

# trading standards law explained

## Part 5. Consumer protection law

In this section

Consumer Protection from Unfair Trading Regulations 2008
Consumer Rights Act 2015
Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013

The consumer protection legislation that applies to the home renewables sector is the same as for any other type of business. In essence, the law requires traders to treat consumers fairly by ensuring they are given accurate information about what they are buying; that services are carried out with reasonable care and skill; and that there are no hidden charges or unfair terms in contracts. The key points for traders in the home renewables sector are outlined below, followed by links to more detailed information about each of the three pieces of legislation on the Business Companion website.

### **Consumer Protection from Unfair Trading Regulations 2008**

Consumers can in some cases, seek redress against traders if they have been the victim of a misleading action or an aggressive practice. This can be 'right to unwind (the contract)', right to a discount and/or damages (compensation). Under the CPRs, businesses can be fined or in some cases imprisoned.

Click here for more in-depth information.

## **Consumer Rights Act 2015**

The CRA also provides the consumer with basic rights around receiving goods of satisfactory quality, as described and fit for purpose. Services should be carried out with reasonable care and skill. These rights can be enforced through the Courts.

Click here for more in-depth information.

# Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013

The regulations also provides the consumer with a 14-day cancellation period for off-premises contracts. An off-premises contract is usually classed as a contract made in the consumer's home, or at a place away from your usual place of business. The rules around whether a contract is made on premises (e.g. in a

store or showroom) or off-premises can be complex. However it is important to get the laws on cancellation rights correct. Failure to give the correct cancellation rights at the right time can be a criminal offence.

It sounds difficult, but there are resources and organisations that can help you:

- Business Companion <u>www.businesscompanion.info/en/quick-guides/off-premises-sales/consumer-contracts-off-premises-sales</u>
- A consumer code of practice: the Home Insulation and Energy Systems contractors scheme (<u>HIES</u>) and the Renewable Energy Consumer Code (<u>RECC</u>)
- your local trading standards service: www.tradingstandards.uk/about-ctsi/contact-us

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#### < Part 4: Best practice

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