

Goods must be of satisfactory quality – free of defect unless pointed out to you by the seller.

Goods should be as described. If a garment is described as 100% pure wool it should not be made of polyester.

Purchases must be fit for their purpose – they should work for a reasonable amount of time. A kettle should not leak the first time you use it.

If an item is perfect a retailer is under no obligation to exchange it or provide a refund – they might as a good will gesture.

Don't delay your complaint for too long – you might be judged to have accepted the product.

A receipt is not a legal necessity but proves when and where you bought the item.

A retailer cannot avoid giving a refund by blaming the manufacturer – your contract is with him.

A customer does not have the right to reject goods if any faults have been pointed out before the purchase was made.

Before buying think:
• Is it affordable?
• How am I going to pay – cheque, cash, credit card or in some other way?

If buying on credit or taking out a loan, seek out the best deal and read the small print.

Under the Consumer Credit Act, the card provider is liable as well as the retailer, if the item you buy is faulty, broken or doesn't arrive. The item must cost between £100 and £30,000.

Before buying, shop around to check prices or after-sales service deals. Beware of impulse buys – you may regret it later.

Remember to check any additional costs, such as delivery charges. Don't be pressurised into buying things you do not want.

Home shoppers have additional rights – they have a cooling off period in which to change their minds. This does not apply to in-store purchases.

Home shoppers also have a right to cancel if the order is not delivered within 30 days, unless another time was agreed.

If you agree to let the seller try to put faulty goods right, this does not affect your rights. If the repair fails, you can still reject the goods.

If you believe you have bought unsafe goods or have an unresolved complaint, your local trading standards office can help.

To find the trading standards office number, look in the telephone directory under the local authority.

Your guide to consumer regulations

CONSUMER PROTECTION (CANCELLATION OF CONTRACTS CONCLUDED AWAY FROM BUSINESS PREMISES) REGULATIONS 1987

Gives a right to a seven day cooling off period to consumers who make contracts after unsolicited visits from traders.

SALE OF GOODS ACT 1979

Gives rights to consumers who buy faulty or wrongly described goods and sets out a range of possible remedies.

SUPPLY OF GOODS AND SERVICES ACT 1982

Gives consumers the right to have services carried out with reasonable care and skill and within the agreed time or at least within a reasonable time.

PACKAGE TRAVEL, PACKAGE HOLIDAYS AND PACKAGE TOURS REGULATIONS 1992

Gives rights to consumers where holiday brochures are misleading or there are problems with the holiday.

CONSUMER PROTECTION ACT 1987

Gives rights to consumers against the producers of goods that cause damage.

CONSUMER CREDIT ACT 1974

Gives a range of rights to consumers who take out finance or use a credit card.

TIMESHARE ACT 1992

Gives a 14 day cooling off period to consumers who have entered contracts covered by UK law or where one or more of the parties to the contract are UK based when the contract is made.

UNFAIR TERMS IN CONSUMER CONTRACTS REGULATIONS 1999

Prevents traders relying on terms in standard form contracts that are unfair to consumers.

CONSUMER PROTECTION (DISTANCE SELLING) REGULATIONS 2000

Gives a right to key pre-contract information for home shoppers and a right to a seven day post contract cooling off period.

This is only a brief guide to the law, if you need more detailed information please contact a legal specialist or your local trading standards department.