

WARM UP

1 Do you know what rights you have as a consumer in your country, for example when signing up for a service or buying goods?

Consumer rights and associations

As a consumer it is not always easy to know all the rights you have when it comes to buying online, asking for a refund, returning faulty goods or making claims against disreputable traders and for mis-sold financial policies. In the UK, there are several laws which apply according to where the purchase or contract takes place, for example in a store or online, and even these laws sometimes differ depending on which UK country you are in.

One of the main laws is the **Sale of Goods Act** which states that any item you buy from a trader must be of satisfactory quality, fit for its purpose and match any description given. If this is not the case you are usually entitled by law to a refund or replacement. The **Consumer Protection (Distance Selling) Regulations** offer additional protection when buying goods at a distance, such as online, by post and by phone. The **Cancellation of Contracts Made in a Consumer's Home or Place of Work etc. Regulations** – often referred to as Doorstep Regulations – apply when a consumer purchases goods or signs a contract for a service at his/her home or place of work. Traders selling goods or services in this way often use high-pressure sales techniques, some of which are actually illegal, and consumers may find they have agreed to something they do not actually want or that they later find at a cheaper rate. These regulations are designed to give consumers extra cancellation rights in these circumstances.

There are many websites in the UK that offer information to help consumers understand their rights. They can also contact the Citizens Advice consumer service which offers confidential and impartial advice on consumer issues, on how to make a complaint and take further action, for example reporting a criminal offence to Trading Standards, an organisation aimed at protecting consumers, encouraging honest business practices and stopping rogue traders.



http://www.adviceguide.org.uk/england/consumer_e.htm
<http://www.tradingstandards.gov.uk/index.cfm>

READING COMPREHENSION

2 Read the text and write a definition, in your own words, for the following terms:

- 1 Sale of Goods Act
- 2 Consumer Protection (Distance Selling) Regulations
- 3 Cancellation of Contracts Made in a Consumer's Home or Place of Work etc. Regulations
- 4 Citizens Advice consumer service
- 5 Trading Standards



a choice before purchasing, for example, a new iron or even a car. However, *Which?* is more than just a magazine with product testing. It is an independent consumer body which, as the website says, aims to 'make individuals as powerful as the organisations they deal with in their daily lives.' This means that in addition to helping consumers make informed choices about products and services like mobile phone and internet providers, it also campaigns to make consumers' lives safer, easier and fairer. Past campaigns have included complaints about unfair debit and credit card surcharges, a call to cut energy costs and a demand for better and clearer labelling of food products. These campaigns have challenged the government to make changes to legislations and companies to modify their code of practice and standards.

The *Which?* Group – a not for profit organization – has two separate legal entities. The *Which?* Charity is responsible for organising and running the campaigns and carries out most of the research. The commercial arm – a limited company – runs the magazines, websites and operates other services such as the helpline. All profits from this company are used to support the activities of the *Which?* group. A fundamental aspect of the organisation, and one which makes it so powerful, is its independence. There are no owners, shareholders or government departments dictating what to do or say and it does not accept any form of advertising in its magazines or on its websites. This means that consumers can be confident that the advice provided by *Which?* is the best possible advice available and is not controlled by any outside interest.

When it was first established, *Which?* was a small magazine offering information and unbiased opinions to consumers. Today, more than fifty years after its foundation in 1957, the magazine continues to be published, offering product testing on items ranging from mobile phones and digital cameras to washing machines and dishwashers. There are over 600,000 subscribers to the magazine and 254,000 online subscribers who rely on *Which?* to give unbiased, in-depth product reviews which they use to help in making

READING COMPREHENSION

3 Read the description of the consumer organisation *Which?* in the UK and complete the sentences.

- 1 *Which?* magazine was established in _____.
- 2 Today it has over _____ magazine subscribers and _____ online subscribers.
- 3 *Which?* is an _____ consumer body which aims to help and protect consumers.
- 4 Its campaigns have included _____ charges, energy costs and labeling of _____.
- 5 The *Which?* charity organises the _____ and does the _____.
- 6 The *Which?* Limited Company operates the magazines, _____ and helpline.
- 7 As the *Which?* group is completely independent, there is no _____ in the magazines or on the websites.

SPEAKING

4 Discuss these questions in small groups.

- 1 Have you ever asked for a refund or returned faulty goods to a shop or online? What experience did you have?
- 2 What about cancelling a contract for services? E.g. Internet, satellite TV, mobile phone provider.
- 3 Does your country have a magazine/website/consumer association similar to *Which?* with independent and unbiased product reviews? What do they do?