

'Switched On' to National Consumer Week

Consumer Education Resources



Introduction

The education resources have been produced as part of the National Consumer Week (NCW) campaign on raising awareness of consumer rights and product safety when buying electrical goods. Activities have been produced based on research into some of the key consumer issues or problems people face when buying electrical goods and resolving problems.

The activities have been developed as a resource to help to discuss consumer rights and product safety with participants (for the purpose of the education resources, the term participants includes clients/ students/ service users) or at events. They are designed to be used in conjunction with the 'Be 'Switched On' to consumer rights and product safety top tips' leaflet, briefing documents and other campaign materials.

Resources can be used as discussion tools, but participant worksheets are provided if you wish to use them in a more informal or formal educational setting.

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Resources

Turned Away

Take a look at the statements and consider if you think they are true or false in regards to your consumer rights when buying electrical goods.

If possible the facilitator should record the answers the participant gives as to how many of the statements they have heard in their own experiences dealing with sellers of electrical goods. An example of the tally chart to use is provided.

This data can be compiled at the end of NCW and contribute to the research Citizens Advice are undertaking via the surveymonkey link <https://www.surveymonkey.co.uk/r/LNW7WS9>

Where can you buy electrical goods?

Consider the different places where you can purchase electrical goods. How does this affect your consumer rights?

How can you buy a product?

A financial capability activity around different types of purchasing and payment methods. What are the positives and negatives of using each payment method?

From store to home.

Highlight the importance of contractual agreements, approved trader schemes, checks for public liability insurance - know who your rights are with when having an electrical appliance fitted in your home.

Check the item is suitable for your use.

A checklist for participants to ensure they have considered many important aspects of buying electrical goods. Provide copies of the resource for participants to take with them and to encourage their friends and family to use the checklist.

Measures consumers can take to check product safety.

Points to consider when the consumer is buying goods or if they have a concern with an item.

Appendix.

Links to reference materials and other useful resources.

Turned Away

Consumers report feeling 'turned away' on many occasions when dealing with traders selling electrical appliances. Ask your participants to take a look at the statements below and consider if they have heard any of these before and whether they are true or false. As a trainer you may wish to keep a tally of results to submit at the end of National Consumer Week.

Your final tally can be recorded via the surveymonkey link and will assist with our data analysis on this issue
<https://www.surveymonkey.co.uk/r/LNW7WS9>



"You'll have to go to the manufacturer for a refund."



"There is nothing I can do, you have already accepted the item."



"I'm sorry it doesn't work but your warranty has expired so there is nothing I can do."



"You've bought it from a second hand shop. You don't have any rights"



"If you want a refund I can only offer you a credit note or voucher."



"It's not my fault the kettle doesn't boil. You've probably done something to it. I'm not going to give you a repair or refund."

Answers

- **False** - Your rights are with the seller, the person or shop that sold you the product.
- **False** - You still have rights after you have accepted the goods. Your rights will depend on when and where you bought the item. As the trainer, you should point participants to the faulty goods tool on the Citizens Advice website in order to establish what their rights may be (citizensadvice.org.uk/consumer/somethings-gone-wrong-with-a-purchase/return-faulty-goods/) you should also ensure that your participant has the contact details for the Citizens Advice consumer service.
- **False** - A warranty might be something offered by the seller but this does not affect your statutory rights. You should point your participant to the faulty goods tool and the Citizens Advice consumer service to establish what their rights are. It is also worth reminding your participants to check what the warranty covers, particularly if they are considering buying an extended warranty.
- **False** - Even though the item is secondhand it should still be 'fit for purpose' and 'as described'. Remind your participants to check the item before they buy it. In the scenario given it is a second hand shop so they may be entitled to a refund if the item is faulty, however this does not necessarily apply if they buy the item from an individual or private seller. Again direct your participant to the Citizens Advice consumer service and the consumer section on our website for more information citizensadvice.org.uk/consumer/
- **False** - You do not have to accept a credit note or voucher. Depending on when and how the item was purchased, the will affect what redress you are entitled to. For purchases on or after the 1st October 2015, the Consumer Rights Act states that for faulty goods, you can get:
 - an immediate refund up to 30 days from when you bought the product
 - you are entitled to a refund up to 6 months in most cases, if the item cannot be repaired or replaced
 - you may be entitled to some money back up to 6 years, if the goods do not last a reasonable amount of time. For purchases before this date the Sales of Goods Act 1979 will apply

In addition to this, there are also the Consumer Contract Regulations which apply to online purchases made from 13th June 2014, whereby in most cases you have up to 14 days from receiving goods to change your mind. Direct your participants to the consumer service for advice on a specific issue.

- **False** - If the consumer can prove the fault isn't theirs, then they will be entitled to a repair, replacement or refund depending on when and where they bought the goods.

Generally, it is for the consumer to show that the goods do not "meet their rights". For example, if the consumer considers that the goods are not of satisfactory quality, the consumer needs to show that, the quality of the goods is below the standard a reasonable person would think is satisfactory. In some cases, the consumer may identify a clear fault – for example if the goods are cracked. In some circumstances, it may be reasonably assumed that the goods were not of satisfactory quality when delivered, even if the particular fault or cause is not demonstrated (i.e. the facts speak for themselves). Examples of this would be where, without any misuse, goods stop functioning, go wrong, or wear out much more quickly than expected The Consumer Rights Act Business Companion p34

Turned Away - How many of these statements have you heard?

Using the statements in this true or false activity, record how many of your participants have heard the statements before; you can use the tally chart example below to print off *(or you may wish to create your own electronic tally chart that participants can complete automatically.)* Once your National Consumer Week activities have been completed you can upload your final tally results into the surveymonkey <https://www.surveymonkey.co.uk/r/LNW7WS9>

	Yes	Total	No	Total
“You’ll have to go to the manufacturer for a refund.”				
“There is nothing I can do, you have already accepted the item.”				
“I’m sorry it doesn’t work but your warranty has expired so there is nothing I can do.”				
“You’ve bought it from a second hand shop. You don’t have any rights”				
“If you want a refund I can only offer you a credit note or voucher.”				
“It’s not my fault the kettle doesn’t boil. You’ve probably done something to it. I’m not going to give you a repair or refund.”				

Where can you buy electrical goods?

Think of the different places from which you can buy electrical goods. List some examples, the benefits and negatives to purchasing goods from these places. What laws might affect rights in this circumstance?

- Use the Citizens Advice faulty goods tool (citizensadvice.org.uk/consumer/somethings-gone-wrong-with-a-purchase/return-faulty-goods/) or the Citizens Advice consumer pages (citizensadvice.org.uk/consumer/)
- For advice on a specific case, contact the Citizens Advice consumer service 03454 040506. Textphone: 18001 03454 04 05 06
- To contact a Welsh-speaking adviser: 03454 04 05 05. Textphone to contact a Welsh-speaking adviser: 18001 03454 04 05 05

Where can you buy electrical goods?	Benefits	Negatives	What laws might help to resolve a problem? <i>(Dates and purchase methods will be a factor in this)</i>

Where can you buy electrical goods? - Trainer's worksheet

Working with your participants discuss the different places they can think of that where can buy electrical goods. List some examples and the benefits they can think of or the negatives to purchasing goods from these places. What laws might cover their rights in this circumstance? Do not advise on specific cases, refer participants to the Citizens Advice consumer service.

Where can you buy electrical goods from?	Benefits	Negatives	What laws might apply to faulty goods? <i>Dates and purchase methods will be a factor in this.</i>
Shops <i>Chain stores, independent, specialist</i>	Can view the items and discuss with	May have to wait for delivery times	Consumer Rights Act 2015 (on or after 01/10/15) Sales of Goods Act 1979
Direct from the manufacturer	May be cheaper to buy directly	Cannot return directly to a store to deal with the issue	The Consumer Contracts Regulations 2013 (from 13/06/14) Consumer Rights Act 2015 (on or after 01/10/15) Sales of Goods Act 1979
Online or at a distance (inc newspaper ads, catalogues) <i>Trader</i> <i>Private seller/ online marketplace</i>	May be cheaper, Extra online consumer rights Quicker	Cannot view the item before purchase Buyer beware; may be difficult to get redress if the item is faulty Rights in a private sale only relate to the title and description	The Consumer Contracts Regulations 2013 (from 13/06/14) Consumer Rights Act 2015 (on or after 01/10/15) Sales of Goods Act 1979
Second hand stops	Cheaper	May look worn, may not work for long	Consumer Rights Act 2015 (on or after 01/10/15) Sales of Goods Act 1979

How can you pay for items and what is the true cost?

Buying electrical goods can be expensive and there may be times where we might not be able to pay a lump sum. Use the table below to work out what might be a useful payment method that may suit your needs. As a consumer, knowing the full costs up front and any additional fees or penalties will help you to make an informed decision.

Method of payment	Are there any additional fees or interest rates for this type of payment?	Is there a penalty fee for early payment or cancellation?	Total cost of buying the item... <i>Including fees, monthly charge, delivery costs</i>	Benefits and negatives for using this method
Credit card				
Cash				
Hire purchase				
Store card				
Bank loan				
Online payment system				

Citizens Advice consumer helpline: 03454 04 05 06, Textphone: 18001 03454 04 05 06

To contact a Welsh-speaking adviser: 03454 04 05 05, Textphone to contact a Welsh-speaking adviser: 18001 03454 04 05 05

How can you pay for items and what is the true cost? Trainer's worksheet

Buying electrical goods can be expensive and there may be times where we might not be able to pay a lump sum. As a trainer you can use this resource in a number of ways:

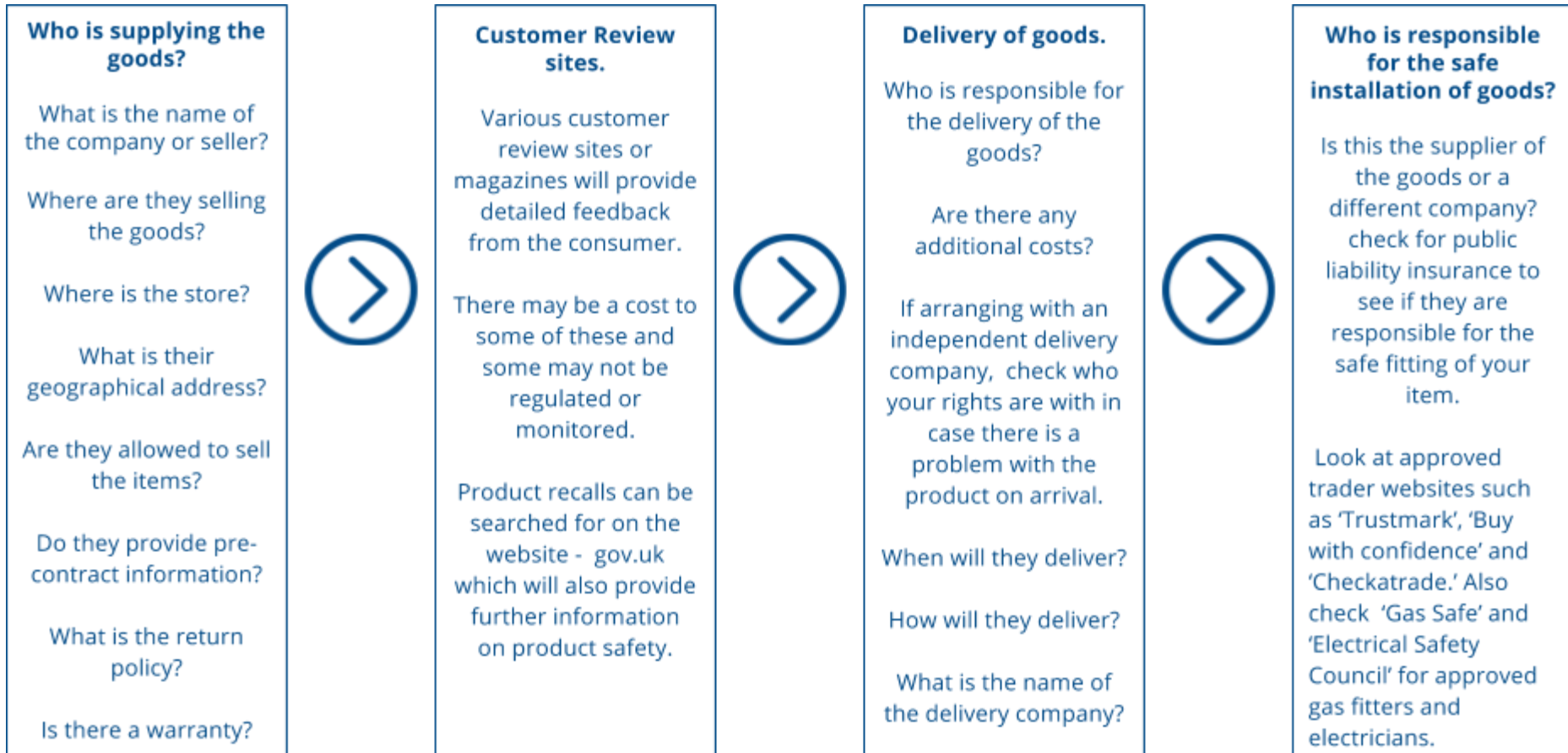
- To give participants to use as a checklist
- To provide some examples of bank fees/hire purchase fees/online payment fees
- To get your participants to conduct a small piece of research into the costs of these payment methods and why people choose them.

As a consumer knowing the full costs up front and any additional fees or penalties will help to make an informed decision.

Method of payment	Is there any additional fee or interest rate for this type of payment?	Is there a penalty fee for missed payments or early final payments?	Total cost of buying the item...	Benefits and negatives for using this method
Credit card				
Cash				
Hire Purchase				
Store card				
Bank loan				
Online payment system				

From store to home?

It is important for you to consider the process, from buying an electrical item through to how it will be delivered, installed and registered. It is important to know about any contractual agreements and who your rights apply to when having an electrical appliance fitted in your home. Conduct your own research by looking at the following things...



Is the item right for you? A checklist

Many electrical items can be expensive, so it is important to make sure you have considered all the factors into buying goods. It is important to consider if you can afford items, whether they will be delivered in time for when you need them, how it will be installed etc, to avoid stressful situations and disappointment.

Use the checklist to consider some of these factors that will help you to make an informed choice.

- I have read reviews on the product
- I have checked the total cost is within my budget
- I have checked the goods suit my needs
- I have checked the delivery details
- I have checked my consumer rights
- I have read through the paperwork and understand the terms and conditions
- I have checked the details of the seller

Is the item right for you? Trainer's worksheet

Discuss some of the issues from the previous activities and consider all the factors when buying electrical goods; it is important to consider if you can afford items, will they be delivered in time for when you need them, how it will be installed etc, to avoid stressful situations and disappointment.

Discuss with participants how often they look into the costs, warranties and contract paperwork when buying electrical goods. Whilst sometime necessity and circumstance can dictate how and why we buy electrical goods, it is important to consider these issues in order to make an informed choice.

- I have read reviews on the product**
- I have checked the total cost is within my budget**
- I have checked the goods suit my needs**
- I have checked the delivery details**
- I have checked my consumer rights**
- I have read through the paperwork and understand the terms and conditions**
- I have checked the details of the seller**

Measures consumers can take to check product safety

It is unlikely that many of us have an indepth knowledge as to how electrical goods are made and whether they are safe just from looking at them. However, there are some measures we can take to try to avoid problems with electrical goods

Below are points to consider when the consumer is buying goods or if they have a concern with an item. Discuss with your participants preventative and reactive measure consumers can take. Ideally, you should have internet access for this activity but alternatively, print some of the content from the links provided to demonstrate to your participants.

Preventative <i>Ways to prevent problems with your electrical items</i>	Resource available to make checks
Buy from reputable traders	National Trading Standards Ports and Borders advice to consumers www.nationaltradingstandards.uk/work-areas/safety-at-ports-and-borders-teams/
Look for CE marks and other safety symbols	https://www.gov.uk/guidance/ce-marking
Follow all installation and safety instructions carefully	Use the instruction manual or an approved fitter
Register your appliance / or get a warranty	www.registermyappliance.org.uk or the contact details on the warranty
Sign up for product recalls	http://www.electricalsafetyfirst.org.uk/product-recalls/

Reactive <i>What to do if you are concerned with a product's safety</i>	Resource available
Stop using the product if there is a safety concern	Check through the instructions
Tell the trader	Contact the seller as soon as possible
Get advice and report it to the local trading standards	Contact the consumer service for advice, they will notify your local trading standards who may contact you for more information. www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

Appendix and Additional Resources

Chartered Trading Standards Institute Business Companion p34

[https://www.businesscompanion.info/sites/default/files/The%20sale%20and%20supply%20of%20goods ALL BIS GOODS GUIDANCE SEP15.pdf](https://www.businesscompanion.info/sites/default/files/The%20sale%20and%20supply%20of%20goods%20ALL%20BIS%20GOODS%20GUIDANCE%20SEP15.pdf)

Citizens Advice website consumer section

<https://www.citizensadvice.org.uk/consumer/>

Citizens Advice campaigns resources

<https://www.citizensadvice.org.uk/about-us/campaigns/>

Which? product reviews

There may be a subscription cost to using these pages

<http://www.which.co.uk/>

Product safety and recall sites

<https://www.gov.uk/guidance/product-safety-product-recalls>

<http://www.tradingstandards.uk/advice/advice-recall-list.cfm>

<http://www.registermyappliance.org.uk/>

In addition to the SurveyMonkey resource for Activity 1, *The Great British Fob Off*, an evaluation tool for this education resource is available here:

<https://www.citizensadvice.org.uk/about-us/how-we-provide-advice/our-prevention-work/education/education-resources/education-resources-evaluation/>