Consumer Codes Approval Scheme
Meeting: Consumer Advisory Panel

Date:	24 April 2013
Time:	2.00pm-4pm
Location:	5th Floor, City of London offices, Walbrook Wharf,78-83 Upper Thames Street, EC4R 3TD
Present:	Richard Dilks (Which?), Sue Edwards (Chair) (Citizens Advice), Gretel Jones (Age UK), Jane Negus (TSI-substituting for Louise Baxter), Teresa Perchard (Citizens Advice), Arnold Pindar (National Consumer Federation), Geoffrey Woodroffe
Attendees:	Sarah Langley (TSI)
Apologies:	Elaine Topping (General Consumer Council Northern Ireland), Citizens Advice Scotland, Louise Baxter (TSI Lead Officer for Consumer issues) (rang in for first part of meeting)

Minutes

The meeting started at 2.00pm

1. **Introductions**

   Sarah Langley welcomed everyone to the meeting.

   Teresa Perchard and Sarah Langley provided the Panel with some background information on developments with the Consumer Codes Approval Scheme (CCAS) to date:
   - The OFT CCAS has ended and the TSI scheme went live 1st April 2013
   - Ten existing codes have transferred across to the new TSI CCAS
   - The TSI CCAS is self regulation and will be self funding. BIS has provided some transitional funding for the first two years
   - TSI have set up a Community Interest Company (CIC) to run the CCAS

- The CCAS will be run by a Board chaired by Baroness Crawley. Citizens Advice have a seat on the Board, along with TSI. Three independent Board members are currently being recruited.
- The CCAS will be formally launched at the TSI Conference on 18 June 2013

2. Citizen's Advice-Chair role

It was explained to the Panel that TSI had asked Citizens Advice to chair the Panel. (The Chair may rotate between Citizens Advice and Citizens Advice Scotland). Sue Edwards chaired the first meeting.

3. Role of the Consumer Advisory Panel

The Panel debated what they thought the role of the Panel should be. It was agreed that the Panel would need to have a real influence over the CCAS to ensure the approved codes have consumer trust.

The following mission statement was suggested:" To represent consumer interests, and maintain consumer confidence in the Consumer Codes Approval Scheme and individual approved codes". The Panel agreed to work on the mission statement and develop this via email exchanges after the meeting.

The Panel agreed that the following roles and activities fell within the remit of the Panel:
- Holding code sponsors to account for their compliance reporting and evidence base of their annual reports, at any point during the year. The Panel reserves the right to request the code sponsor to attend a Panel meeting to discuss any issues raised by the Panel
- Monitoring complaints data relating to code sponsors and their codes members
- Completing research on particular consumer issues, either raised by the Panel or commissioned by the Board
- Provide additional data sources to challenge evidence provided by potential code sponsors or code sponsors
- Reviewing the content of any potential code sponsors codes and commenting on and challenging the content of the code from a consumer perspective
- Holding the Board to account on CCAS policy from a consumer prospective
- Providing advice to the Board on consumer issues
- Bring in specialist advice, insight and expertise if researching consumer issues relating to a specific group of consumers

It was agreed that the roles of the Panel above would be put to TSI for approval.

Action:
Jane Negus to ask if EU consumer data could be made available to the Panel if requested
Sarah Langley to circulate the mission statement to the Panel for further development

4. Role of Consumer Advisory Panel and role of Code Sponsors Panel

The Panel discussed the role of both Panels and how they fitted into the CCAS governance structure under the Board. Although the Panel felt a formally signed confidentiality agreement was unnecessary, they did agree that the Panel should include a confidentiality clause in the

terms of reference, to respect the code sponsors and any data that the Panel may have access to, that code sponsors would consider sensitive material.

The Panel acknowledged that both Panels were working to a common aim, albeit from a different perspective. The Panel also agreed that have a joint meeting with the Code Sponsors Panel once-twice a year would be useful.

The Panel requested that a joint induction of all Panel and Board members be arranged, so everyone involved could meet and collectively receive instruction and guidance on the running of the CCAS from TSI.

5.   **Terms of reference and Panel rules**

The Panel agreed to use any appropriate terms and conditions and elements of the Code Sponsors Panel Constitution for consistency.
Specific content for the Panel rules included:
- Standing declarations of interest on the agenda, as Panel members sit on various other consumer Panels
- Confidentiality clause
- Allowing attendance by representatives of other consumer groups for specific agenda items- so they can add their opinion and expertise
- Decisions to be by consensus, but all opinions to be captured and any reports submitted the Board must represent all points of view

6.   **Frequency of meetings**

The Panel agreed to meet up to six times a year, two weeks ahead of each Board meeting. The meeting to be hosted by Citizens Advice in London, but the Panel were open to holding meetings at other locations.

7.   **Support required by the Panel from TSI and Citizens Advice**

The Panel requested secretariat support by TSI and Citizens Advice agreed to provide data and intelligence to support the work of the Panel. The Panel agreed to use the CCAS general email address for any enquiries, and consider using a specific email addresses for any consumer consultations they may conduct. The Panel agreed that information about the Panel should be added to the TSI CCAS website.

8.   **A proposed meeting schedule for 2013/14**

The Panel agreed to wait until the Board had been appointed, or there was business for them to consider before arranging the next meeting.

9.   **AOB**

The Panel were invited to attend the TSI conference on 18 June for the launch of the CCAS.