

Publications for businesses and organisations

Information for businesses

May 2008

General

A short guide for business on distance selling (OFT913)

A guide for selling goods and services online, by phone and by mail order catalogue.

13 pages, A5. May 2007.

(A 44 page in depth version (Sep 2006) is available in web format only).

Give your business the edge – Consumer Codes Approval Scheme (OFT947)

Benefits of the consumer codes approval scheme for businesses.

6 pages. 1/3 A4.

September 2007.

A quick guide to competition and consumer laws that affect your business. (OFT911)

28 pages. A5. May 2007

Competition law

Mini guides

Competing fairly (OFT447)

A general introduction to the main provisions of the Competition Act 1998, which outlaws any agreements, business practices and conduct that have a damaging effect on competition in the UK.

36 pages. A5.

March 2005.

How your business can achieve compliance (OFT424)

A step-by-step guide to complying with the Competition Act.

24 pages. 1/3 A4. March 2005.

Under investigation? (OFT426)

A guide to investigations under the Competition Act, and what to do if your business is being investigated.

24 pages. 1/3 A4. March 2005.

Cartels and the Competition Act 1998 (OFT435)

A guide to help purchasers identify cartel activity.

20 pages. 1/3 A4.

March 2005.

Leniency in cartel cases (OFT436)

A guide to the leniency programme for cartel cases under the Competition Act 1998.

20 pages. 1/3 A4.

March 2005.

The OFT and the bus industry (OFT397)

How the OFT applies competition law to the bus industry.

16 pages. 1/3 A4.

February 2003.

Competition law guidelines

Modernisation (OFT442)

The Office of Fair Trading's application of EC regulation 1/2003 and the United Kingdom legal exception regime.

40 pages. A4. December 2004.

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Competition law guidelines continued

Agreements and concerted practices (OFT401)

A guide to the types of agreements covered by the prohibition, those that are excluded from it, and those that may be exempted.
20 pages. A4. December 2004.

Abuse of a dominant position (OFT402)

An outline of some of the circumstances in which conduct might be regarded as an abuse of a dominant position in a market.
20 pages. A4. December 2004.

Market definition (OFT403)

Advice and information on how the OFT defines markets when investigating cases under the Competition Act
16 pages. A4. December 2004.

Powers of investigation (OFT404)

Guidelines on the wide ranging powers given to the OFT to investigate suspected infringements of the prohibitions.
20 pages. A4. December 2004.

Concurrent application to regulated industries (OFT405)

Information on those industries where the Competition Act will be enforced by the sector regulator concurrently with the OFT, and the scope of the concurrent powers.
20 pages. A4. December 2004.

Enforcement (OFT407)

A description of the powers of the OFT to enforce the Chapter I and Chapter II prohibitions and to impose penalties for infringing them.
16 pages. A4. December 2004.

Trade associations, professions and self-regulating bodies (OFT408)

How the Chapter I prohibition applies to trade associations, professions and other self-regulating bodies.
16 pages. A4. December 2004.

Assessment of market power (OFT415)

How the OFT will assess whether undertakings possess market power when investigating cases.
26 pages. A4. December 2004.

Application in the water and sewerage sectors (OFT422)

How the Competition Act 1998 will be applied in the water and sewerage industry.
26 pages. A4. December 2004.

Vertical agreements (OFT419)

How the OFT expects the Competition Act 1998 to operate in relation to vertical agreements and restraints.
9 pages. A4. December 2004.

Land agreements (OFT420)

How the OFT expects the Competition Act 1998 to operate in relation to agreements and conduct relating to land.
9 pages. A4. December 2004.

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Competition law guidelines continued

Services of general economic interest exclusion (OFT421)

Advice and information as to how the OFT will interpret and apply the exclusion from the Chapter I and II prohibitions for 'services of general economic interest and 'revenue producing monopolies' 13 pages. A4. December 2004.

Application in the telecommunications sector (OFT417)

How the Competition Act 1998 will be applied in the telecommunications sector. 32 pages. A4. March 2000.

Application in the energy sector (OFT428)

How the Competition Act 1998 will be applied in the energy sector 20 pages A4 January 2005.

Application to the Northern Ireland energy sectors (OFT437)

The approach that will be taken to enforcing the Act in the Northern Ireland energy sector. 30 pages. A4. July 2001.

Public transport ticketing schemes block exemption (OFT439)

Guidance on the first block exemption order made under the Competition Act 1998. 50 pages. A4. November 2006.

Guidance as to the appropriate amount of a penalty (OFT423)

The OFT's guidance as to the appropriate amount of a penalty under section 36 of the Competition Act 1998. 8 pages. A4. December 2004.

Application to services relating to railways (OFT430)

The approach that will be taken in applying and enforcing the Act in the railways sector. 62 pages. A4. October 2005.

Involving third parties in Competition Act investigations. (OFT451)

This guideline sets out the circumstances in which the OFT will provide complainants and other third parties with a formal and structured opportunity to comment on its provisional findings before the conclusion of an investigation. 31 pages A4. April 2006.

Draft competition law guidelines

Assessment of conduct (OFT414A)

Consultation draft version. In view of the European Commission's review of the application of Article 82, the OFT will not at this time publish a final version of this. 40 pages. A4. April 2004. Web availability only.

Money Laundering Regulations

Money Laundering Regulations 2007. Core guidance.

Information for business supervised by the OFT under the Money Laundering Regulations 2007. 45 pages. A4 . Web availability only.

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May 2008

Mergers

Mergers, procedural guidance (OFT526)

General information and advice on the OFT's procedures in operating the merger control regime set out in the Enterprise Act 2002. 72 pages. A4. May 2003.

Mergers, substantive assessment guidance (OFT516)

Guidance on the criteria applied by the OFT when considering whether to refer a merger to the Competition Commission for further investigation. 68 pages. A4. May 2003.

Enterprise Act

Practical information (OFT530)

Everything you need to know about the Enterprise Act 12 pages. 1/3 A4. March 2005.

Overview of the Enterprise Act The competition and consumer provisions (OFT518)

A summary of the Act's provisions. 36 pages. A4. June 2003.

Market investigation references (OFT511)

Guidance on when markets will be referred to the Competition Commission for investigation under the Enterprise Act. 44 pages. A4. March 2003.

Unfair relationships (OFT854)

Guidance on enforcement action under Part 8 of the Enterprise Act 2002. 46 pages. A4. December 2006. Web availability only.

Market studies - guidance on the OFT approach (OFT519)

Provides guidance to companies and their advisers and other interested parties on the procedures that the OFT will normally follow when selecting markets for study. 24 pages A4. November 2004.

The cartel offence (OFT513)

Information on the issue of no-action letters for individuals. 12 pages. A4. April 2003.

Competition disqualification orders (OFT510)

Describes the powers of the OFT and each specified regulator under the Competition Disqualification Order provisions of the Company Directors Disqualification Act 1986. 20 pages. A4. May 2003.

Enforcement of consumer protection legislation (OFT512)

Explains the provisions of Part 8 of the Enterprise Act and how the OFT expects them to work 92 pages. A4. March 2005.

Super-complaints (OFT514)

Guidance for designated consumer bodies. Designed to help those making super-complaints to the OFT or to our enforcement partners. 20 pages. A4. July 2003.

Powers for investigating criminal cartels (OFT515)

Guidance on the OFT's powers to investigate criminal cartel activities. 24 pages. A4 January 2004.

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Specialist

advice

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Information for local authorities

Unfair standard terms (OFT143)
Guidance for consumer advisers on the Unfair Terms in Consumer Contracts Regulations 1999. 12 pages. A4. March 2005.

Information for estate agents

The estate agency guide (OFT031)
A booklet based on the Estate Agents Act 1979 for people engaged in estate agency work. 28 pages. A4. March 2006.

Advertising

Misleading advertisements (OFT022)
A factsheet which explains the powers of the OFT under the Control of Misleading Advertisements Regulations 1988. 4 pages. A4. May 2005.

Misleading ads newsletter (OFT601)
Alerts consumers to the risks of misleading adverts linked to health, beauty and slimming products. A newsheet giving tips on how to spot a misleading advertisement. 4 pages. A3. November 2002.

Guidance for entertainment providers

Guidance on unfair terms in consumer entertainment contracts (OFT667)
Provides guidance under the Unfair Terms in Contracts Regulations 1999. 42 pages, A4. December 2003.

Guidance for health and fitness clubs

Guidance on unfair terms in health and fitness club agreements (OFT373)
The guide is to encourage clubs to revise their contracts so that they comply with the Regulations. 36 pages. A4. September 2004.

Guidance for home improvements businesses

Guidance on unfair terms in home improvements contracts (OFT737)
OFT guidance on how to avoid unfairness in standard consumer contracts for home improvements. 76 pages. March 2005.

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Consumer credit guidance

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Available from the Consumer Credit Licensing team

Consumer credit licence fees

Details of fees payable for different licence categories
4 pages. A5. 1996.

This is only available from the Consumer Credit Licensing team, together with application forms for licences:

Consumer Credit Licensing,
Fleetbank House
2-6 Salisbury Square
London EC4Y 8JX
Telephone: 020 7211 8608

Consumer credit licences (OFT329)

Guidance for holders and applicants on holding a consumer credit licence.
12 pages. A4. December 2004.

Available from the OFT mailing house

Do you need a credit licence? (OFT147)

Detailed guidance for businesses on who requires a consumer credit licence and how to apply for a licence.
20 pages. A4. March 2005.

Sector specific guidance

Debt management guidance (OFT366)

Primarily for fee-charging debt management companies but some parts are also relevant to those who provide debt management advice for free.
20 pages. A4. December 2001.

Guidance for car dealers (OFT616)

For consumer credit licence holders and applicants in the used and new car markets
16 pages. A4. March 2005.

Debt collection guidance (OFT664)

Final guidance for the debt collection sector.
12 pages. A4. July 2003 (Updated December 2006).

Guidance for all licence-holders on specific parts of the Consumer Credit Act

Regulated and exempt agreements (OFT140)

Supplements 'Do you need a credit licence?' Gives detailed guidance on which consumer credit and hire agreements are regulated by the Consumer Credit Act and which are exempt.
20 pages. A4. June 2003.

Credit charges and APR (OFT144)

Details of how you can calculate the total charge for credit and the annual percentage rate of charge (APR). Contains useful examples.
32 pages. A4. May 2001.
Web availability only.

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OFFICE OF FAIR TRADING

Consumer credit guidance

May 2008

Sector specific guidance continued

The following four booklets give guidance on the required form and content of different types of consumer credit agreements and other documentation. Subjects covered include what happens when a customer defaults; the customer's right to an early settlement rebate; how to calculate rebates; and the customer's right to information.

**Matters arising during the lifetime
of an agreement (OFT020)**
28 pages. A4. March 2005.

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OFFICE OF FAIR TRADING

About the work of the Office of Fair Trading

May 2008

OFT Annual report and resource accounts for 2006-07

The report gives a comprehensive overview of the work of the OFT during 2006-07. House of Commons Paper 532. Price £18

This publication is a sale item available only through The Stationery Office Limited and stockists of their publications. It can be ordered from:
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Alternatively look at the annual report on our website – see below for details.

Executive summary of the annual report and resource accounts 2006-07 (OFT922)

A summary of the full report. Available to download from the website only.

Annual plan 2007-08

Sets out the OFT's priorities and objectives for 2007-08. 22 pages. A4. March 2007.

Race equality scheme 2003 (OFT671)

Sets out the OFT's commitment to promoting equality. 104 pages. A4 September 2003.

Race equality scheme update

This document is an update on the OFT's Race equality scheme published in September 2003. It should be read in conjunction with that document. Available to download from the website only. 17 pages, A4. June 2004.

OFT consultation and research reports

The OFT publishes a number of consultation documents, research findings and principal reports throughout the year. Details of these are publicised in the media when they are published. Free copies can be obtained from the same address and phone number as our other publications. A list of all our reports is also available from the same address and telephone number or can be downloaded from our website. And they are published on our website – see below for details.

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- Buying and repairing shoes
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- Buying by Post
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- Choosing a care home
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- Debt
- Funerals
- Hire agreements
- Hot shopping tips
- Inspire customer confidence
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- Market investigation references OFT511
- Market studies – guidance on the OFT approach OFT519
- The cartel offence OFT513
- Competition disqualification orders OFT510
- Enforcement of consumer protection legislation OFT512
- Super-complaints OFT514
- Powers for investigating criminal cartels OFT515

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- Unfair standard terms OFT143
- The estate agency guide OFT031
- Misleading advertisements OFT022
- Misleading ads newsletter OFT601
- Guidance on unfair terms in consumer entertainment contracts OFT667
- Guidance on unfair terms in health and fitness club agreements OFT373
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- Do you need a credit licence? OFT147
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