

FREE

Trading Standards **CONSUMER AFFAIRS**

February - May 2009

Up-to-date news for Consumers

New rules on cancellation of contracts The price is right? Refused Credit?

Need Some Cash?

A new team is asking for your help in stamping out loan sharks in Leicestershire and neighbouring areas.

After Christmas many of us are a little short of cash and in these hard times it can be difficult to get a loan. It may be tempting to borrow money from anyone who will lend it.

Beware of the “friendly, neighbourhood” loan shark! He is the unlicensed lender who does not give paperwork and charges very high rates of interest.

Loan sharks seem like “angels”, when they lend you the money you need. However, they take on a completely different personality and approach if you have trouble making the repayments - including threatening behaviour or worse. Loan Sharks are criminals and are often involved with drugs and guns.

The East Midlands Public Protection Project is working to track down any loan sharks who are operating in Leicestershire.

If you have any information that might help to identify a loan shark, please call the confidential helpline on 0116 217 9550 (anonymously if you wish).



For further advice and information contact:

 **consumer direct**
www.consumerdirect.gov.uk
08454 04 05 06
clear, practical consumer advice
funded by government



New rules on Cancellation of Contracts

From 1st October 2008, new regulations extended the existing law on “cooling-off” periods and cancellation rights for those consumers who have made contracts in their home, during ‘excursions’, (eg at hotel premises), or at a consumer’s place of work. Contracts made as a result of visits made at the consumer’s request and unsolicited visits by traders are both covered by the new regulations.

The regulations apply to sales of goods and services over £35, such as home improvements, home repair, maintenance services, energy suppliers and mobility aids.

There is a minimum “cooling off” period of seven calendar days, which start from the date that the consumer receives the written notice of cancellation rights.

Failure to provide the written cancellation notice is an offence and can make the contract unenforceable.

If you have signed a contract and are not sure if you can cancel, contact Consumer Direct.

Is the price right?

Consumers need clear and accurate pricing, as cost is one of the most important factors in deciding whether to buy or not. Here are some pricing issues to bear in mind when out shopping:

- The price of goods or services should be given to us clearly, unambiguously and in good time. All prices should include VAT at the applicable rate.
- Online shopping - if a website does more than just advertise products and allows orders to be placed, additional information must be provided to you. This

includes details about the characteristics of the product, the identity and address of the trader and information about delivery or postal charges.

Contact Consumer Direct for further consumer advice on 08454 040506 or www.ripofftipoff.net to report any business not pricing goods correctly.

Tips...

Selling your car?

Beware of companies who contact you by phone and say they have people waiting to buy your car. You are likely to be charged between £70-£100, which merely gets you some advertising space. It is still up to buyers to contact you, rather than you being provided with a direct buyer.

Money troubles?

Are you struggling to pay your bills? Contact Leicestershire Money Advice Service for confidential advice to help you to deal with debt.
0844 248 0040.

Postal offers

If an offer through the post seems too good to be true, then it's probably not genuine.

Energy rating of buildings sold or rented

Buildings are responsible for almost 50 per cent of the UK's energy consumption and carbon emission - a higher percentage than road or air traffic.

In 2008 new laws came in requiring homes and commercial properties to have an Energy Performance Certificate (EPC) when built, sold or rented.

It is the responsibility of the person selling or renting a building to have a valid EPC to show to prospective buyers and tenants. The EPC must be given to the eventual buyer or tenant.

The ratings - similar to those found on products such as fridges - are standard, so the energy efficiency of one building can easily be compared with another building of a similar type.

If you have queries on EPC's contact Consumer Direct on 08454 040506.

Refused Credit?

Have you ever been refused credit – or wondered what information Credit Reference Agencies (CRAs) hold about you?

In either case you can obtain a copy of your files to check them for yourself. There are three main CRAs and you can write to them, enclosing £2 with each letter, asking for a copy of the file that they hold for your household.

If you believe that the information in a file is misleading or incorrect, telephone Consumer Direct on 08454 04 05 06 and ask for the CRAs leaflet which explains the procedures.

The main CRAs are:

Callcredit Ltd
Consumer Services Team
PO Box 491
Leeds LS3 1WZ

Equifax Plc
Credit File Advice Centre
PO Box 1140
Bradford
BD1 5US

Experian Ltd
Consumer Help Services
PO Box 8000
Nottingham
NG80 7WF

How to Contact us

If you have a problem with something that you've bought or work you have had done, please contact our consumer advice service.



Telephone: 08454 04 05 06*

Minicom: 08451 28 13 84

Website: www.consumerdirect.gov.uk

*Calls to the Consumer Direct 0845 numbers are charged at no more than four pence per minute from a BT landline. Call charges from other landline providers or mobile phones may vary. Please check the rate with your phone service provider.

Opening hours:

8am to 6.30pm Mon-Fri, 9am to 1pm Sat
CLOSED on bank holidays and public holidays.

After your call to Consumer Direct your complaint or enquiry may be referred to Leicestershire Trading Standards Service if appropriate.

Our Business Advice Service is available on 0116 305 8000

This information can be made available in large print or an alternative language. Please phone Consumer Direct.

Our aim is to promote a fair and safe trading environment for the people of Leicestershire. Whether you are a consumer or a business you are equally important to us.

Product Recalls

Log onto the following website to check the **latest product recalls:**

www.tradingstandards.gov.uk

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