#### **Fighting Fraud Together**

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# helpandadvice

Autumn 2011 No.75 The Institute of Consumer Affairs Newsletter

# Will budget cuts destroy our reputation?

Is it right to criticise trading standards departments for trying to make ends meet?

On 2 October BBC Radio's 5 live programme, attacked West Yorkshire Trading Standards for what it described as "...taking consultancy payments from a firm which is also the subject of customer complaints".

According to presenter Adrian Goldberg, West Yorkshire Trading Standards (WYTS) had investigated a number of complaints against Leeds-based online loans broker SGE Loans (with whom they have a Primary Authority Partnership) in which consumers alleged that SGE Loans had debited money from their accounts without authorisation.

The programme went on to say that WYTS received payments from the company in exchange for regulatory advice.

WYTS says such partnerships are necessary because of budget cuts but its integrity remains unaffected. Apparently, they have received over £88,000 since April 2011 from a total of 47 companies with which they have similar partnerships.

Spending on Trading Standards across England has been reduced by 11.4% and in Wales by 7.4%. So, like all trading standards services, WYTS is under severe financial pressure. They say they face budget cuts of 22% and this has made it necessary to charge companies for its regulatory advice. They told the BBC:

"We refute any allegation that being in a Primary Authority Partnership with any business means this service does not undertake its duties, including dealing with complaints impartially, in anything but a professional manner."

*5 live Investigates* says that in a survey it conducted of 538 Trading Standards departments, 18 said they received income from private companies in exchange for regulation and compliance advice.

But is it right to criticise West Yorkshire – or any trading standards department – for trying to make ends meet?

Thanks to lack of funds, gone are the days when trading standards had the resources to give local businesses free leaflets and even training.

It has long been the case that 'sponsorship' in various forms has been actively sought and gratefully accepted. We have sanctioned the funding of debt advice by banks and other financial institutions because without their money, much of the advice simply wouldn't be available. Perhaps the biggest difference though, is that this funding has been 'laundered' by a central or umbrella body, rather than going directly to the local organisation.

'With budget cuts of 22%, this has made it necessary to charge companies for regulatory advice.'

A 'distance' created by a third party would help ensure the detachment necessary for impartiality. So perhaps the time has come for TSI to investigate a method by which business could legitimately be charged for compliance advice and information at a central level, with the proceeds being passed down to local services.

If government continues to starve us of funds, how long will it be before we become beholden to business for our very existence? Is it not ridiculous that there may come a time when it is only by taking their money that we are able to take action against them?

The Institute of Consumer Affairs (ICA) is a professional body for people working in consumer protection, established in 1974. Institute members work in local authorities, grant aided advice agencies and consumer affairs organisations throughout the United Kingdom.

The Institute aims to promote and protect the interests of the consumer by supporting the development of high quality consumer advice services and sharing experience gained from the 'front line' with regulators, government and consumer representative bodies.



# From the Chair



**Alan Miles** Chair of the Institute of Consumer Affairs

It's been a funny old summer! Sun in April, rain from then to September and, as I write, sun in October, with the possibility of snow later this month. And then there's the economic situation; bad debt in Greece and elsewhere; another European bank on the brink of extinction and the world's stock markets going up and down guicker than the lifts in London's Gherkin. We are facing very uncertain times on many fronts.

'As good as Citizens Advice is it surely cannot hope to cope with such an influx of extra work without significant back up for its army of largely volunteer workforce'

And so it is with consumer affairs. It won't be long before Consumer Direct will be managed by Citizens Advice, whilst its ability to take on further work connected with consumer advice, information and education from local authorities and Consumer Focus has been brought into question. If what I'm hearing is anywhere near correct Citizens Advice is expected to take on their new role with little, if any, extra funding. As good as Citizens Advice is it surely cannot hope to cope with such an influx of extra work without significant back up for its army of largely volunteer workforce. What then for consumers when local authorities withdraw from consumer advice provision and the alternative replacement is proved to be inadequate?

A new Consumer Bill of Rights has been announced. If this develops as I believe it should it will be welcomed by consumers and all those working in the field of consumer affairs. It will be a huge benefit for consumers and ICA members to be able to find much of the relevant consumer legislation in one place in a clarified and strengthened form.

Forgive me for mentioning my home country but 1 October was a significant day in Wales, soon to be replicated in other parts of the UK, I suspect. The provision by sellers, of single use carrier bags, has been banned unless paid for by the customer. A minimum charge of 5p per bag has been imposed, hopefully, to be used for charitable purpose. As this is an environmental issue, connected with the large mounds of bags that litter our streets or are buried in landfill, bags made of jute, hessian and the like are exempt from the provisions. There are also exemptions for certain unpackaged foodstuffs.

Enforcement, and hence advice to business, falls to local authorities in the guise of Trading Standards Officers. It will be an interesting few weeks as the new system beds in. Already there are stories of customers berating shop assistants for doing their job. Understandably, in some respects, people who pay large amounts of money for an item feel aggrieved when they are asked to pay an extra 5p for a bag. They feel that the cost of a bag can easily be absorbed by the profit that the seller makes on the item. On the other hand, and I've heard this myself, there are those that relish the thought of buying a bag because the money is to be given to charity. Kind of defeats the objective doesn't it? What next? Brown paper packages tied up with string?



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# Keeping you in the 'new landscape' picture

## ICA Seminar – Wednesday 2 November 2011

With major changes to advice provision imminent, there is still a lot of uncertainty about the future so our Seminar this year brings together the key organisations able to answer your questions. The seminar, which will be held at the Office of Fair Trading, is free to members and will be followed by our AGM.



Mike Dixon



Ron Gainsford

David Fisher (OFT) will open the Seminar before handing over to Mike Dixon, Assistant Chief Executive at Citizens Advice. He will explain about the changes taking place in the run-up to the transfer of Consumer Direct to Citizens Advice and Citizens Advice Scotland in April 2012, and their future plans.

We will then hear from Ron Gainsford OBE, TSI Chief Executive. Local trading standards services are being expected to meet increasing demands with ever diminishing resources. Ron will talk about how services can meet the challenges ahead.

You will then have an opportunity to ask questions

The seminar will begin at 1.15pm and be followed by afternoon tea and our AGM (members only).

Non-members are welcome to attend the seminar so please pass details to your colleagues. The cost for non-members is £20.

Places are limited and as this information has already been posted on the newsgroup we expect high attendance, so book your place now.

Please note that booking forms are not being sent to members so if you wish to attend, please let Membership Secretary, Jacqui King, know as soon as possible by emailing: membership@icanet.org.uk







# Joining forces to fight fraud

Home Office agencies provide directly managed frontline services from within the Home Office. One such is the National Fraud Authority which works with the counter-fraud community to make fraud more difficult to commit in and against the UK.

Scam, con, bamboozle, cheat are just some of the words used to describe fraud. But these terms can sometimes hide the seriousness of the crimes they represent.

The effects of fraud can be devastating, robbing individuals and businesses. It is committed online, face-to-face, by phone, by post, with new methods appearing all the time. It is not a victimless crime. Fraudsters are often part of serious organised criminal gangs, who use the money to fund other crimes such as human trafficking and terrorism.

Fighting Fraud Together is a new strategy aimed at reducing fraud - a crime that affects everyone and is estimated to cost the UK £38 billion every year. For the first time, Government, industry representatives, voluntary groups and law enforcement agencies have joined together on a large scale to sign a joint commitment to tackle fraud.

All thirty-seven partners that have signed up to Fighting Fraud Together will contribute to and be accountable for its success. They are intent on expanding and extending the successful activities that exist in their sectors and sharing fraud intelligence across boundaries to prevent and disrupt the activities of fraudsters.

Fighting Fraud Together, and its accompanying action plan, place strong emphasis on preventing fraud through greater fraud awareness and self protection, combined with stronger government and industry prevention systems and controls. It also sets out a more effective approach to enforcement.

Examples of the new initiatives that are being progressed under Fighting Fraud Together include:

- preventing fraud: Industry and the public sector will develop their intelligence-sharing capabilities to prevent fraud attacks.
- increasing awareness and reporting: A new research tool will help all sectors provide more targeted prevention advice to the public, particularly vulnerable people, and develop a better understanding of small businesses' vulnerability to fraud and the support they need. Action Fraud will expand its fraud report taking capacity to include all financially motivated online crime.
- a more effective enforcement response: Greater intelligence capabilities of the National Fraud Intelligence Bureau will disrupt fraudsters' activities and rapidly close down the channels through which they operate and launder money. Increasing the use of the civil system will bring more fraudsters to justice and there will be more redress for their victims.

Fighting Fraud Together is an active commitment that will continue to evolve. The aim of all who have signed up is to encourage many



more industries and organisations to sign up and become involved in the coming year.

Speaking at the Fighting Fraud Together launch event, on Wednesday 12 October, 2011 at Mansion House, James Brokenshire MP, Minister for Crime and Security said:

"I applaud the different organisations and industry groups that have joined together today to play their own part in Fighting Fraud Together. By sharing what we know, we will reduce fraud.

"Fraud causes serious harm to the public, to businesses and the wider economy. For too long fraud has almost been seen as a victimless crime. It isn't and too often the victims are some of the most vulnerable members of our community. That's why this new strategy is important to better target, prosecute and prevent it.

"The creation of a new Economic Crime Command as part of the National Crime Agency will also provide a more effective, better coordinated and intelligence-led response across all economic crime fighting agencies."

The National Fraud Authority led the development of Fighting Fraud Together on behalf of the whole counter fraud community, with significant input from the private and not-for-profit sector as well as law enforcement and government.

National Fraud Authority Chief Executive, Stephen Harrison, commented:

"Fraudsters can be beaten. We have seen reductions in fraud in some sectors in recent years but overall the threat is still growing. Fighting Fraud Together provides the means for all sectors of the economy to learn from each other and collaborate.

"As a result of Fighting Fraud Together I expect to see more sharing of intelligence, more fraud losses prevented, a greater number of criminal enterprises disrupted, more assets denied and more criminals brought to justice. We have the tools to fight back. Now we have the will and commitment to use them together to even greater effect."

More information about the National Fraud Authority can be found at: www.homeoffice.gov.uk/agencies-public-bodies/nfa/

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# **CAB Campaign** on Scams

citizens

Citizens Advice Bureaux are putting scammers and rogue traders under the spotlight in a new initiative across England and Wales.

The campaign comes amid concerns that the recession is providing fertile conditions for those who exploit people at a time when they

are most vulnerable.

People looking for work, trying to get better deals on essential services, or trying to get help with debts, are among those who are being exploited.

More than 3000 people have responded to a survey; some online and others visiting the network of nearly 400 CAB.

Citizens Advice will use the results to help prioritise scam-busting activities including education of consumers and calls for more effective regulation and enforcement where appropriate.

Key among its priorities will be improving the clarity and flow of information, education and advice options for consumers.

The survey will help in the drawing up local priorities for tackling scams, sharp practice and fraud.

A high priority will be given to CAB linking up with local partners, particularly Trading Standards. This already happens in many parts of the country, with good practices for co-working helping to identify and prevent scams. A key aim of the campaign on scams will be to achieve more consistently high standards of information and intelligence sharing.

Regional variations in types of scams spotted mean that it will be important for CAB and local partners to tailor solutions and awareness raising work to the needs of consumers in their area.

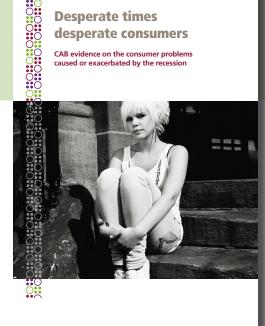
The strong ties which many CABx enjoy with their MPs will assist efforts to raise awareness of particular scams and work towards solutions which, depending on the nature of the activity, may involve criminal prosecutions or campaigns for tougher regulation or enforcement.

The recent survey highlights 10 common scams ranging from bogus job ads to phantom flats and fake lottery wins. It also asks about scams that trade on cold calling and ask for up-front fees and services that fail to materialise, including loans and debt management, building work and event tickets.

Some fraudsters manage to extract bank card details from the

people they target and go on to help themselves from money their accounts.

The campaign follows Citizens Advice evidence report called Desperate Times, Desperate Consumers. Published in the



summer, the report warns that the economic recession has provided roque traders with opportunities to make money out of people who are seeking to manage their more restricted finances.

The report warns that the immediate future looks set to get worse, as cuts in spending and the ongoing economic malaise encourage more scams and sharp practice.

Three common problems which were highlighted by both the report and the recent survey are:

- Switching where consumers respond to doorstep offers to save money by changing gas, electricity or phone suppliers, but end up paying more
- Debt advice firms taking huge amounts in fees but not sorting out people's debts
- Building work scams rogue traders taking money for shoddy, incomplete or non-existent work.

The vision of the campaign is to provide consumers with clear, speedy information which will help them avoid the pitfalls of scammers. Also to make clearer the options available to consumers who are either victims of scams or concerned that they are being targeted. The roles of partners such as Trading Standards, police, Action Fraud and trade and industry regulators will be at the heart or the activities.

Citizens Advice Head of Campaigns David Martin said: "Fraudulent offers, or deals - scams - cost people billions of pounds every year and cause untold misery. We want to do something to foil the scammers. We also want to be able to inform Trading Standards about sharp practices targeting local people so that they have the information they need to crack down effectively on scammers."

For further information Contact: Adrian.galvin@citizensadvice.org.uk

helpandadvice

# New Consumer Bill of Rights

Last month BIS announced plans for a new Consumer Bill of Rights to streamline current legislation and regulation.

This is one of a number of consumer initiatives from BIS, including the streamlining of the consumer advice and enforcement landscape, and the Consumer Empowerment strategy.

Committed to implementing the Consumer Rights Directive, the new Bill of Rights will enable compliance with the Red Tape Challenge – the 'one in, one out' policy in which government departments are required to identify and get rid of regulations before they can bring in new ones.

The Bill will update the law for goods and services and for digital content, clarify the law on unfair contract terms, consolidate consumer powers for Trading Standards, and provide stronger protection for vulnerable consumers targeted by misleading aggressive sales practices.

The Bill will bring together consumer rights currently found in 12 Acts or Regulations and the incoming

European Consumer Rights Directive. It will be in simple English, making it easier for consumers and businesses to understand.

Consumer Minister Edward Davey said: "Consumer law in the UK comes from a variety of Acts and regulation, making it complex and confusing. This is bad for consumers and bad for business as people don't know their rights and the cost of compliance for business is higher than necessary.

"The Consumer Bill of Rights will consolidate, clarify and strengthen the consumer laws already in place, which will make it easier for everyone to understand and consumer rights in the UK will be stronger than ever. This Bill will give everyone a single place to find all their consumer rights."

Watch this space.....

## Stop press...Stop press...Stop press...

Citizens Advice has now chosen the preferred supplier to run the new Citizens Advice consumer helpline, which will replace the service currently provided by Consumer Direct in April 2012.

After a rigorous procurement process, we are very pleased to announce that Agilisys is our preferred organisation. Many of you will have already worked closely with them, as they do a great job delivering much of the current Consumer Direct service. We are very confident they are fully committed to the values and approach of the Citizens Advice service, and will work closely with bureaux. They're keen for bureaux staff and volunteers to be fully

involved in developing and improving the way they work to help our clients.

Citizens Advice Scotland has already appointed Citizens Advice Direct as their contractor to deliver the Scottish arm of the consumer advice service. Agilisys will work closely with Citizens Advice Direct, and the two organisations together will provide an integrated service across England, Wales and Scotland.

We will now begin contract negotiations and to resolve any outstanding questions. We aim to sign the contracts by 10 November.

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# **Regulation at Risk**

### Peter Shears, Professor of Consumer Law and Policy, University of Plymouth

Previously published in the Local Government Chronicle. A more detailed article will appear in the European Business Law Review in the spring.

We have a talent for choosing snappy names for our laws: the Consumer Protection from Unfair Trading Regulations came into force on 26 May 2008, implementing an EU Directive. The CPR introduced a general duty upon traders not to trade unfairly and backed that with the criminal law. They also criminalised a variety of business practices that have been irritants for years – such as continuing 'closing down sales', pyramid schemes, miracle cures, ways of winning lotteries, persistent sales calls and callers, and so on.

The regulations have begun to bite. Local Authority Trading Standards Departments have prosecuted miscreants in home improvements, car servicing and car clocking. They are taking two currently contested matters involving junk sales to tourists and season tickets to football fans. The OFT has taken cases that cross local borders including one on pyramid selling and another on prize draw scratch cards.

But we have a new government. They have an 'agreed programme'. In as far as it touches upon consumer protection they may place limits on bank interest rates, seek to enhance customer service, improve food labelling, and households' control over energy costs - even introduce an Ombudsman into the Office of Fair Trading. But so much more is really to come - not the least significant being the abolition of that same Office of Fair Trading.

'In the consumer protection world Citizens
Advice will take responsibility for consumer
advice, education and advocacy and Trading
Standards will take on all of the responsibility for
enforcement.'

There have been two key policy steps taken. First was the 'bonfire of the quangos'. They are to be cut from 901 to 648. The Commons Public Administration Select Committee (dominated by Conservatives) noted the absence of any 'meaningful consultation' and pointed out that most of the quangos to be abolished will see their work and their staff submerged into government departments or taken over by other quangos. Only 29 agencies are to be scrapped and their work discontinued. In the consumer protection world Citizens Advice will take responsibility for consumer advice, education and advocacy and Trading Standards will take on all of the responsibility for enforcement.

The second step is cutting central funding to local authorities by 28% over four years. The dream is that this can be achieved without the loss of local government services. More than devolving the ability to make decisions, this is a way of also devolving the blame for taking harsh decisions about service reductions and job losses. Nick Robinson wrote:"Governments with money centralise and claim the credit. Governments without cash decentralise and spread the blame." There will indeed be blame to be spread. Manchester City Council has announced £110m in savings. Birmingham says that 7,000 jobs must go in a bid to save £300m. Leeds will cut 3000 jobs. The link between cutbacks in general and cutbacks in consumer protection are clearly visible in Lincolnshire. The Trading Standards budget will be cut by about 50% with staff reduced from 72 to 29. There will be some central funding for fighting 'consumer detriment' that arises across local authority borders, but within their areas they must fund as best they can. This detriment has been assessed (by the NAO – with a place on the bonfire) at £6.6 billion. 73% of this arises cross-border. Thus 27% does not. Local Authorities must fight local detriment of £1.8 billion whilst swallowing cuts of 28%. Just when we thought the new law was working.

At Risk in numbers

29

agencies are to be scrapped and their work discontinued

28%

the cutting of central funding to local authorities by over four years

£110m

Manchester City Council has announced in savings

7,000

jobs must go in Birmingham in a bid to save £300m

3,000

jobs must go in Leeds

**50%** 

Lincolnshire Trading Standards budget will be cut by about half

£1.8bn

the amount that Local Authorities must fight local detriment of, whilst swallowing cuts of 28%

## **Baltics to Beirut**



Carole Bell
Executive Member
for Europe
europe@icanet.org.uk

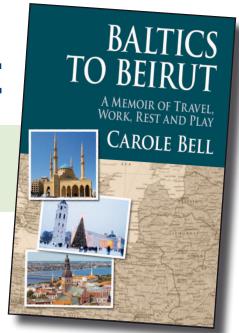
This year, apart from three working visits to Croatia, most of my time has been taken up with writing a book. It is primarily a memoir of the projects I have worked on over the last decade, mostly in Eastern Europe. I never imagined that my work in Cleveland and Hartlepool Trading Standards would take me overseas but in 2003 I was unexpectedly offered the opportunity to work on a project in Malta, funded by the European Union and managed by LACORS. Over two separate months I trained businesses, NGOs and staff in the Competition and Consumer Division of Malta's Office for Trading and wrote the text for a series of consumer brochures. After completing this project I assumed I would return home but in fact was asked to head a much larger project, this time in Lithuania, where I lived and worked for 21 months. Further projects followed in Croatia, Poland, Lebanon, Latvia and Romania.

Baltics to Beirut (as I have called the book) chronicles my work as a consumer protection expert in Europe and beyond,

but I begin the story in 1970 when Alan and I took a holiday in Romania and had a rare glimpse of life behind the Iron Curtain. It was a fascinating experience as the country was then in the grip of a harsh communist regime. I assumed it would be my only foray into Eastern Europe but in fact four decades later I was to spend a year working in the National Consumer Protection Office in Bucharest. Part of my work was to deliver a consumer awareness campaign in the regions and I found a very different Romania to the one I had visited in 1970.

After the break-up of the Soviet Union and the end of the Cold War many former Soviet states in Eastern Europe, including Romania, gained independence and some of these new democracies have now joined the EU. The European Commission funds programmes giving technical assistance to countries seeking membership, also through the 'Twinning

programme' that involves the transfer of skills and knowledge of personnel from existing Member States. In my case it means bringing a country's market surveillance and consumer protection laws in line with the EU and improving communication and raising public awareness. Malta, the Baltic States and some of the Balkan countries are now Member States; others like Croatia are working hard to meet the demanding requirements of the EU.



I did not work alone of course, but was joined by many talented people from the UK who worked alongside the beneficiaries, helping them to modernise their administrative institutions, harmonise the law in accordance with the Acqui Communitaire, introduce consumer education and equip staff with the skills to enforce European consumer legislation. I already knew many of the 'short-term experts', who came from a background of Trading Standards, the Office of Fair Trading, National Consumer Federation, ICA and TSI. Others came from local or national government departments, NGOs and Consumers International. They all delivered excellent work and enjoyed the experience of working overseas as much as I did. I hope this book inspires others currently working in the consumer protection field to know that their career can take them far beyond our shores.

In addition to a consumer theme, *Baltics to Beirut* is a personal memoir of some lesser known towns and cities where I have lived

and worked, of people I have met and places visited, plus the odd escapade. It also serves as a travel guide to those with an interest in visiting some less well-known and hidden corners of Europe, learning about their history, traditions and customs, and gain an insight of their struggle for independence. Also, with my long career in advice work I could not resist including some consumer and travel tips.

I have been privileged to live and work in this New Europe, made possible by the fall of the Berlin Wall and the enlargement of the European Union, and hope readers will enjoy hearing about the captivating towns and cities in Eastern Europe, Malta and Lebanon, their people and culture — maybe even take up overseas work themselves.

#### **Carole Bell**

**Executive Member for Europe** 

Footnote: 'Baltics to Beirut' will be published by the Memoir Club, Durham, in November 2011.

A book launch will be held in Hart Village Hall, near Hartlepool, on 12 November 2011 from 2 - 4 p.m. It is open to all and ICA members are particularly welcome to attend.

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# Ringing the changes to consumer advice

citizens advice bureau

Alistair Cromwell, Director of Programme 2014 at Citizens Advice

As you know, Consumer Direct's advice-giving work will be transferred to Citizens Advice and Citizens Advice Scotland in April 2012.

We are uniquely placed as a consumer champion as we offer representation at national level on the issues that affect consumers and can do so because we are anchored in virtually every community. The Citizens Advice service helps 2.5 million people each year with around 7.6 million problems. We already give consumer advice and advocacy, all of which is evidence-led. The Citizens Advice Service helped people in England and Wales with over 400,000 consumer problems in the last year, and people in

Scotland with around 128,000 consumer issues, annually.

The new consumer advice service will be delivered through a Citizens Advice-branded phone and web service, run by an expert company in line with our standards and values. Anyone with complex problems in need of specialist consumer advice will be referred to partners, such as Trading Standards, as they are now by Consumer Direct. Anyone with wider problems or in need of face-to-face advice will be referred seamlessly within the Citizens Advice service - either to a new in-depth generalist phone advice service or to a bureau. And we will provide the same level of data to appropriate partners as Consumer Direct do now.

We know that working closely with our partner organisations, including Trading Standards colleagues, is fundamental to ensuring that we can deliver the quality of service that consumers need. Over the past few months we have been meeting individuals from partner organisations and spoke at the TSI's recent National Conversation events. We have seen common themes and questions emerging and hope that the following Frequently Asked Questions may help in answering some of your queries.

You can get in touch with any further questions at

change@citizensadvice.org.uk.

#### Frequently asked questions

### What will the new consumer helpline do?

The service will provide consumer advice to the same standard as the Consumer Direct service and will also provide access for callers to the whole range of Citizens Advice services.

The service will be available from 9 am to 5 pm on weekdays to people in England, Wales and Scotland and is designed to handle 1.5 million calls or emails per year - the same capacity as Consumer Direct. There is scope to expand or reduce the service in response to demand.

## How will the service be transferred from Consumer Direct to the Citizens Advice service?

We are working with the Office of Fair Trading on a gradual transition which we expect to begin on 20 February 2012 and for the Citizens Advice service to be fully operational from Monday 2 April.

During the six week transition period, both Consumer Direct and the Citizens Advice service will handle consumer calls and emails, in parallel operations. We will ensure that this parallel work causes minimum disruption to callers and service

partners, including TSS. However, TSS may need to be aware that, for example, notifications, referrals and reports will be provided from two sources. We will tell you more about this as our plans develop.

### How will partners have access to data?

We are not planning to change the dataprovision service, except that it will, in time, be provided through a new webbased "partner portal" which we hope will be more convenient. There will be opportunities to improve the type of data and reporting after the new service starts. We are willing to consider possible changes.

## Do you expect an increase in calls to the Citizens Advice-branded consumer helpline?

We are aware that the better-known Citizens Advice brand may prompt an increase in call volumes over time, but we hope that other changes we're making across the service, such as a new in-depth general phone service, and better online information, will help to balance this.

# Will the feedback loop that Trading Standards Officers use to advise of problems be replicated? Yes.

Will the emergency referral process to Trading Standards be replicated?

## What will happen to Consumer Direct staff?

That will be a decision for the contact centre supplier following the transfer, which we expect to appoint soon. But we hope that many of the skilled advisors currently working for Consumer Direct will be retained post-transfer so that consumers can benefit from their experience and expertise.

## Will the consumer advice be delivered in Welsh too?

Yes. As Consumer Direct do currently, we will have a separate phone number for the Welsh-language service.

## What information will the consumer helpline staff use?

Information on consumer issues on Adviceguide (the public site) and AdviserNet (used by advisers) is undergoing a major overhaul. This will allow consumer helpline staff to provide the same depth of advice as Consumer Direct does currently. This will also mean that bureaux and the public will benefit from enhanced consumer information and advice.

#### **News in Brief**

#### **PhonepayPlus**



PhonepayPlus celebrates 25 years as regulator of premium rate services (PRS) on 22 November 2011.
Their new Code of Practice

and industry-wide Registration Scheme came into force on 1 September. Under the new Code, all organisations operating within the premium rate market must register with PhonepayPlus. Registration is mandatory for all PRS providers operating in the UK and over 3,000 have already registered.

The UK PRS market was worth £816 million in 2010 with significant potential for growth.

PhonepayPlus (previously known as ICSTIS) regulates premium rate services – the goods and services that can be bought by charging the cost to your phone bill and mobile pre-pay account. Further details can be found at: www.phonepayplus.org.uk

#### **Cigarette Machines Banned**



The ban on cigarette machines, which came into force in England on 1 October, makes it illegal to sell tobacco from vending machines and requires landlords to ensure all

tobacco advertising on the machines is removed. Northern Ireland intends to implement a ban from 1 February 2012, and both Scotland and Wales have committed to introducing a ban.

Other measures are on the way. In April 2012 large retailers in England and Scotland will have to get rid of all tobacco displays and small shops will be expected to comply from April 2015. Wales and Northern Ireland also plan to implement similar regulations.

The ban means that underage smokers will find it harder to get cigarettes. Every year around 200,000 children and young people in England start smoking regularly and 11 per cent of 11-15 year-old regular smokers in England and Wales get their cigarettes from vending machines.

More than half (56%) of trading standards test purchases with underage volunteers resulted in successful sales from vending machines in 2010/11.

The British Heart Foundation campaigned for the ban. Betty McBride, their Director of Policy and Communications, said: "Thousands of children who are at risk of addiction regularly get tobacco from these machines, which of course, conveniently don't ask them to prove their age."

TSI's lead officer for health, Dennis Ager, said "The ease with which children have been able to access cigarettes from these often unsupervised machines has been truly shocking and this ban is proportionate and necessary. Trading Standards will be working closely with businesses to help them comply with this new legislation, together with the requirement to scrap tobacco displays between 2012 and 2015."

### **Good Sports Don't Fake It!**



## National Consumer Week: 21 – 25 November

Sporting events are being heavily profiled at the moment due to the London Olympics and Team GB successes in various disciplines including cricket, cycling, swimming, rowing and sailing.

Every area has a sports club or association, a race or play off that might offer the backdrop for local National Consumer Week events. These can all be used to raise awareness of the related areas of fakes and scams that include, for example:

- Fake branded items like sports clothes and equipment
- Fake ticket websites and tickets
- Fake travel/accommodation packages

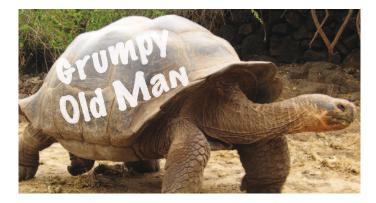
To help local National Consumer Week events, TSI are producing a 'Good Sports Don't Fake It' Teacher's Pack on the theme of identifying fakes, with discussion points and visual examples. This will be available to download from their website. They are also producing leaflets and posters. All will be available in English and Welsh.

A survey of trading practitioners will be rolled out soon to provide some useful stats that can be used for PR.

More details will be posted on the TSI website in due course; in the meantime you can contact **Irja Howie** at TSI press office on 08456 089430 or **irjah@tsi.org.uk** for any National Consumer Week related queries.



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#### An independent view

There are known knowns, also known unknowns, but the real worry is unknown unknowns. Such matters figure in the rarefied atmosphere of geo-political contemplation as well as in the real world, for example in observing the much more mundane death throes of unknown, unloved and unwanted public services.

Fatally damaged by catastrophic consequences of capitalism in crisis, itself ironically impelled by deregulation on demand, still shackled to the corpse of loveless local government, Trading Standards now joins the queue of condemned services, slipping gently into the dying of the light, achieving at the end deregulation by default.

And nobody cares, at least nobody whose caring counts.

The true dilapidation of a mongrel UK Trading Standards Service is a known; it didn't take a National Audit Office report to observe its unfitness for a trading nation's purposes in a global economy. The scale of resource disparity between copers and clunkers has been so extreme, that only the complete indifference of local and central government has allowed a decaying, ad hoc arrangement of penny-packet services and collapsing counties to continue.

The Service is doomed in its present form, though unsurprisingly failed services will not, nor cannot be identified, for (perversely) there are no national standards for the pitifully patchy country-wide bodies charged with maintaining the nation's trading standards. Bizarre, or by design? Uniformity? Consistency? Quality? Capacity? Capability? Who knows? Who cares? Such known unknowns stem from deliberate political indifference to fragmented, inchoate service provision and increasingly spell disaster, not confined as presently to the Service, staff and citizens, but inevitably jeopardising commerce and country too.

## **Know Thyself**

The Service did not reach this sorry pass since condemned by consequences of national economic recession, spawned by a deliberately deregulated, thence ruinously mismanaged financial service industry. The decay has been slowly rotting away at the fabric of function for decades. This is known. Laudable attempts to drag the Service into this century have been tried; a National Performance Framework struggled against service senescence, and was discarded as quickly as opportunity allowed. Attempts to re-focus Service upon society were launched with local Consumer Support Networks; their collapse aptly mirrors that of their parent Services today. More recent attempts to focus upon national priorities are evidently irrelevant, there being no measure of compliance therewith, let alone their achievement.

The unknown future for national trading standards already involves trial and tribulation for some Services in controversial 'partnerships', perhaps in bed with loan sharks where principle and penury imitate rocks and hard places. Facing terminal decline, such waning, desperate regulatory services (and staff) will be encouraged to sell themselves into servitude to Mammon, masked as modernity.

The end of Public Service is now a known; unknown is the outcome of market forces masquerading as morality in mutuality. Let the NHS serve as warning by example, the now exposed and known experience of PFI offers no confidence that markets and their manipulators might succeed in adding value, where the public's perpetually slandered services are alleged to fail. As for mere matters of moment such as service above self and law above licence, well don't be surprised when the brave new world begets unintended consequences of unknown unknowns. Know thyself?



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#### **SUBSCRIPTIONS**

A big thank you to all those members who have already paid this year's subs. The bad news, for those of you who haven't yet got around to it, is that you have now missed the discount deadline.

As you know, ICA relies on your subscriptions for its survival and chasing late payers is costly so if you've been meaning to send a cheque, please do it now – and if you aren't planning to renew your membership, let me know so that I don't have to send you reminders.

Jacqui King

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Please note that while all reasonable care has been taken to ensure the accuracy of the material contained in this publication, the Institute of Consumer Affairs and its officers cannot accept liability for any errors or omissions. We reserve the right to make stylistic alterations and edit to fit.

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