



Chartered Trading  
Standards Institute



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## Consumer Codes Approval Scheme

### Annual Report 2018

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**We support  
over 52,000  
businesses**

**Over 83,000  
consumers  
assisted**



**Over  
£3.7m recovered  
for consumers**

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

## Key Facts

- 23 approved codes of practice
- 20 code sponsors
- At least £47bn of consumer spending covered by a code of practice
- 52,000 members
- Over £3.7M recovered for consumers



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## Foreword

As I write, there are significant changes promised that will affect consumer codes over the summer of 2019. The Government's initial discussion document, 'Modernising Consumer Markets', is now going to be a 'white paper'. In other words, we will soon have some tangible proposals for changes to consumer markets, including ADR, in 2019. The suggestions for change will potentially have a big impact on consumer dispute resolution and our Consumer Codes Approval Scheme. CTSI will be at the forefront of this debate, fighting for the interests of consumers and businesses while preserving the key principles enshrined in effective self-regulation.

What (sadly at this stage) is perhaps less clear, is the eventual shape of the UK's relationship with the EU. Despite protracted negotiations we seem to have reached a political impasse. It is a position that causes uncertainty and does little to encourage business or consumer confidence. While the Government continues to offer reassuring words over consumer protection and regulation, we are clear that big changes in our legal relationships need time to be carefully implemented and understood. We will continue the fight to maintain our high standards of consumer protection and proportionate regulation through ADR in our key domestic markets.

CCAS continues to grow, helping over 83,000 consumers and supporting 52,000 business members in 2018. We look forward to the challenges ahead.



Chief Executive,  
CTSI Chair, CCAB  
Leon Livermore



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/CTSIconsumercodes>



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

## 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: "Every UK consumer to have the choice of a reputable and trusted trader"**

### Strategy

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

**The strategy should be built on four 'pillars':**

#### 1. Integrity

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

#### 2. 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.

#### 3. Clarity

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

#### 4. 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

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 Advisory Panel and Code Sponsors Panel members.*



## Key activity 2018

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:

- £3.7m compensation recovered for consumers via the complaints and dispute resolution mechanisms which code members subscribe to
- 52,000 code members taking part in CCAS across 23 different consumer codes in a variety of economic sectors
- 20 code sponsors
- 21% YOY increase in consumers assisted
- at least £47bn 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



## New codes 2018

We were delighted to welcome Advantage Home Construction Insurance (AHCI) and Consumer Code for Home Builders (CCHB) to the CCAS family:



In addition, we approved Stage 1 for:

**CRL Management Ltd**

**Architects Certificate**

And received Expressions of Interest from:

**Ark Insurance Group Ltd**

**BW Group Holdings**

**Home Improvement Protection Scheme Ltd**

**Mobility and Accessibility Consumer Protection Scheme Ltd**

## 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 redesigned and improved directory function
- review and development of Key Performance Indicators (KPIs)

## Communications & marketing

The communications and marketing team conducted an Autumn **media campaign** from 17 – 21 September 2018. The focus was how CCAS offers consumers increased protection and how, in turn this helps to reduce consumer detriment.

The team 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 include:

- a combined reach of 57,773 on the CTSI twitter page and the Codes twitter page compared to 29,283 in the 2017 campaign
- the #consumercodes hashtag was used a total of 61 times compared to 19 times in the 2017 campaign
- a brand-new competition which received over 500 retweets, over 450 likes, and a total of 19,000 impressions. This reach generated a lot of buzz on social media, delivering the message to new audiences



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



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.

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 and fees

### Appendix 3 contains the budget for 2018

We received additional income in 2018 due to an increased volume of four Expressions of Interest, two Stage 1 and two Stage 2 applications. This was higher than anticipated, and exceeds the 2018 budget. We intend to invest the surplus to continue to raise awareness of CCAS.

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

### Approved codes annual fees

- all annual fees have been revised in line with inflation and the minimum fee is £5,232 + VAT and the maximum is £26,159 + VAT from the 1<sup>st</sup> April 2018
- all agreed fees 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

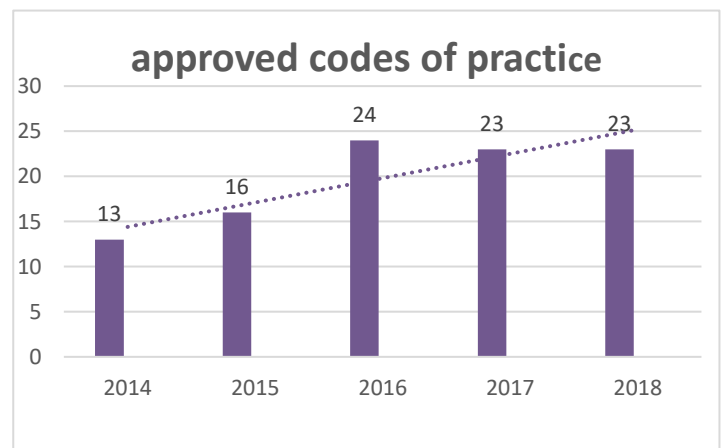
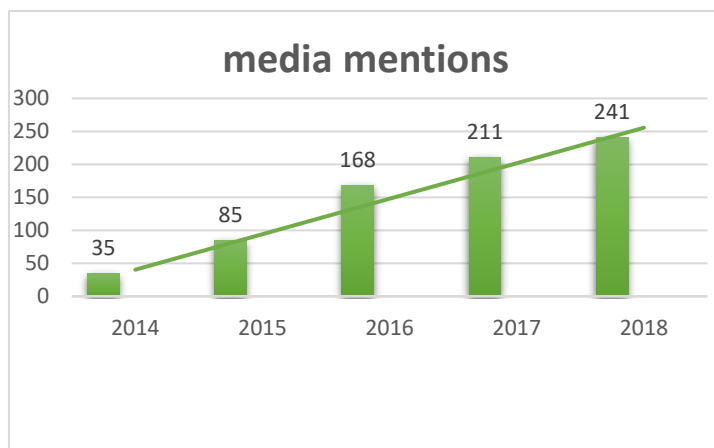
- Expression of Interest - £785 + VAT
- Stage 1 or 2 application - £4,134 + VAT
- Stage 1 or 2 Board fee - £995 + VAT
- Gap analysis - £995 + VAT
- minor amendment to an approved code - £209 + VAT
- major amendment to an approved code - £2,093 + VAT



## Growth

From the chart below we can see the growth of the scheme from our first year of statistics, to date. There has been a particular increase in media mentions especially. We believe this is due to a combination of factors, including our higher social media presence. We aim to target all audiences in our marketing and social media provides the best route to achieve this.

	2014	2015	2016	2017	2018	2014 – 2018 % growth
code members	31,460	33,409	43,331	53,172	<b>52,003</b>	<b>65%</b>
code sponsors	11	13	19	18	<b>20</b>	<b>82%</b>
media mentions	35	85	168	211	<b>241</b>	<b>588%</b>
approved codes of practice	13	16	24	23	<b>23</b>	<b>77%</b>





## Code sponsors

We know there is an array of approval schemes available now and potential business members have a large choice of organisations to join. 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. They are able to communicate the benefits of joining our CTSI 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.



**Spotted!**

WELL DONE TO EWEMOVE  
BENFLEET & HADLEIGH FOR  
DISPLAYING OUR LOGO!



**APPROVED CODE**  
TRADINGSTANDARDS.UK



**EweMove**  
SALES AND LETTINGS

**HAVE YOU SPOTTED OUR LOGO?**

SEND IT TO US AND WE WILL POST IT!



## Core criteria

At the October 2018 CCAB meeting, the board began to take forward the notion of reviewing the 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:

<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 2018**

Leon Livermore (CTSI Appointee) (Chair) (Interim) (Appointed)

Ken Daly (Appointed)

Helen Woods (Appointed)

Tony Greenwood (Appointed)

Andy Allen (Appointed)

### **Consumer Advisory Panel Members as of 31 December 2018**

Jan Carton (Chair) – Citizens Advice (To August 2018)

Alison Farrar - CTSI Lead Officer for Consumer Education

Helena Twist – the National Consumer Federation

Vacant – Citizens Advice Scotland

Professor Geoffrey Woodroffe – Solicitor and consumer law expert

Jane Negus – CTSI UK European Consumer Centre

Jane Vass – Age UK

## **Code Sponsor Panel Members as of 31 December 2018**

Bill Fennell (Chair) - The Motor Ombudsman

Ian Studd - British Association of Removers

Gerry Fitzjohn – The Property Ombudsman

Sarah Langlely – Consumer Code for New Homes

Ken Daly/Tony Greenwood (Alternating Board Representatives)

## Appendix 2

### Key Performance Indicators 2018

Information was gathered from 23 codes of practice, from 20 code sponsors during 2018. The following table contains the totals and indicates the number of code sponsors that were able to supply this information for 2018.

	total	based on # responses
amount recovered	£3,719,993	21*
consumers assisted	83,483	20
customers satisfied	84%	20
number of complaints	9,074	23
new members	4,503	23
average market share of code sponsors	36%	21
number of transactions	71,588,629	16
total consumer spending	£47,423,744,032	14*

\*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

### 2018 Budget

		2018 Budget	2018 Actual
<b>Income</b>			
Annual Fees		185,612.99	185,430.91
Expressions of Interest		-	3,140.00
Stage 1 Fees		7,980.00	14,258.00
Stage 2 Fees		-	5,129.00
Other Services			850.00
<b>Total</b>		193,592.99	208,807.91
<b>Expenditure</b>			
Communications		7,640.00	7,720.00
TSP		10,400.00	7,303.44
Governance		10,000.00	3,847.03
Financial Management		16,000.00	16,000.00
Scheme Management		120,500.00	120,500.00
Policy & Strategy			
Contingency		-	
Contracts		-	81.29
Overheads		25,000.00	25,000.00
<b>Total</b>		189,540.00	180,451.76
Balance		4,052.99	28,356.15

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

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

AHCI was incorporated on the 17th July 2014, from this date we set about developing a company focused on delivering the highest level of customer service to our clients. In June 2018 AHCI proudly obtained its Stage 2 Certificate of Approval from CTSI.



We provide Structural Defects Insurance (some call it Housing Warranty Insurance; others refer to it as Latent Defects Insurance) which provides protection against costly major structural defects.



By becoming a member of CTSI we can provide our consumers and members with added assurance of Consumer Protection. Since joining the scheme, we have adopted its principles by updating our auditing and monitoring processes. We have worked on streamlining the process for our members and are in high hopes that our response rate will see a higher return rate since putting it into practice.

Advantage AHCI is managed by a team of highly experienced team covering all of the main disciplines required to deliver high levels of customer service. Our business growth is mainly down to us offering a service that is client focused, based on providing a service tailored to meet the specific needs of each client, as each client will have differing requirements so a one size fits all approach is certainly not in the client's best interests. Find out more here <https://ahci.co.uk/>





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 2018, BAR members carried out over 530,000 transactions resulting in just 153 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 <https://bar.co.uk/>

### ... look for the badge



The British Association of Removers (BAR) has provided professional excellence in the removals industry for more than a century. We are the only Trade Association in the removals sector that holds our members to account for their conduct.

- Setting high professional standards for the industry by being a member of the BAR.
- Providing an Advanced Payment Guarantee scheme, which is a financial guarantee that your money is safe.
- Enforcing a Code of Practice that the industry and its members must follow.

Members who display the BAR CTSI Approved Code badge are offering the peace of mind and professional service that you need when moving.

#### Hints & Tips for Moving

- Plan your move well in advance. It is possible to move your belongings up to a month before you need them, even if you don't have a date yet. This will give you time to arrange other things and help you plan your move.
- BAR members provide free, no obligation, quotes for your move. Professional removals are not insured by your home insurance and you must arrange to insure your belongings before you move.
- Ask the removals company to provide you with a written estimate of the cost of your move. This will help you to budget and avoid any surprises.
- When planning your move, make sure that you have enough space for your belongings. If you are moving into a new home, make sure that you have enough space for your belongings. If you are moving from one home to another, make sure that you have enough space for your belongings.
- Always look for a member that displays the BAR CTSI Approved Code badge.

#### Moving checklist!

**4 weeks before**

- 1. Organise your belongings: make a list of everything you own and decide what to keep, sell or donate.
- 2. Plan the contents of your inventory.

**2 weeks before**

- 1. Contact your removals company.
- 2. Arrange for your utility services to be disconnected.
- 3. Cancel all bank accounts.
- 4. Notify your doctor, dentist, etc.
- 5. Notify your bank, credit card and insurance companies.
- 6. Notify your telephone company and internet service provider.
- 7. Notify your friends and family about your move.

The British Healthcare Trades Association (BHTA) was the first trade body within the healthcare industry to have a Code of Practice overseen by the Chartered Trading Standards Institute (CTSI). BHTA is recognised in the healthcare market by the diverse work of their nearly 500 members.

Their section members have produced a range of “Get Wise” branded publications to raise its profile with consumers and healthcare



professionals, giving good advice, in an easy to read format, that are also distributed through their in-house media channels and external exhibitions.

Healthcare professionals feel confident to signpost consumers to BHTA members once they appreciate the benefits of using a BHTA Code company and how their Code of Practice offer peace of mind when entering the healthcare market, especially when many people are feeling vulnerable following a change to their health or of their loved ones.

A range of branded point of sale material is available to members for use in showrooms, on vehicles and literature that is designed to increase the profile of the association's link to CTSI brand

awareness. BHTA are currently running a competition for members to send in photographs of the joint BHTA/CTSI logo in practice.

BHTA is working closely with the aviation and rail industry, and Department of Transport, improving the travelling experience for consumers with disabilities. Members are working with all the airlines, airport special assistance teams, ground handling staff and train operators to provide vital information for the safe carriage of mobility products globally.

Visit their website at [www.bhta.com](http://www.bhta.com)



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. 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
- Written quotations
- Deposit safeguards—deposits up to 50% are protected
- Free extended guarantees
- Free installation guarantees
- Conciliation and arbitration—to resolve issues should they arise

### 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 <https://www.carpetfoundation.com/>

The Consumer Code for Home Builders (the Code) exists to make the home buying process fairer and more transparent for home buyers. The Code sets mandatory Requirements that home builders must meet in their marketing and selling of new Homes and their after-sales customer service.

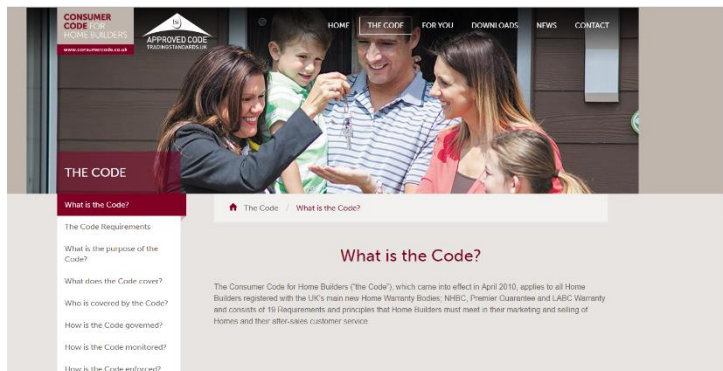
The Code applies to homes covered by the UK's main home warranty bodies NHBC, Premier Guarantee and LABC Warranty (approximately 90% of the new homes market) and includes:

- an Independent Dispute Resolution Scheme
- an independently audited compliance regime
- the power to apply sanctions including excluding builders from home warranty schemes if they do not comply with the Code.

### Code requirements:

The Code covers a range of customer service requirements, including:

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



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

### CCAS Approval

The Code was approved by the CTSI Consumer Codes Approval Scheme in November 2018.

The detailed inspection completed by CTSI offers considerable assurance that the Consumer Code is sound, both to home buyers looking for support, and to builders and their agents seeking to improve standards.

Find out more here <http://www.consumercode.co.uk/>



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](http://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. Find out more here

<https://www.ggf.org.uk/>



40th Anniversary trophy presented by the GGF to Founder Members

2018 was a great year for HIES and despite difficult conditions in the renewables market we saw our membership rise. Our code of practice aims to make consumers purchasing renewable energy installations for the home a pleasant and safe experience. We protect the consumer:

**Before purchase** – Each member must adhere to our stringent code of practice. Deposits must be protected by the member and energy performance estimates must not mislead the consumer

**During purchase** – Work will be carried out using reasonable care and skill

**After purchase** – If things go wrong HIES will listen to the consumers complaint and help put things right through our trained, approachable dispute resolution team.

Highlights this year included runners up recognition in the National Home Improvement Councils annual awards and successfully getting through our Alternative Dispute Resolution approval. We worked really closely with Trading Standards services up and down the country by providing expert advice and assistance when needed.

We also provided CTSI regional branches with training on issues affecting consumers in the renewables market. The biggest reward for us though, is seeing our businesses do that right thing and working with consumers to help save the planet through use of renewable technology.



Going forward we know that we will be operating in a challenging market which is moving away from Government subsidies (which encouraged more consumers to take up renewables) to an industry led marketplace. We are confident though that the demand for renewable technology, in whatever technology will always be there from consumers.

We look forward to working with CTSI and other parties to protect consumers and raise industry standards through our code of practice. Find out more here <https://www.hiesscheme.org.uk/>

Picture – Adrian Simpson, Director of Policy and Regulatory Affairs at HIES receives an NHIC runners-up certificate from Baroness Maddock in the House of Lords.





## On the Road with ICW and CTSI

ICW are proud to announce that their new fleet of surveyors vehicles will be branded with the CTSI logo.

Here we see Aaron McCarten, Ops Director at ICW taking delivery of the first of the new vehicles in the 20 strong fleet, liveried with both the ICW logo and the CTSI branding. This new fleet will visit all parts of the UK as our ICW surveyors visit member sites.



They will raise awareness of the ICW Consumer Code for New Homes as they go. ICW are proud to carry the logo on our vehicles as it shows our commitment to our Code and by placing it on our fleet of vehicles it brings the message to a much wider audience.

The ICW Consumer Code for New Homes has been a very useful addition to the quality service ICW provide, in extending the rights for consumers when buying new homes. Find out more here [www.i-c-w.co.uk](http://www.i-c-w.co.uk)



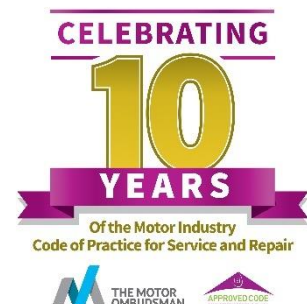
The Motor Ombudsman is *the* automotive dispute resolution body, and is the first Ombudsman to be focused solely on the automotive sector. It self-regulates the UK's motor industry through its four Codes of Practice which are endorsed by the Consumer Codes Approval Scheme (CCAS), as approved by the Chartered 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 spectrum, from sales through to extended warranties and service and repair. The comprehensive set of operating guidelines have been designed to drive even higher levels of care and workmanship beyond those required by law, and give motorists added protection, peace of mind and trust when using an accredited business. In 2018, The Motor Ombudsman celebrated the 10-year anniversary of the introduction of the Service and Repair Code, and a study revealed that 81% of consumers are now more confident choosing a garage that is signed up to one of The Motor Ombudsman's Codes when either repairing or buying 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 valid.

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, time-consuming and stressful legal action. Find out more here <https://www.themotorombudsman.org/>



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 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.

It's all about our members and satisfied customers! Find out more here <http://nbra.org.uk/>



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

In 2018, TPO dealt with nearly 30,000 consumer enquiries and resolved over 4,000 formal complaints.

Membership covered over 19,000 physical offices alongside all of the major online estate agents.



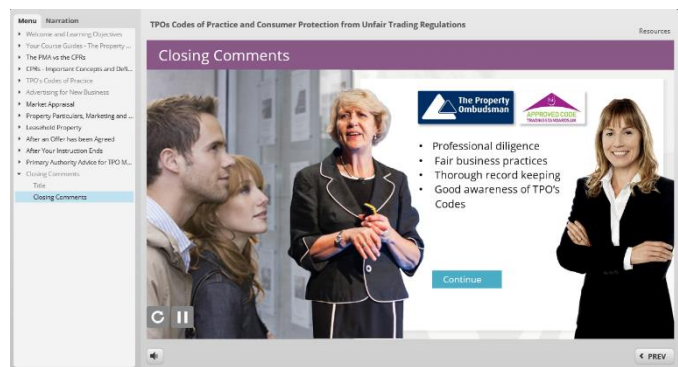
TPO's Codes for Letting Agents and Estate Agents are not only followed by TPO agents but are widely quoted and referred to in both trade and consumer media, providing best practice standards that go above and beyond the law to protect consumers from unfair practices.

Katrine Sporle, Property Ombudsman, said "TPO's 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. They also set out the professional standards expected of TPO agents and we have once again been proactive in 2018, speaking at numerous industry events and conducting webinars to help businesses avoid common pitfalls and manage consumer expectations professionally."

TPO's Codes have also formed the basis of several online training courses on matter such as complaint handling and compliance with consumer protection regulations.

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





The RECC Team worked hard in 2018 to protect consumers, promote renewables and combat bad practice in the sector. We worked with battery storage manufacturers, showing them the value of RECC members selling and installing their products. We attended and exhibited at Energy Storage and Connected Systems and Summit, Ecobuild 2018, The EV Experience, Fully Charged, and Solar and Storage Live, presenting on consumer protection and mis-selling.



We responded to Government consultations on the future of small-scale renewables and the closure of the Feed-in Tariff scheme. As evidence, we submitted the results of a member survey on the impact of closing the scheme. We worked with Government and Ofgem to set up systems for approving investors to take part in the Assignment of Rights in the Domestic Renewable Heat Incentive. <https://www.recc.org.uk/>

## Monitoring

- rolled out our desk-based and site-visit audits to 81 members
- compliance checked 302 applications
- further checked 24 applications, and referred 7 of them to the Applications Panel
- saw the Panel reject 4 applications and accept conditionally 2 applications (1 was withdrawn).

## Disciplinary and non-compliance action

- required 22 members to respond to suspected breaches of the Code and/or Bye-Laws
- invoked non-compliance action against 7 members
- required 4 members to agree a Consent Order
- referred 1 member to the independent Non-Compliance Panel which terminated its membership
- terminated the membership of 3 further members.

## Dispute resolution

- resolved 47 complex consumer disputes
- recovered £21,870 for consumers through our mediation service
- saw £107,723 awarded to consumers through our independent arbitration service.

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



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 aggregators, disruptors, intermediaries and comparison websites are virtually part of our everyday lives. They entice the user into believing they are getting the best deal available; in reality they place themselves between the buyer and the seller. As a true trade body backed code, Trust My Garage was created to demonstrate that honesty, quality and value are the rule rather than the exception among independent garages.

Overall customer satisfaction with Trust My Garage continues to rise in 2018, up to 89.39% by 27/11/18. 71% of consumers tell us that it is “important” or “very important” that their chosen garage is a member of the scheme. 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 of the removal of the code sponsor stage of dispute resolution, no complaints about code members were handled directly by TMG. 88 cases were handled by our CTSI certified ADR provider, the National Conciliation Service over the last 12 months. Out of these, 2 cases (2.27%) were resolved in favour of the consumer and 10 cases (11.36%) were resolved by compromise between the consumer and member.

For further information about the code, and to watch the new TMG TV advert featuring the Approved Code logo, visit [www.trustmygarage.co.uk](http://www.trustmygarage.co.uk)





Chartered Trading  
Standards Institute



<https://twitter.com/ConsumerCodes>



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



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



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

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

### **Consumer Codes Approval Scheme (CCAS)**

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