

**Your rights
explained**

Treated unfairly?

A guide to making a complaint
under the Consumer Codes
Approval Scheme



What does the OFT Approved code logo mean?

If the trader you are dealing with is a member of a trade body that is signed up to an OFT Approved code of practice they are committed to offering you a higher level of customer service than is required by law and you can feel secure in the fact that you will be treated fairly.



Consumer Codes Approval Scheme (CCAS)

Under the CCAS the Office of Fair Trading (OFT) approves consumer codes of practice which meet the OFT's stringent core criteria and set challenging standards of customer service. The OFT will only approve and promote codes that are shown to safeguard and promote consumers' interests beyond the basic requirements of the law.

The core criteria include the provision of clear pre-sales information, fair contracts, and the availability of an independent redress process if problems arise.

After gaining approval it is up to the code sponsor of an OFT Approved code to continually monitor their code's performance, and report the results to the OFT on an annual basis. The individual code's performance is also monitored directly by the OFT through a variety of means including the monitoring of complaints.

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Who should I complain to if something goes wrong?

Firstly: the trader.

By signing up to an OFT Approved code a trader has made the commitment to a high standard of customer care. It is not a guarantee of quality of goods, service or workmanship but it does mean that you are dealing with a trader who will treat you fairly if problems arise.

The trader must give you:

- full details of who to contact in the company if you are dissatisfied
- details of how to follow their complaints procedure
- information on how long it is likely to take before they will be able to give you a response
- what to do if your complaint cannot be resolved satisfactorily.

Secondly: if the problem is unresolved you can contact the code sponsor

The code sponsor administers the code of practice that the trader is signed up to. The code sponsor's logo is displayed next to the OFT Approved code logo which you will find on all marketing material used by the trader. Contact details for the code sponsor are in the complaints handling information that will be given to you by the trader as well as the code itself which should be freely available from the trader.

The code sponsor can give you information about the conciliation service which is the next step. Conciliation is a method of trying to get both parties to reach an agreement by using a third party to liaise between them. Many disputes can be resolved by using conciliation, but if agreement is still not reached, under an OFT Approved code you have the right to use an independent redress scheme.



Thirdly: the Independent redress scheme

Should the conciliation process fail, the trader and code sponsor must allow you access to the independent redress scheme. The scheme will vary from sponsor to sponsor.

It could, for example, involve taking a case to arbitration or the use of an Ombudsman Scheme. Whichever method is offered will have important and different legal implications which must be fully explained to you at the outset.

OFT Approved codes website

All the latest news, publications and further information about the OFT's Consumer Codes Approval Scheme including details of new and current OFT Approved codes can be found here: **www.offt.gov.uk/codes**



Where to go for help

If you are dissatisfied with how the code sponsor has dealt with your complaint we would be interested to hear from you.

Please write to:

OFT Approved codes
Office of Fair Trading
Fleetbank House
2-6 Salisbury Square
London EC4Y 8JX

or email us at

consumercodes@oft.gsi.gov.uk

For consumer advice call **08454 04 05 06**

or visit **www.consumerdirect.gov.uk**



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