

JC Business – Protecting the Consumer

Consumer



A consumer is a person who buys goods and services for their own use.

Consumer protection



Consumers are protected from dishonest salespeople and retailers (shops) that make false claims about goods or services.

Sales of Goods and
Supply of Services
Act 1980



This law protects you when you buy goods from a **trader** and the goods are intended for your own consumption.

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Redress



If you purchase an item from a retailer that is damaged or faulty, you are entitled to some form of redress (remedy or compensation).

3Rs



- Refund
- Replacement
- Repair

Refund



You can receive the cost of the item back, either in cash or as money paid back on to your credit card.

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Replacement



You can have the same or an alternative product that is free from damage or faults.

Repair



The item may be fixed free of charge. The repair must be permanent.

Credit note



If the shop offers you a credit note, you have the right to refuse this and ask for a refund.

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Guarantee



This is a promise by the manufacturer or company that will sort out any problems with a product or service within a specific, fixed period of time.

Warranty



This is like an insurance policy for which you must pay a premium. It is legally binding.

Consumer Protection Act 2007



This law provides protection to consumers regarding misleading claims about goods, services and prices.

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Misleading
claims



Business cannot make misleading claims about themselves, goods, services or prices.

Misleading
practices



The Consumer Protection Act protects consumers against unfair practices.

Three types of
unfair practices



- Misleading
- Aggressive
- Prohibited

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Making a complaint



If you discover a fault with a product you have purchased, you will need to make a complaint to the retailer.

Invalid complaints



- If you change your mind about the purchase
- If a fault arises due to your misuse of a product
- If you were told about the fault when you bought the good.

Letter of complaint



The letter should include three separate paragraphs:

- Describe the details of the purchase
- Give the details of the complaint and show how the situation breaches consumer law
- Explain what remedy you want.