



Consumer Codes Approval Scheme

Meeting: Consumer Advisory Panel

Date: 9 September 2013
Time: 14.00 – 16.00

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

Present: Sue Edwards (Chair) (Citizens Advice), Jane Negus (TSI), Arnold Pindar (National Consumer Federation), Geoffrey Woodroffe, Fraser Sutherland (Citizens Advice Scotland) – telephone call for the duration of the meeting

Attendees: Sarah Langley (TSI), Magda Podeszwa (TSI)

Apologies: Lindsey Kearton (Citizens Advice Cymru), Louise Baxter (TSI Lead Officer for consumer issues), Age UK

Minutes

The meeting started at 14.10

1. Welcome and introductions

Sue Edwards welcomed everyone to the meeting.

Sarah Langley introduced Magda Podeszwa – the new Consumer Codes administration coordinator.

The Panel expressed their dissatisfaction with the lack of recognition of the Panel at the TSI Conference. Sarah Langley apologised and explained that the intention was to take pictures of the Panel, however the time limitations of both the Minister and the photographer were beyond her control. The Panel was assured of their valued contribution to the scheme.

2. Declarations of interest

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

3. Minutes of the last meeting

The minutes of the previous meeting (24 April 2013) were reviewed and approved by the Panel.

4. Chair of the Panel

The Panel confirmed that the Chair's role is to be assigned to Citizens Advice. It was considered whether the role should rotate between Citizens Advice and Citizens Advice Scotland and agreed by all that due to the logistic issues the Panel should be chaired by Citizens Advice.

5. Panel membership

- Louise Baxter's maternity leave is due to end shortly. Louise should be able to attend the next Panel's meeting
- Gretel Jones (Age UK) has retired and Age UK no longer have a consumer policy specialist. However, Jane Vass – Head of Public Policy (Age UK) will attend the Panel's meetings in the future
- Richard Dilks (Which?) has resigned
- the Panel debated whether representatives of other organisations should be invited to join the Panel (including: The Consumer Council for Northern Ireland, representatives from Wales and Scotland and consumer experts). The Panel agreed that this matter needs to be discussed further.

Action:

Jane Negus and Sarah Langley to check their contacts for the CC Northern Ireland.

6. Mission statement for Panel

"To represent consumer interests and maintain consumer confidence in the Consumer Codes Approval Scheme and individual approved codes"

The Panel reviewed the mission statement and confirmed their approval for the current version. It was also decided that any potential changes in the Panel's mission statement do not need to be confirmed by the Board but the Board should be notified.

7. Terms of reference for Panel

The Panel engaged in a discussion regarding terms of reference:

- it was confirmed that the Panel's meetings must consist of at least three members, with the aim of representing a range of different consumer interests across the UK
- the meetings should be chaired by Citizens Advice
- it was agreed that each member of the Panel may appoint a representative
- each member of the Panel (or their representative) should have one vote
- the Panel's decisions are to be made by consensus but the individual opinions and points of view should also be captured
- it should be allowed for other individuals (including directors of Consumer Codes Approval Scheme) to attend the Panel's meetings. Their role should be that of observers (to share views and opinions) but they are not to take part in any voting
- in matters regarding prospective new code sponsors, the Panel should express their opinions as individuals – not the Panel as one
- the Panel's membership should be reviewed on annual basis
- minutes of the Panel's meetings should be publicly available (published on TSI website)
- any evidence provided by the Panel and/or other sensitive data shared at the Panel's meetings should remain confidential

8. Role of Panel – existing codes

The Panel discussed its role in terms of existing codes:

- it was agreed that that the Panel should make certain that the Board investigates evidence in enough detail before approving a code
- the Panel should be given an unedited version of Top Lines Brief – the Board's monthly summary of activities (the edited version is available at TSI website)
- at the end of a financial year every code should produce an annual report to be scrutinised by the Board. If any consumer issues arise, the Panel should be informed by the Board
- Sarah Langley informed the Panel of the planned code sponsors audits and explained how the audits are performed. The Panel was informed that the audit reports are available on TSI website
- in case of complaints, the Panel should await Board's notification but also act proactively, if necessary
- the Panel's involvement in Stage Two of a new code sponsor's application was discussed. It was agreed that the Panel should only get involved if any concerns were present at previous stages of the application

The Panel also debated its role in encouraging prospective new code sponsors. It was suggested that a meeting should be held at least once a year to consider new and emerging consumer issues in detriment areas for recommendation to the Board.

Sue Edwards suggested that Citizens Advice would be prepared to host a longer meeting and provide lunch to ensure that sufficient time was provided.

The Panel agreed that these areas could hold a potential for new codes development.

9. Feedback from CCAS Board

Sarah Langley provided the Panel with update on CCAS Board activities:

- a new web-based applications system was launched on 1 September 2013 (for the Expression of Interest and Stage One phases). The online application can be viewed at: <http://codes-apply.tradingstandards.gov.uk/>
- the Board met with various interested parties to discuss the future of approval for estate agency redress schemes when the function transfers to the trading standards community later this year. In addition, early discussions took place regarding the implementation of the Alternative Dispute Resolution Directive and whether or not the CCAB could act as the competent authority under the Directive
- several code sponsors are making amendments to their codes. The programme team have met with the British Healthcare Trades Association to discuss their proposals for making changes to their code of practice that are significant and require further explanation
- no codes have been submitted for Stage One approval during the last month
- the Vehicle Warranty Products Code of Practice operated by Motor Codes has been submitted for Stage Two approval. It is currently under assessment.

The Panel acknowledged that they would like to be informed regarding possible sponsor code changes. This could be done at a Panel's meeting or via email if no meeting is scheduled shortly. The Panel agreed that their comments and opinions should be taken into consideration when debating possible code changes.

10. CCAS update

Sarah Langley provided the Panel with Consumer Codes Approval Scheme update:

- there are currently 26,556 members of approved codes of practice
- the programme team attended further meetings with Sue Edwards at Citizens Advice to discuss the sharing of information with the Consumer Codes Approval Board and the role of the Consumer Advisory Panel
- the audit report into the Vehicle Builders and Repairers Association was published
- a second on-line audit of a current code sponsor's members use of the TSI Approved Codes logo by Robert Bosch Ltd was carried out
- the team started a piece of work looking at how to secure mutual recognition and respect between code sponsors operating in the same market sector
- the programme team have met with the Better Regulation Delivery Office to discuss the overlap and synergy between the Consumer Codes Approval Scheme and plans to extend Primary Authority relationships to Trade Associations from October 2013

- further discussions were held with the Department for Business, Innovation and Skills to fully understand the role of approved codes in protecting prepayments
- the programme team started gathering evidence to see if there is a business case and demand for a telephone enquiry service to support the approved codes member database
- the team's new Consumer Codes Administrator – Magda Podeszwa started work on 15 August 2013.

11. Future meeting dates

The Panel agreed to the proposed meeting schedule:

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|---------------------------|---------------|------------------------------|
| Monday 18 November 2013 | 14.00 – 16.00 | at Citizens Advice HQ London |
| Thursday 16 January 20 14 | 14.00 – 16.00 | at Citizens Advice HQ London |
| Tuesday 18 March 2014 | 14.00 – 16.00 | at TSI London Office |

12. Any Other Business

The Panel was invited to attend CCAS Board Joint Meeting on 29 October 2013. The invitations are to be sent out shortly.

Sue Edwards and Sarah Langley agreed to meet after the next Board meeting to discuss the agenda for the next Panel's meeting.

The meeting concluded at 15.40