

Consumer law is changing: Do you know what this means for you and your business?

What you need to do about it today and what you need to be thinking about tomorrow (OK, next year)

Intended Learning Outcomes (or what you should get out of the next half hour)

- * An awareness of changes to consumer protection legislation and practice,
- * An understanding of what bits will impact on your business and when,
- * An introduction to BSHAA's latest Terms and Conditions which should help you not to fall foul of the law

Do the sums

- * Good professional service + Good customer service = Good business
- * Customer service > giving legal minimum rights
- * Retain the trust = Retain the business

The News!

- * New Consumer Rights Bill
- * New distance selling and contract information and cancellation rights
- * New mandatory access to disputes resolution service

Consumer Rights Bill

- * Brings the rights and obligations of consumers and traders all in one place
- * Helps consumers understand their rights when things go wrong
- * Reduce regulatory burden for business
- * Going through Parliament now... so details not finalised yet

What are the Consumer Protection changes?

Consumer Contract Regulations:

- * Rules and information requirements for off-site, distance selling and contracts made outside of a trader's normal business premises.

Consumer Protection from Unfair Trading Regulations:

- * Misleading actions and false information
- * Consumers able to unwind contracts for up to 90 days

When?

- * **JUNE** Consumer Contract Regulations: Rules and information requirements for on-site, distance selling and contracts made outside of normal business premises.
- * **SUMMER** Consumer Protection from Unfair Trading Regulations: To stop unscrupulous traders. Consumers will be able to unwind contracts for up to 90 days
- * **AUTUMN** Consumer Rights Act (parts of)
- * **JULY 2015** Consumer Rights Act (all of – required by EU Consumer Rights Directive)

The BSHAA Specimen Terms and Conditions of Sale

- * Updated with legal advice from Susan Singleton
- * www.bshaa.com ; members section; BSHAA resources
- * Take your own legal advice; adjust to fit your own business model
- * Use them wisely; don't distribute them; don't sell them

Key messages

- * All deposits are refundable,
- * Goods defective at 6 months are defective at purchase,
- * Money-back period >14 days still requires cancellation slip on the bottom of your T & Cs left with the customer,
- * Giving fewer rights in a longer guarantee period does not reduce the enhanced rights in the 14 day period,
- * Failure to provide information is an offence,
- * Failure to give notice of 14 day cancellation right gives 12 month cancellation right,
- * Data Protection clause should reflect your own policy.

Learning Outcomes delivered?

Have I given you

- * An awareness of changes to consumer protection legislation and practice?
- * An understanding of what bits will impact on your business and when?
- * An introduction to BSHAA's latest Terms and Conditions which should help you not to fall foul of the law?