

CONSUMER CODES APPROVAL SCHEME

ANNUAL REPORT 2019



WE SUPPORT
OVER 68,000
BUSINESSES



AT LEAST £134BN
CONSUMER SPENDING
PROTECTED



OVER £2.5M
RECOVERED FOR
CONSUMERS



KEY FACTS

- ✓ **23** approved codes of practice
- ✓ **18** code sponsors
- ✓ At least **£134bn** of consumer spending covered by a code of practice
- ✓ Over **68,000** business members
- ✓ Over **£2.5m** recovered for consumers

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>



YouTube – Search Consumer Codes Approval Scheme

CONTENTS

| | |
|----|-----------------------------------|
| 04 | Foreword |
| 06 | History and purpose of the scheme |
| 07 | Strategy & vision |
| 08 | Strategy Pillars |
| 09 | Governance |
| 10 | Key activity 2019 |
| 11 | Improvements & changes |
| 12 | Benefits of the scheme |
| 13 | Promoting the scheme |
| 15 | Finances and fees |
| 16 | Growth |
| 17 | Code sponsors |
| 18 | Core criteria |
| 19 | The CCAS team |
| 20 | Appendix 1 Appointments |
| 21 | Appendix 2 KPIs |
| 22 | Appendix 3 Budget 2019 |
| 23 | Appendix 4 Current code sponsors |

FOREWORD



The UK, along with the rest of the world, is living through an unprecedented period. The wide-ranging impacts of the Covid-19 pandemic have fundamentally changed our way of life – and continue to do so. As a result, these are uncertain times for businesses, consumers, and for the economy as a whole.

We have witnessed a surge and rapid development of scams and unscrupulous trading practices in relation to the Covid-19 crisis, seeking to profit from the fear and anxieties of consumers. In this context, I have no doubt that the commitments to honest practice and higher customer standards embodied by the Consumer Codes Approval Scheme will provide crucial, and welcome, reassurance to consumers.

We continue to monitor developments in relation to the Government's anticipated Command Paper which will follow consultation around the 'Modernising Consumer Markets' Green Paper. CTSI is poised to engage in discussions around the published proposals as we continue in our commitment to ensure that the interests of businesses and consumers are represented, and to help shape the future of effective self-regulation.

The UK officially exited the European Union on 31 January 2020 and is currently in the transition period. The Government has set out negotiating positions in relation to the EU and the USA, with others pending. A key priority will be to

ensure that the government upholds its commitment to safeguard high standards of consumer protection in future trade deals.

In 2019, over 68,000 code members took part in CCAS across 23 different consumer codes in a variety of economic sectors with at least £134bn consumer spending across code members. We are pleased to report that this reporting period witnessed £2.5m compensation recovered for consumers via the complaints and dispute resolution mechanisms to which code members subscribe.

I have been standing in as Interim Chair of the Consumer Codes Approval Board for the past two years. The Board agreed at its last meeting a way forward to secure a new Chair and work will begin in earnest to recruit to this pivotal role soon.

In closing, I recommend this report to you and look forward to continuing to work together for the benefit of businesses and consumers, particularly in these challenging times.



Leon Livermore
Interim Chair, CCAB
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 was not introduced until 2001 by the Office of Fair Trading. In 2012, the government asked CTSI to develop a successor to the OFT's scheme as a part of the 'consumer landscape review'. From April 2013, the management of CCAS transferred to a new Consumer Codes Approval Board supported by CTSI.

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

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

CODE SPONSOR

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

CODE MEMBER

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

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

CONSUMER CODES APPROVAL BOARD

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

CODE SPONSORS PANEL

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

STRATEGY & VISION



Our vision is for 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

VALUE FOR MONEY

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

THE STRATEGY 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.

GOVERNANCE

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

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

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 and Code Sponsors Panel members.

KEY ACTIVITY 2019

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. For 2019 we have had an intensive KPI review. This has resulted in slightly new reporting messages for this year, which reflect our growing family of code sponsors. Attached as Appendix 2 is a summary of the data set; highlights include:

- £2.5m compensation recovered for consumers via the complaints and dispute resolution mechanisms which code members subscribe to
- over 68,000 code members taking part in CCAS across 23 different consumer codes in a variety of economic sectors
- 18 code sponsors
- 32% increase in business members joining CCAS
- at least £134bn consumer spending across code members
- recognised by Lloyd's 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

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 and code sponsors panel
- board members attend code sponsor conferences and other key stakeholder events to promote the scheme and support their members
- annual code sponsors forum, with invited speakers and tailored training as requested by the code sponsors
- annual audits of all approved codes
- established code sponsors supporting new code sponsors through the approvals process
- promoting Primary Authority Partnerships as part of CCAS
- pre-stage two audit of new codes
- development work identifying sectors where a code would help reduce consumer detriment, and protect the vulnerable
- CCAS marketing plan and targeted campaigns
- conducting a communications group to discuss and deliver messages and campaigns through the code sponsors communications channels in collaboration with CTSI
- an online search facility to help consumers find an approved business
- thorough review and development of Key Performance Indicators (KPIs)



BENEFITS OF THE SCHEME

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

FOR BUSINESSES

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

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

FOR CONSUMERS

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

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

PROMOTING THE SCHEME

The communications and marketing team conducted three Campaigns in 2019.

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



The second was the main campaign of the year, called **‘Look for the logo’**. Matt Allwright was interviewed by the Journal of Trading Standards (JOTs) and we used this in the press release as our main draw to the campaign. We also worked with Fourth Estate to help with our social media engagement and paid advertising with Facebook. We are building a library of CCAS collateral to re-use.



Campaign highlights include:

- total impressions of 135,222 on the CTSI twitter page and the Codes twitter page compared to 57,773 in the 2018 campaign
- the **#consumercodes** hashtag was used a total of 63 times compared to 61 times in the 2018 campaign
- Matt Allwright and his experience with rogue traders has helped to draw viewers to the content

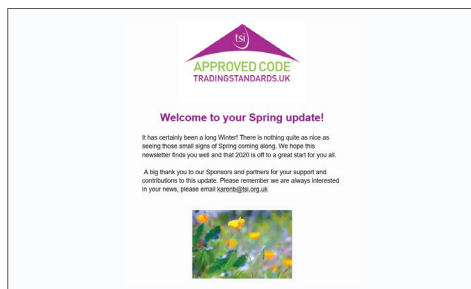
The final campaign was a **Search Engine Optimisation (SEO) and Pay Per Click (PPC)** campaign to increase traffic to the CCAS webpages. This was a smaller campaign to improve our presence online. We also worked with CTSI comms to ensure our webpages are performing to the best they can and we are as visible as possible to our audiences.

PROMOTING THE SCHEME

The **codes communications working group** continues to run with an annual face-to-face meeting and quarterly teleconferences to discuss and generate ideas to raise awareness of the codes scheme.

We conduct quarterly **logo audits** of the member businesses, to check they are displaying the Codes logo on their websites.

Social media activity is reported on every month to ensure we continue to make progress on all our platforms.



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. This year we have conducted an intensive review of the questions. 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 2019

Approved codes annual fees:

- the board agreed not to increase any fees in 2019, retaining the fee structure as at 1 April 2018
- CCAB calculates fees based upon either 2.5% of the net relevant membership related income for each code of practice or for the home warranty sector a fee based on the number of dwellings covered by the code on a slide scale
- the minimum fee is £5,232 + VAT and the maximum is £26,159 + VAT from the 1 April 2018
- all agreed fees would normally rise annually in line with inflation and are fully reviewed every two years
- for code sponsors who do not charge a membership fee a bespoke fee would be set to be used sector wide
- for any code sponsors that require additional services above and beyond that provided as part of the application fees or annual fees, including consultancy services, these are to be charged at a commercial rate
- where a Government department wants to use CCAS as a way to regulate a sector CCAS should not bear the cost of additional work and this should be charged accordingly
- the annual audits are carried out in a three-year cycle of one year on-site, followed by two years of desk-based audits. Any additional onsite audits deemed necessary due to non-compliance issues will be paid for by the code sponsor

Approved code fees:

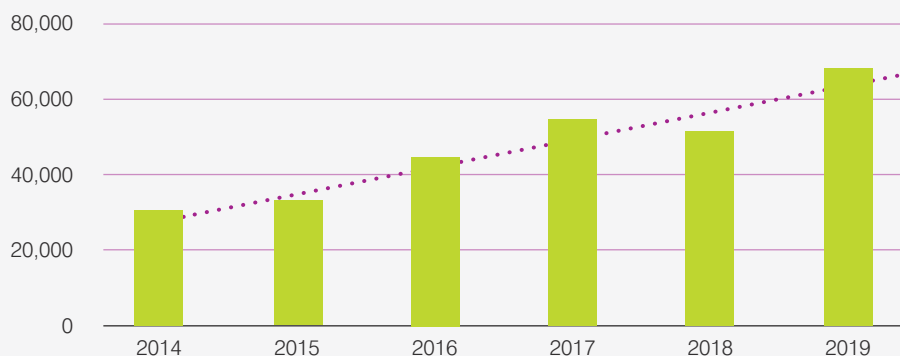
- Expression of Interest £785 + VAT
- Stage 1 or 2 application £4,134 + VAT
- Stage 1 or 2 Board fee £995 + VAT
- Gap analysis £995 + VAT
- Minor amendment to an approved code £209 + VAT
- Major amendment to an approved code £2,093 + VAT

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 code members especially for 2019.

| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2014-19 growth (%) |
|----------------------------|--------|--------|--------|--------|--------|--------|----------------------|
| Code members | 31,460 | 33,409 | 43,331 | 53,172 | 52,003 | 68,809 | 118% (or 32% YOY) |
| Code sponsors | 11 | 13 | 19 | 18 | 20 | 18 | 64% |
| Media mentions | 35 | 85 | 168 | 211 | 241 | 172 | 391% |
| Approved codes of practice | 13 | 16 | 24 | 23 | 25 | 23 | 77% |

CODE MEMBERS



CODE SPONSORS

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

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

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

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

NEW CODES 2019

During 2019 we were very pleased to have two expressions of interest and three stage one approvals.



CORE CRITERIA

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

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

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

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

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

Not only are code sponsors fully assessed throughout the approval process, the assessment is undertaken in an open and

transparent manner. At every stage we conduct public consultation. We also expect code sponsors to rigorously monitor how their members comply with their code and we conduct ongoing compliance checks. This means that we have full confidence in our code sponsor partners and are proud to recommend them to consumers.

CORE CRITERIA REVIEW 2019

During 2019, we conducted a core criteria review. The changes agreed by the CCAB were released for consultation to all existing code sponsors and key stakeholders in the consumer protection industry. The review of the document included an additional section on “fit and proper” for both the code sponsor and their members. Changes were also made to referenced legislation within the Core Criteria document. The time limit for a prospective code sponsor to be stage 2 approved has now been limited to two years. Previously it was indefinite.

We received a varied range of responses from the consultation, mainly in favour of the proposed changes. At the Forum in September we informed the code sponsors that the reviewed Core Criteria document had been drafted based upon the consultation responses received and had been submitted to the CCAB for sign off.

THE CCAS TEAM

The reviewed document was agreed and put into practice from November 2019. The code sponsors now have until September 2020 to update their own code of practices to reflect the changes.

THE TEAM

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



SUE STEWARD

Head of Client and Commissioning



ADAM MORTIMER

Project Executive



KAREN BOLLAND

Marketing Lead

APPENDIX

APPENDIX 1

Board Appointments as of 31 December 2019

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

Ken Daly (Appointed)

Helen Woods (Appointed)

Andy Allen (Appointed)

Ray Hodgkinson CBE (Appointed)

Code Sponsor Panel Members as of 31 December 2019

Bill Fennell (Chair)
The Motor Ombudsman

Ian Studd
British Association of Removers

Gerry Fitzjohn
The Property Ombudsman

Sarah Langley
Consumer Code for New Homes

Aida Razgunaite - RECC

Steve Emmett - ICW



APPENDIX

APPENDIX 2

Key Performance Indicators 2019

Information was gathered from 23 codes of practice, from 18 code sponsors during 2019. The following table contains the totals and indicates the number of code sponsors that were able to supply this information for 2019.

| | Total | Based on # responses (out of a possible amount of 5, 18 or 23) |
|---|-----------------------------------|--|
| Amount recovered | £2,564,709 ↓ | 15/23 |
| Consumer contact made (calls, emails, reviews/feedback forms) | 239,784 | 17/23 |
| Complaints which went to ADR | 6,190 (new question) | 20/23 |
| Number of businesses | 68,809 ↑ | 23/23 |
| New members | 4,368 ↓ | 23/23 |
| Spend across member businesses | £134,776,963,818 ↑ | 13/18 |
| Reinstatement value covered by warranty providers | £44,954,471,161 (new question) | 5/5 |

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

APPENDIX

APPENDIX 3

2019 Budget

| | 2019 Budget | 2019 Actual |
|-------------------------|-------------|-------------|
| Income | | |
| Annual Fees | 184,459.04 | 186,092.91 |
| Expressions of Interest | - | 785.00 |
| Stage 1 Fees | 12,402.00 | 6,124.00 |
| Stage 2 Fees | 8,268.00 | 3,139.00 |
| Other Services | - | 209.00 |
| Total | 205,129.04 | 196,349.91 |
| Expenditure | | |
| Communications | 17,640.00 | 18,450.00 |
| TSP | 8,500.00 | 4,519.83 |
| Governance | 8,000.00 | 4,227.65 |
| Financial Management | 16,000.00 | 16,000.00 |
| Scheme Management | 123,500.00 | 123,500.00 |
| Policy & Strategy | 6,000.00 | - |
| Contingency | - | - |
| Contracts | - | 21.23 |
| Overheads | 25,000.00 | 25,000.00 |
| Total | 204,640.00 | 191,718.71 |
| Balance | 489.04 | 4,631.20 |

APPENDIX

APPENDIX 4

Current code sponsors

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

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



ADVANTAGE AHCI LTD



AHCI provides Structural Defects Insurance (Latent Defects Insurance) which provides protection against costly major structural defects on a variety of construction schemes.

For over 6 years AHCI and our dedicated team have focused on ensuring both the Developer and consumer receive a quality of service expected. In line with CCAS recommendations, we have made significant changes internally to ensure that a seamless process is now integral to ensure the highest standards are met by our members.

Since achieving our Stage 2 Approval, we are constantly reviewing our database to ensure that information received is reviewed



and processed to ensure consumers are protected within the guidelines of our Code from unethical practices during the contract process of a development.

We have adopted a new auditing system which was implemented in March 2019, and has facilitated an increase in feedback from our members and consumers alike.

This feedback is reviewed and analysed to ensure that we are constantly revisiting our procedures and reviewing members and consumers alike to ensure compliance is being met.

We have even more new and exciting changes on the horizon which are due to be implemented before Summer 2020.

For more information please visit www.ahci.co.uk

BOSCH CAR SERVICE



Bosch Car Service - Professional car care since 1921

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

Full service offering outstanding quality with a personal touch



With our comprehensive range of services we can always offer our customers just

what they need. We look after all makes of vehicle. Our full range of services are available for all types of engine as well - whether petrol, diesel, electric or hybrid. All Bosch Car Service workshops have to undergo a systematic certification process and are committed to constantly improving quality assurance standards.

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

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

For everything your car needs

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

www.Boschcarservice.co.uk

BRITISH ASSOCIATION OF REMOVERS (BAR)



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

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

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

Adherence to the Code of Practice by BAR members is mandated and ongoing compliance for each member is tested

annually. That annual inspection regime and requirement to achieve 100% compliance continues to be BAR's biggest strength, as it ensures that every member meets and maintains the highest level of professional standards and outstanding service within the professional removals & storage industry.

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

In 2019, BAR members carried out over 500,000 transactions resulting in just 186 complaints going to ADR, which is a strong indicator that Members take their responsibility for resolving consumer complaints very seriously indeed.

Find out more here www.bar.co.uk

BRITISH HEALTHCARE TRADES ASSOCIATION (BHTA)



New CEO at BHTA

The British Healthcare Trades Association has appointed Dr Simon Festing to the role of Chief Executive Officer.

A qualified Doctor of Medicine who practised as a hospital doctor in his earlier career, Dr Festing joins the BHTA from the British Occupational Hygiene Society (BOPA) where, as CEO, he steered the organisation as it supported its 1,700 strong membership. Dr Festing will join the BHTA on the 2nd March 2020.

Get wise to hand hygiene

With the ever-changing Coronavirus situation effecting business and healthcare across the UK the BHTA Decontamination and Infection prevention section has produced an advisory publication.

Get wise to Hand Hygiene is a valuable tool to your help staff understand good practice for hand washing at work and home. Available in print format or downloadable.

Visit www.bhta.com/get-wise-leaflets/ or contact steve.perry@bhta.com

BHTA new website for 2020

The website will have two new features for healthcare professionals and consumers a Product and Member search.

There will be a specific section for CCAS information and links to the "Is your trader trustworthy" campaign videos. The website will continue to develop as a resource of information for their continued work in aviation for people travelling with a disability.

Find out more here
www.bhta.com



CONSUMER CODE FOR HOME BUILDERS (CCHB)

CONSUMER CODE FOR HOME BUILDERS

www.consumercode.co.uk

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

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

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

Code requirements:

The Code's customer service requirements include:

- clear and truthful advertising and marketing materials

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

Helping customers

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

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

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



CONSUMER CODE FOR NEW HOMES (CCNH)



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

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

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

There are currently six code users;

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

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.

More information can be found at www.consumercodefornewhomes.com



GLASS AND GLAZING FEDERATION (GGF)



Glass and Glazing Federation

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

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

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

In November 2016, MyGlazing.com won the Construction Marketing Award for the best PR campaign which created awareness of the brand to tens of millions of consumers and also attracted hundreds of thousands

of users to the website. It was an incredible success and it has continued throughout the last 3 years.

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

www.ggf.org.uk
www.myglazing.com

LOOKING TO REPLACE YOUR WINDOWS AND DOORS?

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

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

For peace of mind look out for the following accreditation



HOME INSULATION AND ENERGY SYSTEMS (HIES)



The Home Insulation and Energy Systems Quality Assured Contractors Scheme (HIES) is a consumer code that works to help installers, protect consumers and improve the reputation of the renewable energy industry.

We have a unique approach protecting consumers before, during and after their installation which provides confidence and peace of mind, and in turn, helps our members' conversion rates. The scheme helps consumers make the right choice by using reputable installers that use ethical sales practices, deliver quality workmanship and offer value-for-money.

Having the CCAS approved logos shows that our installers go over and above the requirements of consumer law and are committed to improving the reputation of the renewables industry.

We have worked closely with Government on consumer protection measures such as

the Assignment of Rights Scheme which will enable more householders to access free or low-cost renewable energy technology. We also supported the trading standards by providing free training on renewable energy up and down the country and assistance with investigations.



HIES - The Home Insulation & Energy Systems Contractors Scheme
228 followers
3mo • 🌐

Did you know all our members have undergone a strict vetting process to gain membership? You can trust [#HIESMembers](#) with your [#Renewables](#) installations.

You can also benefit from protection beyond your normal consumer rights. With alternative dispute resolution, free deposit protection insurance, free stage payment protection, access to Ombudsman services and much more.

Visit our website to find out more: <https://lnkd.in/g/H5PXs>

Chartered Trading Standards Institute
Consumer Codes Approval Scheme



INSTITUTE OF PROFESSIONAL WILLWRITERS (IPW)



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

Owned by its members and run by its members, the IPW is a democratic organisation, prioritising its members and their clients. Every member has a voice. We have a simple set of standards and objectives:

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

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

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

www.ipw.org.uk

INTERNATIONAL CONSTRUCTION WARRANTIES (ICW)



ICW expands team with new appointments

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

Aiming to raise quality standards for new home buyers and striving to set a benchmark for customer service, ICW has strengthened their management team, making several new appointments over the past year.

To ensure that we continue to be customer centric as a business, Steve Emmett has been appointed as ICW Consumer Standards Director. Steve's role will focus on increasing visibility and understanding of the Consumer Code amongst builders, developers and homeowners.

Consumer Code in action

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

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

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

NATIONAL BODY REPAIR ASSOCIATION (NBRA)



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

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

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

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

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

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

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

It's all about our members and satisfied customers! Find out more here
www.nbra.org.uk



RAC APPROVED GARAGE, ACCREDITED REPAIRER AND APPROVED DEALER NETWORK



We know that driving has become an essential part of everyday life. And as the UK's leading motoring organisation, we believe it's our duty to offer complete peace of mind to drivers – with a range of high-quality services they know they can trust.

As part of our commitment to being there for drivers, we established a UK-wide network of RAC Approved Garages, Accredited Repairers and Approved Dealers. The RAC brand lets customers know they're in safe hands, and we also work to strict standards to provide extra reassurance.

All of our RAC Approved Garages and Accredited Repairers work to a Customer Charter which has been approved by the Chartered Trading Standards Institute (CTSI). This reflects our promise to offer honest pricing, quality work and exceptional service to our customers.

Our RAC Approved Dealers also follow our Used Vehicle Code of Practice – the

first used vehicle code of conduct to be approved by the CTSI. This code was developed to set the standard that our dealers must follow when it comes to delivering exceptional customer service.

We carry out regular audits across our RAC Approved Garage, Accredited Repairer and Approved Dealer Network to ensure compliance with our codes.

For more information about RAC Approved Garages, Accredited Repairers and Approved Dealers, please visit www.rac.co.uk



RENEWABLE ENERGY CONSUMER CODE (RECC)



The RECC Team continues to work very hard to protect consumers, promote renewable energy and combat bad practice in the sector.

In 2019 RECC had 1,600 members installing a range of technologies from solar PV and solar thermal to battery storage systems, ground and air source heat pumps and biomass boilers.

During the year we stated to see some members installing electric vehicle home chargepoints and others offering consumers 'demand management' packages to reduce their electricity demand.

The 10-strong team carried out a wide range of activities during the year, the principal ones are described below. In addition, the team worked very closely with Government to launch the Assignment of Rights facility within the Domestic Renewable Heat Incentive (DRHI). In 2019 we also attended and exhibited at Futurebuild in March and at Solar & Storage Live in September.

Virginia Graham was also a judge at the British Renewable Energy Awards and the Solar & Storage Live Awards.

Monitoring and non-compliance action

- rolled out desk-based and site-visit audits to 50 members
- compliance checked 190 applications
- further compliance checked 25 members
- invoked non-compliance action against 17 members

Dispute resolution

- registered 600 complaints (90 falling within RECC's remit)
- resolved 30 complex consumer disputes
- recovered £25,000 for consumers through our mediation service
- saw £90,000 awarded to consumers through our independent arbitration service

Find out more here www.recc.org.uk



SENNOCKE

SENNOCKE

Our history

Sennocke International Insurance Services Ltd was founded in 1990. One of the driving reasons behind Sennocke's evolution was a feeling that standards and levels of personal service were not observed in the insurance markets. As a service industry the clients were, and in many instances are still not, getting what they deserve... and so Sennocke was born.

We have since established an insurance brokerage that can offer a personal service where products are built around growing consumer and corporate needs and tailored to cover every aspect of your specific requirements.

Our philosophy

You deserve the best...but that does not mean that it has to cost you more money!

We only use 'first class' insurers and believe in establishing close working 'partnerships' with leading insurance companies and Lloyd's syndicates, therefore guaranteeing clients' cover through the best and most financially secure insurance markets.

By dealing with these insurers on a day to day basis we develop an understanding of each individual underwriter's strengths and weaknesses - this achieves the best results and the benefits are then passed on to our clients.



THE CARPET FOUNDATION



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

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

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

Code contents

The Code gives consumers the following benefits:

- impartial professional advice—you buy what is right for your particular needs
- written terms of business
- deposit safeguards—deposits up to 50% are protected

- written quotations
- free extended guarantees
- free installation guarantees
- after sales procedures

Promotion of the Code

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

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

Find out more here

www.carpetfoundation.com



THE MOTOR OMBUDSMAN (TMO)



The Motor Ombudsman is the only Ombudsman dedicated to the automotive sector, providing a free service to consumers covering both mediation and adjudication. In 2019, it handled more than 90,000 contacts and worked on over 6,500 cases, highlighting the significant demand by motorists for its service.

The Motor Ombudsman is also the only Code Sponsor in the motor industry that brings together vehicle manufacturers, franchised dealers, independent garages and extended warranty providers under its four well-established Codes of Practice. Spanning vehicle sales to extended warranties and service and repair, they cover the entire customer purchase and ownership experience. The Codes equally help to drive even higher levels of service and care in the

automotive sector, and give motorists added protection and peace of mind when using an accredited business.

In 2019, The Motor Ombudsman continued to emphasise the importance of businesses displaying the Approved Code logo, and has been actively promoting the Spotted! campaign as part of its communications. Furthermore, the Code logos were refreshed to give the Approved Code insignia greater prominence and have been widely used across marketing campaigns and social media. One such example is the 10-year anniversary of the introduction of the Vehicle Warranty Products Code. The Code represents around 70% of the industry's largest extended warranty providers that administer the sale of more than three million products every year.

As part of its commitment to make it faster and more simple for consumers to resolve their queries and complaints in relation to buying and running a car, The Motor Ombudsman unveiled a dedicated FAQs section on its website. Named the "Knowledge Base", it recorded over 146,000 article views in 2019, the equivalent of around 400 every day, and registered nearly 46,000 user searches during the 12-month period.



THE PROPERTY OMBUDSMAN (TPO)



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

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

In 2019, TPO dealt with 30,356 consumer queries and resolved over 5,106 formal complaints. Membership covered over 41,000 member agents representing sales, lettings, residential leasehold management and a number of other jurisdictions.

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

Further information about TPO and the scheme's codes can be found on www.tpos.co.uk



TRUST MY GARAGE (TMG)



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 2019, up to 91% by 31/12/19. 62% of consumers tell us that it is “important” or “very important” that their chosen garage is a member of the scheme, with an additional 9% only willing to use TMG-approved garages. The final validation of the value of Trust My Garage is that over 96% of consumers state that they will continue to use the garage following a visit. 92% of consumers also stated that although they had not previously visited a TMG member, they would do so in the future.

For further information about the code, and to watch the TMG TV advert featuring the Approved Code logo, visit

www.TrustMyGarage.co.uk



Consumer Codes Approval Scheme (CCAS)
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<https://twitter.com/ConsumerCodes>



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



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



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



YouTube – Search Consumer Codes Approval Scheme

www.tradingstandards.uk/consumercodes