



Consumer Codes Approval Scheme

Meeting: Consumer Advisory Panel

Date: 18 November 2013
Time: 14:00 – 16:00

Location: Citizens Advice HQ London, Myddelton House, 115-123 Pentonville Road, London

Present: Sue Edwards (Chair), Jane Negus, Jane Vass (Age UK), Arnold Pindar, Fraser Sutherland – telephone call for the duration of the meeting

Attendees: Sarah Langley, Magda Podeszwa

Apologies: Louise Baxter, Geoffrey Woodroffe

Minutes

The meeting started at 14:15

1. Welcome and introductions

Sue Edwards welcomed everyone to the meeting.
Jane Vass (Age UK) joined the Panel.

Declarations of interest

Arnold Pindar confirmed his membership on the Motor Codes Compliance Panel.

2. Minutes of the last meeting

The minutes of the previous meeting (9 September 2013) were reviewed and approved by the Panel.

3. ABTA – Stage I application

The Panel set out to review the ABTA Code of Conduct.

Sarah Langley explained Stage I of the code's application process where the code sponsors submitted their code of practice and are setting out how it will meet the criteria for approval. Stage I shows how the applicants comply with the code or what they aspire to achieve when creating a new code.

Comments:

- Arnold Pindar informed the Panel that he had worked with ABTA previously on promoting consumer safety issues and found their code comprehensive. Arnold also requested an update from Tony Allen regarding the travel industry's rules and regulations.
- The Panel wanted to know the reason for ABTA's previous failed application to the OFT. Sarah Langley informed the Panel of the OFT's concerns regarding the deposit protection and the different point of view that TSI took on approaching this matter. The Panel would like to see the deposit section of the code made more explicable.
- The Panel agreed that the complaints section of the code should be made clearer and more details are required regarding complaints handling.
- Additionally, the language of the code could be improved to be more "consumer friendly".

The Panel was satisfied with the remaining content of the code.

Action:

TSI to liaise with ABTA regarding:

- the deposit section
- the complaints section
- the language of the code.

Tony Allen to obtain the travel industry's rules and regulations from ABTA and provide them to the Panel.

4. Retail Motor Industry Federation – Stage I application

The Panel reviewed the Code of Practice of Retail Motor Industry Federation – Trust My Garage.

Comments:

- The members of the Panel were impressed with the content and the language of the document.
- Sue Edwards suggested that the difference between a quotation and an estimate (written and verbal) should be highlighted to ensure the consumer's understanding.
- The Panel suggested that the word "*reflects*" in section 5.0 "Invoicing, Billing & Payment" is an ambiguous word and should be changed.

- The Panel also recommended that the code should indicate that changes in prices that occur during the work due to any necessary, additional work should be notified to the customer at the earliest opportunity.
- The Panel pointed out that the "non-compliance with the code by members" section of the code was missing and should be included.

Action:

TSI to pass on the Panel's comments to the code sponsor, including the positive feedback.

5. Motor Codes Ltd. Vehicle Warranty Products – Stage II application

Sarah Langley explained Stage II of the code's application process, where the code sponsors completed their code of practice and are now providing evidence of how it will work in practice.

Stage I has already been approved – Stage II was presented to the Panel for completeness purposes and potential minor adjustments.

Sarah informed the Panel that Motor Codes already have two approved codes. The procedure for the Vehicle Warranty Products code will be the same as for the other codes and the code will be managed by the same staff.

The Panel was impressed with the document and its content.

The only comment was that, for added clarity, an explanation should be added in section 6 "Insured Products" as for what the "insured products" are.

Sarah asked the Panel to contact Magda Podeszwa with any individual members' comments that they would like to be passed to the Board.

6. CCAS update

Sarah Langley provided the Panel with a CCAS update:

- Sarah thanked the Panel for their attendance at the CCAB Board's Joint Event on 29 October 2013
- the onsite audits were carried out at the following code sponsors: VBRA, RECC, Motor Codes (Servicing and Repairs); the reports are available on TSI website.
Arnold Pindar inquired about the way the codes' members were selected for the audit purposes. Sarah Langley explained that the TSI auditors, who are all trained lead assessors, examined the whole sponsor's database and chose samples randomly. Additionally, a statistician was employed that can be used by all code sponsors to advise how they can improve their audits.
- visits to the TSI directory have grown by 3%
- Sarah Langley and Andy Foster attended a Local Authority Assured Trader Scheme Network (LAATSN) meeting
Discussions were at the early stages but there was an agreement that minimum standards should be set and local authorities needed to review their place in the marketplace. The risks of other schemes being developed in the same area were also discussed. The local authorities agreed to work together with TSI to see how LAATSN could fit alongside CCAS.
- a meeting of the Consumer Codes Approval Board took place on 29 October 2013.

The schedule for the Board's meetings was agreed and the Board members were assigned specific roles:

Barbara Hughes – lead for Consumer Codes Approval Board
Victor Olowe – finance and administration
Steve Brooker – performance indicators and success measurement
Teresa Perchard – champion for consumer issues

The Panel suggested that Teresa Perchard could occasionally be invited to the Panel's meetings as they would like to see the Panel and the Board working together. The first joint meeting was proposed to take place in March 2014.

Jane Negus suggested that the Panel could also organise a meeting with the Code Sponsors Panel further in the year.

Action:

The meeting with Teresa Perchard and the future meeting with the Code Sponsors Panel to go onto the agenda for the Panel's meeting in January 2014.

7. Any Other Business

The next meeting of the Panel was agreed to take place on 16 January 2014 at Citizens Advice.

The meeting planned for 18 March 2014 was changed to a three hour development meeting with lunch. The meeting is to start at 11:00 and take place at TSI London Office. The details and the agenda will be discussed during the Panel's meeting in January.

The meeting concluded at 15.50