

CONSUMER CODES APPROVAL SCHEME

ANNUAL REPORT 2020



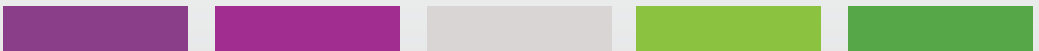
ALMOST
80,000 BUSINESS
MEMBERS



OVER £97 BILLION
CONSUMER SPENDING
PROTECTED



ALMOST **£2 MILLION**
RECOVERED FOR
CONSUMERS



KEY FACTS

- ✓ **23** approved codes of practice
- ✓ **18** code sponsors
- ✓ Over **£97bn** of consumer spending covered by a code of practice
- ✓ Almost **80,000** business members
- ✓ Almost **£2m** 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

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FOREWORD

The Consumer Codes Approval Scheme (CCAS) welcomes Lord Lindsay as its new Chair. Lord Lindsay, said: “I am delighted to take on the role of Chair of CCAS. My experience with UKAS accreditation has made me recognise the importance of customer-facing standards and their role in instilling greater trust, confidence and credibility in products and services. CCAS plays an increasingly impactful role in improving these standards throughout the United Kingdom.

I look forward to helping continue the incredible growth of the scheme that we have witnessed over the past eight years, improving the experiences of millions of UK consumers.”

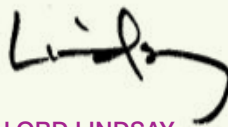
It is clear that the significant events of 2020 will have ramifications for businesses and consumers in the months, and indeed years, to come. Therefore, ensuring consumer confidence in the modern marketplace will be crucial. The CCAS vision to ensure consumers are treated fairly and honestly across market sectors by businesses that are supported through a recognised self-regulatory framework, contributes to supporting and securing that confidence.

On Christmas Eve, the UK-EU Trade and Cooperation Agreement (TCA) was agreed, which sets the parameters for the future economic partnership between the UK and the EU. The end of year also saw the Northern Ireland Protocol come into force. Businesses and consumers will be navigating the implications and practical applications of this changed relationship with the EU in the post-Brexit era throughout 2021. Therefore, it remains vital that high standards of consumer protection are maintained.

The COVID-19 pandemic has had a profound impact across a wide range of business sectors in the UK throughout 2020. The unprecedented circumstances also prompted a range of consumer protection issues, such as the proliferation of scams. Going forward, consumer confidence will be key to the economic recovery of the UK. Membership of CCAS provides valuable reassurance for both businesses and consumers. It ensures that businesses are equipped with a robust customer complaints procedure and clear pre-contractual information. For consumers, the CTSI Approved Code Logo signals that a business offers a higher level of customer service and consumer protection through compliance.

In 2020, almost 80,000 code members took part in CCAS across 23 different consumer codes in a variety of economic sectors with over £97bn consumer spending across code members. We are pleased to report that this reporting period witnessed almost £2m compensation recovered for consumers via the complaints and dispute resolution mechanisms to which code members subscribe.

The CCAS is designed to reduce consumer detriment, for more transactions, by more consumers, in more circumstances. As we look to the future, and the challenges ahead, this will be more important than ever for businesses and for consumers.

A handwritten signature in black ink, appearing to read 'Lindsay'.

LORD LINDSAY
CCAS Chair

HISTORY & 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.

VISION & STRATEGY



Consumers are treated fairly and honestly across market sectors by **businesses that are supported through a recognised self-regulatory framework**. It is the mission of the Consumer Codes Approval Scheme to provide a **sustainable, robust and balanced alternative** to addressing consumer detriment where regulation is not appropriate.

- 1 Ensure that the CCAS continues to operate and promote the highest standards
- 2 Promote the CCAS brand as a standard that guarantees trust and can provide confidence
- 3 Have a measurable impact on reducing consumer detriment in sectors where we operate
- 4 Involve and engage with business to encourage them to have a positive impact on consumers in their sector
- 5 Grow the scope of the scheme to become a key driver of consumer choice

CORE VALUES



Integrity

Governance through the CCAB will be independent and impartial at all times.



Clarity

Decisions made by the CCAB will be clear, unambiguous, and timely, to maximise the benefit to consumers and code sponsors.



Transparency

The CCAB will be open and inclusive in its decision making and approach to risk.



Competence

The CCAS will be a robust self-regulatory framework, that is sustainable in a competitive market environment, and helps reduce consumer detriment.



Value For Money

The CCAS will be sustainable and cost effective for the CCAB and code sponsors.

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.

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.



GOVERNANCE

Board Appointments as of 31 December 2020

Please visit www.tradingstandards.uk/commercial-services/consumer-codes-approval-scheme/governance-of-the-scheme for individual Consumer Codes Approval Board and Code Sponsors Panel member biographies.

Ken Daly (Appointed)
Chair

Helen Woods (Appointed)

Andy Allen (Appointed)

Ray Hodgkinson MBE (Appointed)

Code Sponsor Panel Members as of 31 December 2020

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



KEY ACTIVITY 2020

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 1 is a summary of the data set; highlights include:

- almost £2m compensation recovered for consumers via the complaints and dispute resolution mechanisms which code members subscribe to
- almost 80,000 code members taking part in CCAS across 23 different consumer codes in a variety of economic sectors
- 18 code sponsors
- 16% increase in business members joining CCAS (since 2019)
- over £97 bn 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

IMPROVEMENTS & 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 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
- consistent analysis and reporting 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 2020. The ongoing 'Spotted!' campaign to spot the logo on the high street, on vehicles and on sites continued throughout 2020. Photos of the logo being displayed are sent into us and put online tagging the business. This is an organic campaign 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.

A campaign to celebrate the 5th anniversary of ADR was conducted in July 2020. CTSI issued a press release and celebratory graphic for the code sponsors to share. Due to the sensitive nature of current events at this time, we decided to keep the campaign low-key, as we also had a second ADR campaign planned for October 2020.

We celebrated HIES and Trust my Garage, two of our code sponsor's, 5-year anniversaries with CCAS. Here we create imagery for them to use and share to celebrate the benefits of being a code sponsor. We continue to do this for all our sponsors on their 5 and 10-year anniversaries.

PROMOTING THE SCHEME

A further follow-up ADR campaign was conducted in October 2020, to celebrate the business requirement of ADR coming into effect. The business press release was picked up by Readers Digest and UK Business Forums.

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. In 2020, we also worked with each individual code sponsor to create branded marketing material for their member businesses to use, in the form of postcards, newsletter snippets and blog posts. We aim to have the CCAS logo displayed on all member business websites,

or premises so consumers can find reassurance when they spot the logo.

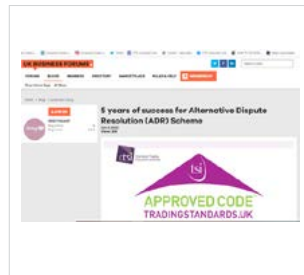
Social media activity is reported on every month to ensure we continue to make progress on all our platforms. Twitter continues to be our largest and fastest growing platform. We are present on all platforms including Twitter, Facebook, LinkedIn, Instagram and Youtube.

Much of the marketing work revolves around gathering KPIs from the code sponsors. This year in particular has seen a very positive set of data, despite such challenging times. The KPI results are essential to use in the communications for the year



ahead. We would like to show how successful the scheme is and how it helps consumers and businesses alike.

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 & FEES

Appendix 2 contains the budget for 2020

Approved codes annual fees:

- An increase in fees of 1.75% was agreed effective from 1 April 2020
- 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 £5,324 + VAT and the maximum is £26,617 + VAT from the 1 April 2020
- 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:

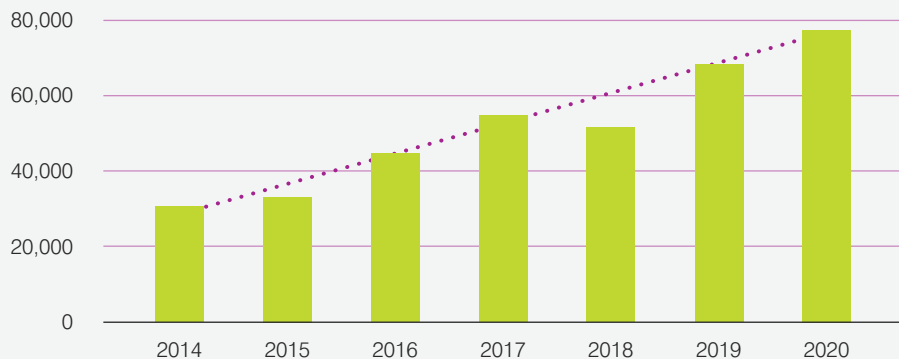
- Expression of Interest £799 + VAT
- Stage 1 or 2 application £4,206 + VAT
- Stage 1 or 2 Board fee £1,012 + VAT
- Gap analysis £1012 + VAT
- Minor amendment to an approved code £213 + VAT
- Major amendment to an approved code £2,130 + VAT

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 to date, despite the pandemic.

	2014	2015	2016	2017	2018	2019	2020	2014 - 2020 growth (%)
Code members	31,460	33,409	43,331	53,172	52,003	68,809	79,924	154% (or 16% YOY)
Code sponsors	11	13	19	18	20	18	18	64%
Media mentions	35	85	168	211	241	172	93	166%
Approved codes of practice	13	16	24	23	25	23	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 competition 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 3 contains details of how some of our code sponsors use the codes scheme and the difference it makes to their industry.

NEW CODES 2020

During 2020 we were very pleased to have two expressions of interest.



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-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 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.

THE CCAS TEAM

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

Key Performance Indicators 2020

Information was gathered from 23 codes of practice, from 18 code sponsors during 2020. The following table contains the totals and indicates the number of code sponsors that were able to supply this information for 2020.

	Total	Based on # responses (out of a possible amount of 5, 18 or 23)
Amount recovered	£1,923,220 ↓	21/23
Consumer contact made (calls, emails, reviews/feedback forms)	144,701 ↓	23/23
Complaints which went to ADR	5,596 ↓	23/23
Number of businesses	79,924 ↑	23/23
New members	12,543 ↑	23/23
Spend across member businesses	£97,436,123,470 ↓	13/23
Reinstatement value covered by warranty providers	£61,844,292,394 ↑	5/5

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

APPENDIX

APPENDIX 2

2020 Budget

	2020 Budget	2020 Budget Incl. 1.75% increase on 2019
Income		
Annual Fees	179,943.15	186,800.54
Expressions of Interest	1,570.00	-
Stage 1 Fees	3,139.00	9,582.00
Stage 2 Fees	6,278.00	11,551.00
Other Services	-	-
Total	190,930.15	207,933.54
Expenditure		
Communications	11,006.60	17,640.00
TSP	3,810.30	8,500.00
Governance	2,253.15	6,500.00
Financial Management	16,000.00	16,000.00
Scheme Management	123,500.00	123,500.00
Policy & Strategy	-	6,000.00
Contingency	-	-
Contracts	38.18	-
Overheads	25,000.00	25,000.00
Total	181,608.23	203,140.00
Balance	9,321.92	4,793.54

APPENDIX

APPENDIX 3

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



Advantage are a company focused on delivering the highest level of customer service to our clients and endeavour to build on customer relationship from point of first contact through to the elapse of cover.

As a business, we are growing exponentially and offer a Code compliant and client focused service by working closely with CTSI and leading Structural Defects Insurance providers.

Advantage are able to monitor compliance and performance of Home Builders to maintain set standards and service levels and provide support and advice at pre-contract, during and after sales.

The code provides a tool to ensure benchmarks set out regarding service levels are maintained and via agreed methods of performance monitoring, any anomalies identified, are acted upon and redressed with little or no detriment to our clients.

Moving forward, Advantage foresee our future at the forefront of the industry and are striving to provide a bespoke and innovative service ensuring long term relationships and repeat business with our members. Advantage have a substantial membership base which includes the 'one off' self-build projects to multi million pound developments with Blue Chip companies and clients alike with projects located all over the UK.

The pandemic which started in early 2020 provided us with a new outlook in which Developers and Consumers had to continue business on a day to day basis in lots of different ways, as such, we at AHCI are once more using our innovative minds to work towards developing easier and more remote ways of working to try and ensure that all practices and purchases remain in line with the Code.



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 HEALTHCARE TRADES ASSOCIATION (BHTA)



On Board with the British Healthcare Trades Association

The British Healthcare Trades Association (BHTA) has welcomed Ian Jones, Managing Director of Care & Independence, to its Board of Directors.

Ian commented: "My experience as Managing Director of Care & Independence had shown to me from both a personal and professional viewpoint just how integral the BHTA are to the industry – both in the day-to-day support they provide their members and in how they influence the industry."

Unprecedented collaboration in unprecedented times

During the height of the pandemic in March 2020, the BHTA brought together major outsourced equipment service providers to ensure vital health and care services continued to operate.

A working of leading Community Equipment Services providers was formed and headed up by the BHTA to coordinate the response to the pandemic. Shortly afterwards, a similar group of Wheelchair Services providers was also created.

The groups tackled issues including staff shortages, PPE access and testing, all with the aim of keeping services operational for those in need.

Andrew Stevenson, Chairman of the British Healthcare Trades Association, commented: "It reflects just how committed they are to helping the NHS local authorities and, importantly, service users, throughout the pandemic."



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.

In 2020 Consumer Code for New Homes dealt with over 1,000 enquiries and complaints, assisting both consumers and developers in resolving complaints.



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 Green Homes Grant Scheme which will enable thousands of householders to improve the warmth of their homes using government grants.

We have helped our members by providing free seminars on product safety as well as compliance advice backed up by our Primary Authority.



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/H5PXx>

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 – Building warranties with enhanced customer service

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.

As a leading new home warranty provider, ICW prides itself on delivering excellent customer service and aims to raise quality standards for new home buyers. Striving to set a benchmark for customer service, ICW has rolled out several new initiatives to further enhance our customer service levels.

Our teams are available to support homeowners and builders with any issues or enquiries they may have in relation to the ICW Consumer Code for New Homes.

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 ICW Consumer Code for New Homes. The ICW 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, we will continue to promote the ICW 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



Driving is often an essential part of everyday life. As the UK's leading motoring organisation we believe it's our duty to offer drivers complete peace of mind with a range of high-quality services they know they can trust.

That's why we've established a nationwide network of RAC Approved Garages, Dealerships and Accredited Repairers. The RAC brand lets customers know they're in safe hands and for extra reassurance we work to strict standards approved by the Chartered Trading Standards Institute (CTSI).

All of our RAC Approved Garages and Accredited Repairers work to a Customer Charter, approved by CTSI, that reflects our promise to offer honest pricing, quality work and exceptional service to our customers.

Our RAC Approved Dealers follow our Used Vehicle Code of Practice – the first of its kind to be approved by CTSI. This code was created to set the standard that our dealers must follow so that customers can purchase a used vehicle with confidence.

For more information about our RAC Approved Garage and Accredited Repairers and the Customer Charter, please visit rac.co.uk/approvedgarages

For more information about our RAC Approved Dealers and the Used Vehicle Code of Practice, please visit rac.co.uk/approveddealers



RENEWABLE ENERGY CONSUMER CODE (RECC)



The RECC Team faced a huge challenge at the end of March 2020 as the COVID-19 restrictions were introduced. The 10-strong team was obliged to work from home for the remaining 9 months of the year and continues to do so. At the outset it was very unclear how RECC members would be affected by the restrictions. It was unclear whether they could carry out installation work in consumers' homes, and many had furloughed staff members.

The team rose to these challenges magnificently. The whole team continued to work tirelessly to protect consumers, promote renewable energy and combat bad practice in the sector. Their principal activities are set out below.

Installation rates picked up during the second half of the year, and RECC finished 2020 with more members than at the start, 1,670. RECC Members install a range of technologies from solar PV and solar thermal to battery storage systems, ground and air source heat pumps and biomass boilers.

In early March 2020 RECC attended and exhibited at Futurebuild at ExCel in London. In early December RECC took part in the virtual Solar & Storage Live, and Virginia Graham was a judge at the associated awards. Virginia was also awarded OBE in the 2020 New Year Honours.

Monitoring and non-compliance action

- rolled out desk-based and site-visit audits to 27 members
- compliance checked 133 applications
- further compliance checked 10 members
- invoked non-compliance action against 9 members.

Dispute resolution

- registered 305 complaints (80 falling within RECC's remit)
- resolved 31 complex consumer disputes
- recovered £6,185.24 for consumers through our mediation service
- saw £21,875 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)



Celebrating its five-year anniversary in 2021, The Motor Ombudsman is the largest dedicated automotive sector ADR provider, handling around 77,000 contacts and 6,200 cases in 2020 alone, highlighting the significant demand by consumers for its free service that covers both adjudication and mediation.

Unrivalled in their detail and content, The Motor Ombudsman's four comprehensive and long-established CTSI-approved Motor Industry Codes of Practice cover the entire customer purchase and vehicle ownership experience, and commit vehicle manufacturers, franchise dealers, independent garages, body repair centres and extended warranty providers to higher operating standards than those required by law. Thousands of

organisations are accredited to the Codes, giving important added peace of mind for consumers across the UK, from Jersey in the south, to the Shetland Islands in the north.

2020 was an exceptional year due to the onset of the COVID-19 pandemic, and in response, The Motor Ombudsman introduced several new initiatives to support consumers and its network of accredited businesses. This included the addition of the COVID-19 Business Support hub to **TheMotorOmbudsman.org** to provide a single point of reference for the latest key government and motor industry announcements, spanning the MOT extension to rules around temporary showroom closures, as well as useful resources relating to financial help and wellbeing. This was complemented with regular communications direct to the inboxes of accredited businesses to ensure that they remained fully up to date with any changes affecting their day-to-day operations, their staff, as well as their customers. This once again reinforces the significant

benefits that accreditation to The Motor Ombudsman brings.

To further promote the value that Code-accredited businesses delivers to customers up and down the country, The Motor Ombudsman also launched its inaugural Garage Star Awards in September 2020 to recognise franchise dealers and independent garages as a whole, and individuals who had gone the extra mile in the preceding past twelve months in the eyes of consumers. Over 800 customer nominations were received for the eight regional trophies in what was a very encouraging start to the awards, with the national Garage Star title being bestowed to Dukes AutoTech in Cornwall, a business that has the Approved Code logo and Code-related literature proudly displayed in their reception area. With the very first awards being a resounding success, they will be repeated in September 2021.

For more information on The Motor Ombudsman, visit www.TheMotorOmbudsman.org

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 2020, TPO dealt with 39,285 consumer queries and resolved over 5,122 formal complaints. Membership covered over 40,000 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)



Designed with the public in mind, Trust My Garage continues to raise awareness and the perceived quality of independent service and repair garages in the UK, whilst providing consumers with total confidence in the work being completed.

Reassurance is provided by the programme being backed by the Independent Garage Association, which is part of the RMI, one of Britain's oldest and largest automotive trade associations. As the creation of a true trade body, Trust My Garage was formulated to demonstrate that honesty, quality and value are the rule rather than the exception among independent garages.

All of our Code members are proud to display the Consumer Code Approval Scheme logo as the only such Code scheme exclusively for independent

garages. This message has been taken to the airwaves with a national television advertising campaign communicating the values of the TMG Code and CCAS.

Overall customer satisfaction with Trust My Garage remains high at 86%, and 72% of consumers tell us that it is "important" or "very important" that their chosen garage is a member of the scheme. 95% of consumers state that they will continue to use the garage following a visit.

For more information, 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