



Chartered Trading
Standards Institute



Consumer Codes Approval Scheme

Annual Report 2017



**over 53,000
members**

**500%
increase in
media coverage***



**over £2.7bn
recovered for
consumers**

www.tradingstandards.uk/consumer

*since 2014

Key Facts

- 23 approved codes of practice
- 18 code sponsors
- £46bn of consumer spending covered by a code of practice
- 53,000 members
- £2.7M recovered for consumers



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Foreword

Through 2018 the Brexit trade negotiations will reach their conclusion and while the Government has promised 'no less protections', it is possible there may be major changes to the consumer protection landscape. Understanding the outcomes will provide an opportunity to self-regulation schemes, such as CCAS, to ensure consumer confidence.

Central to all of this are the UK Government's policies and the spring publication of the consumer green paper. Entitled 'Modernising Consumer Markets' the paper raises important questions about improving systems of Alternative Dispute Resolution (ADR). We plan to respond and shape the Government's thinking, to improve and extend the reach of approved self-regulation and the Consumer Codes Approval Scheme.

We are proud to celebrate the continued growth of CCAS which now has 23 Codes of Practice and over 53,000 members. This report details what CCAS has achieved and our aims for next year.

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



@ConsumerCodes



Consumer Codes Approval Board



CTSIconsumercodes



@consumercode



Chief Executive, CTSI

Chair, CCAB

Leon Livermore





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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.

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 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 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 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 2017

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:

- Almost 90% customer satisfaction rate with the service provided by code members
- £2.7m compensation recovered for consumers via the complaints and dispute resolution mechanisms which code members subscribe to
- 53,114 code members taking part in CCAS across 23 different consumer codes in a variety of economic sectors
- 18 code sponsors
- Net growth in new code members of 22% (or nearly 10,000 businesses)
- At least £46BN consumer spending across code members
- Recognised by Lloyds bank as an effective form of regulation
- Increasing social media presence and growing audience
- Another successful forum in May, including training for the code sponsors

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 2017

We were delighted to welcome CCNH and Sennocke to the CCAS family:



In addition, we received expressions of interest from:

Architects Certificate

CRL

National Hairdressers Federation



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, maintain and uphold the standards of the scheme, whilst always ensuring costs to facilitate the scheme are kept to a minimum.

Some of our improvements include:

- 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
- 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 consumer campaigns
- conducting a communications group to discuss and deliver messages and campaigns through the code sponsors communications channels in collaboration with CTSI
- A new improved directory function
- development of Key Performance Indicators (KPIs).

Communications & Marketing

The communications and marketing team conducted a **Spring media campaign** from 20 – 31 March 2017. They targeted all audiences from consumers, business, potential sponsors and stakeholders. The campaign was carried out mainly on social media, which is by far our best route of communication. We issued a press release as did several code sponsors and created infographics to share. Topline results included:

- A combined reach of 29,283 on the CTSI twitter page and the codes twitter page
- Facebook reach was 9,840 for both the CTSI facebook page and the codes page
- the CCAS website page had 3,874 visitors

The **codes comms working group** continues to run with meetings approximately every quarter to discuss and generate ideas to raise awareness of codes.

The **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.



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

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

Appendix 3 contains the budget for 2017.

We have a slight deficit due to an increase in governance, however we have steps in place to ensure this is on track for 2018. We regularly review the budget to keep costs to a minimum by:

- using more effective ways of working, taking advantage of modern technology such as teleconferences
- Where possible involving code sponsors to help spread messages to increase our reach

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 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

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 membership and media mentions in the last year especially. We believe this is due to a combination of factors, including our higher social media presence.

2014	2015	2016	2017	2014 – 2017 % growth
31,460 members	33,409 members	43,331 members	53,114 members	68%
11 code sponsors	13 code sponsors	19 code sponsors	18 code sponsors	64%
35 media mentions	85 media mentions	168 media mentions	211 media mentions	503%
13 approved codes of practice	16 approved codes of practice	24 approved codes of practice	23 approved codes of practice	76%

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 2018 to ensure that the process for this is fair and has consumer protection at its heart.

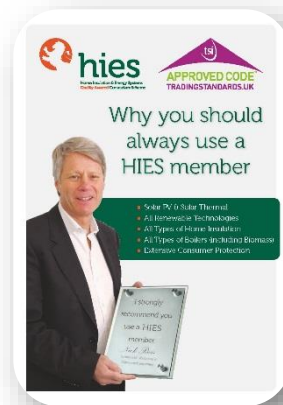


Our biggest advocates are often code sponsors and members who see the prestige and value in using the brand and appreciate the difference that the code scheme brings.

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 2017

Barbara Hughes (Chair) (Interim)

Leon Livermore (CTSI Appointee) (Appointed)

Victor Olowe (Appointed)

Matthew Upton (Appointed)

Ken Daly (Appointed)

Helen Woods (Appointed)

Tony Greenwood (Appointed)

Consumer Panel Members as of 31 December 2017

Sue Edwards (Chair) – Citizens Advice

Alison Farrar - CTSI Lead Officer for Consumer Education

Helena Twist – the National Consumer Federation

Fraser Sutherland – Citizens Advice Scotland (To 31 March 2017)

Professor Geoffrey Woodroffe – Solicitor and consumer law expert

Jane Negus – CTSI UK European Consumer Centre

Jane Vass – Age UK



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Code Sponsor Panel Members as of 31 December 2017

Ray Hodgkinson MBE (Chair) - British Healthcare Trades Association

Bill Fennell (Vice Chair) - The Motor Ombudsman

Ian Studd - British Association of Removers

Gerry Fitzjohn – The Property Ombudsman

Sarah Langley – Consumer Code for New Homes (From 27 November 2017)

Faisal Hussain – HIES (From 27 November 2017)

Ken Daly/Tony Greenwood (Alternating Board Representatives)

Appendix 2

Key Performance Indicators 2017

Information was gathered from 23 codes of practice, from 18 code sponsors during 2017. The following table contains the totals and indicates the number of code sponsors that were able to supply this information for 2017.

	Total	Based on # responses
Amount recovered	£2,719,286	20*
Consumers assisted	68,754	20
Customers satisfied	86%	22
Number of complaints	7,474	23
New members	5,068	23
Average market share of code sponsors	38%	20
Number of transactions	65,674,633	13
Total consumer spending	£46,130,542,961	10*

*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

2017 Budget

		2017 Budget	2017 Actual
Income			
Annual Fees		180,000.00	187,940.58
Expressions of Interest		4,500.00	2,266.00
Stage 1 Fees		9,000.00	3,000.00
Stage 2 Fees		8,700.00	4,930.00
Other Services			4,230.00
Total		202,200.00	202,366.58
Expenditure			
Communications		7,500.00	7,760.00
TSP		9,475.00	8,511.34
Governance		8,000.00	10,511.48
Financial Management		16,000.00	16,000.00
Scheme Management		120,500.00	120,500.00
Contingency		725.00	
Contracts - Directory £16,500; Other £671.59		15,000.00	17,171.59
Overheads		25,000.00	25,000.00
Total		202,200.00	205,454.41
Balance		0.00	(3,087.83)
Reserves @ 31.12.16			5,052.47
Reserves @ 31.12.17			1,964.64



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. Glass and Glazing Federation (GGF)
8. Home Insulation and Energy Systems (HIES)
9. Institute of Professional Willwriters (IPW)
10. International Construction Warranties (ICW)
11. NBRA
12. RAC
13. Renewable Energy Consumer Code (RECC)
14. Trust My Garage
15. The Motor Ombudsman (TMO)
16. The Property Ombudsman (TPO)
17. Sennocke
18. Consumer Code for New Homes (CCNH)

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

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 five code users; Building LifePlans Limited, FMB Insurance Services, Global Home Warranties Limited, Protek Group Limited and Q Assure Build Limited.

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 UK Finance.

More information can be found at: www.consumercodefornewhomes.com

GGF growth in membership continued in 2017/18 with nearly 50 new members of which over 50% are consumer facing and subscribing to the consumer code. This is highlighted in myglazing.com reinforcing the benefits to the consumer, with a strong message from the CTSI to choose GGF registered members for all their window and doors projects.



Glass and Glazing Federation

The GGF celebrated a milestone in 2017, achieving their 40th anniversary since the launch of the Glass and Glazing Federation in 1977, the year of Punk Rock and the Queen's Silver Jubilee!

There are 37 founder members of the GGF and each has been awarded a special commemorative glass trophy in honour of their commitment to the Glass and Glazing sector. Many of the original members are consumer facing businesses who are benefiting from the Consumer Code. GGF is predicting a substantial increase in membership through 2018 and with the code has a strong focus on consumer protection.

40th Anniversary trophy presented by the GGF to Founder Members



HIES is a consumer code operating in the renewables sector. We're passionate about ensuring consumers receive a fair deal before, during and after a transaction and believe no consumer who uses one of our members should ever be at a disadvantage – even if that business stops trading. In the last 2 years, our insurer has paid out over £1.9m in claims to consumers. We offer:



Free dispute resolution (over 75% of complaints resolved within 7 days)

Free access to an Ombudsman

Free deposit protection

Free insurance backed guarantee that will cover for up to 10 years even if the member ceases to trade

Quality, accredited installers

100% of all HIES members audited annually

On-going monitoring

Free advice, guidance and support service

Access to Primary Authority assured advice



Consumer complaints

Most consumer complaints relate to workmanship and customer service and in 2017 our skilled in-house mediators resolved nearly 500 complaints (all within an average of 7 days); with only one complaint having to be sent to the Ombudsman.

Policy work

Last year we recruited Adrian Simpson, former CTSI Codes Service Director to lead our Policy Operations and spent time developing an effective policy and engagement strategy, putting consumer protection and industry standards at its heart. This has been well received, and throughout 2018 we look forward to engaging many other code sponsors, parliamentarians, civil servants and charities who share our vision of a fair, safe, reliable and trusted consumer protection environment.

The Motor Ombudsman is *the* automotive dispute resolution body and is the first ombudsman to be focused solely on the automotive sector. It self-regulates the UK's motor industry through its four Codes of Practice which are endorsed by the Consumer Codes Approval Scheme (CCAS), as approved by the Chartered Trading Standards Institute (CTSI).



Thousands of businesses across the UK, which include vehicle manufacturers, warranty product providers, franchised car dealerships and independent garages, are committed to one or more of The Motor Ombudsman's Codes which cover the entire customer purchase and ownership journey, from sales through to extended warranties and service and repair. They are a comprehensive set of operating guidelines which have been designed to drive even higher levels of service and workmanship in the sector through requiring businesses to operate beyond the standards demanded by law. This gives motorists added protection, peace of mind and trust when using an accredited business, which was echoed in a survey conducted by The Motor Ombudsman in 2017. The study revealed that 84% of consumers are more confident choosing a garage that is signed up to one of its Codes when buying or repairing a car.

The Motor Ombudsman remains committed to raising the profile of the CCAS via its ongoing marketing, signage and media programme as well as its digital "Smart Badge" initiative. The latter is an interactive image featuring the Code of Practice and Approved Code logos which allows motorists to immediately verify on a business' website that a Motor Ombudsman accreditation is active.

Furthermore, based on its Codes of Practice, The Motor Ombudsman's CTSI-approved in-house Alternative Dispute Resolution (ADR) service helps motorists and accredited businesses to resolve disputes without the need for often costly and stressful legal action.



The NBRA (National Body Repair Association) is the only trade association for car body repairers in the UK. It was launched in March 2017 and brought together the National Association of Bodyshops (NAB) and the repairer members of the Vehicle Builders and Repairers Association (VBRA).



The NBRA, the only recognised trade body for collision repairers, 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 and prosperity.

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

When the CTSI 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.



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 Code 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 Ombudsman reviewed nearly 3000 consumer complaints in 2017 and the codes were instrumental in helping to instruct agents to pay awards totalling more than £1.36 million.

Katrine Sporle, Property Ombudsman, said “TPO’s Codes, which are subject to annual independent audits to ensure they are fit for purpose, set out the professional standards expected of agents who have agreed to follow those obligations. The Codes allow the actions of agents to be judged fairly, consistently and transparently.”

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.

At RECC we continued our hard work in 2017 to protect consumers, promote renewables and combat bad practice in the industry. We provided advice, guidance and training to our members, monitored and enforced compliance with the Code and resolved disputes. In addition, we have continued to work with major battery manufacturers, showing them the true value of RECC members selling and installing their products.



RECC has spoken at industry events including Solar & Storage Live, Ecobuild and Energy Storage and Connected Systems 2017, engaging directly with our members and helping promote consumer confidence and awareness. We contributed to Government policy consultations including the RHI reform, RHI Assignment of Rights and the Smart System and Flexibility Plan on behalf of our members.

Monitoring - during the year RECC has:

- implemented an in-depth desk-based audit process, and continued to carry out risk-based site audits
- carried out detailed online compliance checks with supporting documentation on 315 applications
- further spot-checked the compliance status of 23 of these applicants, and referred 5 to the independent applications panel, who rejected 1 application, accepted 1 unconditionally and accepted 3 applications conditionally.



Disciplinary and non-compliance action - during the year RECC has:

- required 25 members to respond to suspected breaches of the code and/or bye-laws
- invoked non-compliance action against 10 of these members
- required 2 of these to agree a Consent Order
- terminated the membership of 7 without reference to the independent panel
- referred 2 to the independent non-compliance panel which terminated their membership.

Dispute resolution - during the year RECC has:

- resolved through mediation 106 complex consumer disputes
- recovered £42,757 for consumers through mediation
- seen £282,400 awarded to consumers through independent arbitration.

RMI Standards and Certification (RMISC) 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, Trust My Garage was created exclusively for independent garages to demonstrate that honesty, quality and value are the rule rather than the exception.



In 2017 overall customer satisfaction with Trust My Garage members was 88.82% a slight increase on 2016. 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 99% 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 2017, the vast majority of complaints were resolved directly by the 2,800 members of the scheme in a manner that left only 130 cases to be handled by our CTSI certified ADR provider, the National Conciliation Service - a fall of 19 over 2016 figures. Of these, 116 were resolved without recourse to binding arbitration under the scheme.

For further information about the code, visit www.TrustMyGarage.co.uk.



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@ConsumerCodes



Consumer Codes Approval Board



CTSIconsumercodes



@consumercode

Consumer Codes Approval Scheme

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