remaining 2.1% were offered free access to an Independent Ombudsman to settle their dispute without incurring legal costs. The Ombudsman's decision is binding on the member.

Despite the renewables industry facing a difficult year, **over 14,000 consumers** used a HIES member last year resulting in:

- over **£6.85m** worth of deposits being protected;
- over **£104m** worth of contract values being insured.

For further information about HIES, call 0344 324 5242 or visit www.hiesscheme.org.uk

Institute of Professional Willwriters

Since joining the Consumer Codes Approval Scheme in 2010, the Institute of Professional Willwriters has been at the forefront of protecting the consumer of wills and estate planning services in the legal sector.



Being part of CCAS has been pivotal to our part in raising standards in estate planning and estate administration services provided by our members. The code has enabled the IPW to ensure that professional competency for new and existing members is maintained, and where things go wrong, a rigorous consumer complaints process is available, which includes a range of sanctions for non-complying members. To date, those sanctions have yet to be applied. Adoption of the code has enabled the IPW to improve and enhance the standards of advice and service available to the consumer from our members.

The Motor Ombudsman

Peace of Mind for Motorists

2016 was a significant 12 months for Motor Codes and the automotive sector. The increasing volume of enquiries received from car buyers, and the arrival of the Consumer Rights Act and implementation of the ADR directive, resulted in the introduction of the vehicle sales code for new and used cars, the first code of its kind to span all consumer car purchases. This also meant that Motor Codes' code of practice portfolio now covered the entire customer buying and vehicle ownership experience, thereby offering whole market ADR support.



Furthermore, with increasing consumer confusion as to which ADR provider to use to resolve a dispute with a motor trader, coupled with the recent legislative changes, Motor Codes changed its trading status to become The Motor Ombudsman, the first ombudsman in the automotive sector. This positioned The Motor Ombudsman as the “go-to” body to resolve any motoring-related disputes and allowed the entire ADR process to be brought in-house for consistency, and be made entirely free of charge for consumers.

In 2016, the Motor Codes / The Motor Ombudsman's adjudication team handled nearly 29,000 enquiries (an increase of nearly 50% versus 2015) of which 1,400 were raised as cases. Under the service and repair code, the majority of complaints investigated related to the garage's staff, the standard of workmanship and the handling of disputes, whilst advertising and the presentation of new and used cars accounted for most of the issues relating to the vehicle sales code. Warranty disputes dominated the complaints seen under the new car code, whilst the clarity of information lead to the majority of disputes raised under the vehicle warranty products code.

RECC

In 2016 RECC expanded the code to include battery storage and other related products, expanded its guidance, model documents, FAQs, interactive training resource and offered free training webinars for members free of charge. RECC continued to monitor and enforce compliance with its code and bye-laws very robustly.



Monitoring

- carried out in-depth risk-based site audits of 20 members
- commissioned 30 mystery shops from a panel of mystery shoppers across the UK.
- received a total of 330 customer satisfaction surveys out of which 285 have been submitted online through the 'rate your installer' tool on the RECC website.
- carried out due diligence on 340 completed applications including detailed online compliance checks with supporting documentation
- further spot-checked the compliance status of 20 of these applicants, and referred 8 to the independent applications panel, of which 6 applications were rejected.

Dispute resolution

- resolved through mediation 183 complex consumer disputes
- recovered £76,936.43 for consumers through mediation
- saw £396,305.71 awarded to consumers through arbitration

Disciplinary and non-compliance action

- asked 42 members to respond to suspected breaches of the code and/or bye-laws
- invoked non-compliance action 22 of these members
- required 5 of these to agree a consent order
- **terminated the membership of 10 of these without reference to the independent panel**
- referred 2 to the independent non-compliance panel hearing which:
 - terminated the membership of one
 - permitted one to withdraw from RECC on the basis of an agreed consent order.

Property Ombudsman

The Property Ombudsman (TPO) scheme is the largest Government-approved property redress scheme, and the only scheme which operates its own codes of practice that are approved by the Consumer Codes Approval Scheme (CCAS). More than 95% of sales agents and 85% of lettings agents in the UK are signed up with TPO which uses its codes to go above and beyond the law to protect consumers from unfair practices and raise industry standards by holding registered agents to account for their actions.



- The scheme reviewed over 3,000 consumer complaints in 2016 and the codes were instrumental in helping the Ombudsman instruct agents to pay hundreds of thousands of pounds in awards.
- Katrine Sporle, Property Ombudsman, said: "I am wholly confident that TPO's approved codes of practice provide the right framework to foster high standards of service, which enables my team and I to provide high quality resolutions when complaints are received."
- The Codes are crucial when reviewing complaints as they underpin the way each case is investigated to ensure a consistent and fair approach for all parties. The consumer and agent are signposted to the exact section(s) of the code so there is complete transparency about how each case is reviewed to achieve a fair outcome.
- The top issues reported by home owners and buyers relate to sales agents 'communication/record keeping', and 'marketing & advertising', while the biggest causes of disputes for landlords and tenants related to 'management' issues with their letting agents and 'communication/record keeping'.
- Further information about TPO and the scheme's codes can be found on www.tpos.co.uk, where consumers can search for registered agents by using TPO's online directory.

The Independent Garage Association

The Independent Garage Association values the CTSI approval of its Trust My Garage (TMG) scheme under the CCAS.

Trust My Garage is unique in a consumer landscape where many of the so called “approval” schemes for garage businesses are merely aggregators of demand or “skimmers” whose primary function is to make a profit from consumer choice. As a true trade body, the Independent Garage Association created Trust My Garage exclusively for independent garages to demonstrate that honesty, quality and value are the rule rather than the exception.



In 2016 overall customer satisfaction with Trust My Garage members was 88.26% a figure which has been consistent since the approval of the scheme by CTSI. Around 70% of consumers tell us that it is “important” or “very important” that their chosen garage is a member of the scheme. Indeed, 10% of consumers report that they will only use a member of Trust My Garage for their service and repair needs. The final validation of the value of Trust My Garage is that over 97% of consumers state that they will continue to use the garage following a visit.

As a result, customer issues in Trust My Garage members are rare and in 2016, the vast majority of complaints were resolved directly by the 2,800 members of the scheme in a manner that left only 149 cases to be handled by our CTSI certified ADR provider, the National Conciliation Service. Of these, 95 were resolved without recourse to binding arbitration under the scheme.



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Consumer Codes Approval Scheme

Chartered Trading Standards Institute

1 Sylvan Court, Sylvan Way

Southfields Business Park

Basildon, SS15 6TH

01268 888054

ccab@tsi.org.uk