



Consumer Codes Approval Scheme Consumer Advisory Panel Meeting

Date: 30 September 2015
Time: 14:00 – 16:00
Location: Citizen's Advice, 3rd Floor North, 200 Aldersgate Street, London, EC1A 4HD
Present: Sue Edwards (Chair) Fraser Sutherland, Geoffrey Woodroffe,
Attendees: Sarah Langley, Claire Love
Apologies: Alison Farrar, Jane Negus, Caroline Jacobs, Jane Vass, Jim Humble

Minutes

The meeting started at 14:00

1. Welcome and introductions

Sue welcomed everyone to the meeting.

2. Declarations of interest

No declarations of interest were noted.

3. Minutes of the last meeting

The minutes of the previous meeting (7 July 2015) were reviewed and approved by the Panel.

4. RAC Used Vehicle Code of Practice – Stage 1 Assessment

Citizens Advice compiled a report of issues within the used vehicle sector. Slightly different issues in regions, but overall similar.

SL clarified it is a 3 month warranty and 12 months breakdown cover.

The Warranty Group provide the warranty as they are a third party.

There were general comments regarding some typing and grammar errors.

Cover Sheet;

The warranty products are supplied and administered by The Warranty Group (TWG Services Ltd) and is underwritten by London and General insurance, to which RAC grants license to such products supplied by RAC Approved Dealers. The RAC Approved Dealers are managed by TWG under contract of RAC. However RAC are the custodians of the service TWG supply and have such measures to manage within RAC.

Do RAC cover complaints about the warranty under the Code too?

Clarity is needed on the 3rd point in the Customer Charter, p.2. "That the vehicle is under warranty with third party support."

Page 3, point 1 – Is this misleading?

Page 3, point 2 – grammatical error.

Page 3, point 4 – "extras" need a written quote or put into writing. This has been included in point 6 on page 4 and will need to tie in.

Page 4, point 14 – grammatical error – Put "in writing".

Page 5 – Vehicle prep point 3. Clarify if given ahead of purchase. "Certificate of 82 point check compliance – please clarify.

Page 5, point 4 – clarify "vehicle history" info – will be clarified in 82 point check. All things listed are important. It's not entirely clear this is the case.

Will dealers charge for the history checks? HPI checks?

Don't need license holder anymore!

Peace of Mind Section

What is the warranty proved as part of the code? Consumer Advisory Panel wants to have sight of this. What is included and what is not?

Point 2.

How provided verbally and in writing to consumers. Should be in writing.

Point 6: '12' not '3' months for breakdown cover.

Point 8- CRA not Sale of Goods or put 'consumer protection legislation??

Page 6- how to resolve a problem

How about warranty claims as opposed complaints on sale of vehicles?

CAP would encourage RAC to look at ADR options.

Flowchart would be useful for complaints process.

Timelines on response times, initial referrals etc. point 3.

Dealer timelines for response.

3 sections need tidying up as overlap and some bits fit better elsewhere.

Page 8

ADR point 1- 'resolve a problem....' Compared to what? [delete this section].

Confirm price at time? At least refer to website for current prices/ T's and C's.

Whole section needs a rewrite.

'Vulnerable consumers'- no definition- no section. No reference in code. [Young and old, other definition]. Is alluded to.

Need clarification on a few points that can go to the Board.

5. CCAS Update

Sarah gave an update on the scheme and advised the Panel that the review of application fees has been approved and annual fees are now being reviewed.

6. Discussion on the way forward for Consumer Advisory Panel

Geoffrey values the opportunity for discussion rather than email. Fraser offered initial tracked changes of typos and grammatical errors via email for discussion afterwards.

Helena favours teleconference but finds it's not inclusive enough for those calling in. She is happy to do work via email and teleconference. Felt the last one went well as there were lots of members present.

Alison and Jim are happy to work via email.

It was suggested to trial the following; Sue and Sarah gather comments by a set date – 7 days before reminder then decide if a meeting or teleconference is needed.

The Panel would like meetings to be fixed a year ahead, governed by the CCAB dates not being set too far ahead, but would prefer a year ahead if possible.

It was agreed that most of the business can be carried out by email, with 14 days to get on Codes, with a 7 day reminder. If no response is received it is deferred for approval. Comments will be collated and circulates and a decision will be made as to whether a there is a need for a meeting or teleconference.

What is the criteria if need a teleconference? If it is clarification or minor amendments, there is no need to meet. If there is a significant issue, or a Panel member considers the Code to be unfair, or a division of opinion. If all agree the Code is not ready, there will be no need to meet. Or other occasions where Panel agree they need to meet as considered on a case by case basis.

Need minutes of what has been agreed.

The Citizens Advice reports are helpful for the CCAS team and the Panel agreed these are useful for the future.

Action – Need to get a couple of dates in diaries once Christine Crawley has agreed the Board dates for February and May 2016.

Should there be a standard form designed for code assessment? Ask questions, what is good, what is missing, typos, grammar and address areas of detriment.

Action; Citizens Advice use Google forms – Sue will draft a version for the Panel.

7. Any Other Business

The date of the next meeting of the Panel: ???

The meeting concluded at 15:50