

FREE
February - May '10

CONSUMER AFFAIRS

Up-to-date news for consumers

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Safety Snags



The Trading Standards Service in the East Midlands found that 14 out of 20 items, submitted for testing, failed to meet relevant safety standards.

Here are a few points to consider when buying clothes for children:

- Hood and neck cords for children up to 7 years can create a risk of strangulation
- Sashes hanging below the hem when untied pose an entrapment hazard
- Cords and strings from the waist and lower edges of a garment can get caught in moving vehicles

- Buttons or other embellishments pose a choking hazard
- Nightwear for children up to 13 years must meet flammability performance requirements

If you have any concerns regarding children's clothing, contact Consumer Direct.



consumer
direct

www.consumerdirect.gov.uk

08454 04 05 06

clear, practical consumer advice

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Purchasing mobility aids

When you purchase goods or services in the home you have a seven day cooling off period. It is a criminal offence if you are not provided with written cancellation rights as the contract may be unenforceable.

- Always ask for ID and have a family member or friend with you
- It is illegal for a salesperson not to leave your home when asked
- If you have any doubts about a trader, do not let them in
- Don't be pressurised into purchasing expensive goods that you either don't need or want

If you have any concerns about the trading practices of any mobility company, contact Consumer Direct or visit www.ripofftipoff.net

Short tips:

Need a reliable trader to carry out work on your home? Log on to www.trustmark.org.uk or call 01344 630 804 to find an approved trader

If you are buying a home always ask for a copy of the **Home Information Pack** from the Estate Agent. It has useful information and can help to speed up the buying process.

Never give your bank or credit card details to people claiming to be from your telephone company saying you owe money. **Check they are authentic** by contacting your telephone company through the normal telephone number.

Before signing a credit agreement...

Compare the Annual Percentage Rate (APR). Usually the lower the APR, the less you pay. There may be other charges not included in the APR, so be sure to check what these are and how much you are paying in total. Remember, the longer it takes to pay back, the more it will cost.

If your home is used as security for a loan and you don't keep up the repayments, you could lose it.

Buying credit is like buying anything else, so shop around for the best deal and interest rate.

Do you fully understand the credit agreement form you are about to sign?

Don't be pressured into signing a deal straightaway.



Avoid Holiday Problems

Don't let your well earned holiday turn into a nightmare. Seeking to avoid problems is much better than having to try and solve them. Here are some tips to help:

- Look for an approved protection scheme such as, ABTA, AITO or ATOL. If you book parts of the holiday such as flights and accommodation separately, check the level of cover.
- Make sure you get the details of the booking correct, such as spellings of names in the party, some companies have high charges for alterations.
- Take out travel insurance that covers against insolvency and check the small print, as many policies do not include this cover.
- Use the internet to get independent reviews and advice about the holiday.
- Always read the terms and conditions of the booking.
- Consider paying by credit card if the holiday costs over £100; although there will usually be a fee for doing so, you can get additional protection from the credit card issuer if there is a problem.

Tell us what you think about Consumer Affairs!

Simply visit www.leics.gov.uk/consumeraffairs and fill out the Consultation Form so we can improve our services for you.

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

If you have any topics that you would like covered in future editions or any comments about this publication please email cscssmarketing@leics.gov.uk or telephone 0116 305 6988.