



Department for  
Business, Energy  
& Industrial Strategy

# Consumer Protection Partnership: Summary Report 1/2022

A summary of the discussion of the Consumer Protection Partnership Strategic Group that met on 13th April 2022





© Crown copyright 2022

This publication is licensed under the terms of the Open Government Licence v3.0 except where otherwise stated. To view this licence, visit [nationalarchives.gov.uk/doc/open-government-licence/version/3](https://nationalarchives.gov.uk/doc/open-government-licence/version/3) or write to the Information Policy Team, The National Archives, Kew, London TW9 4DU, or email: [psi@nationalarchives.gsi.gov.uk](mailto:psi@nationalarchives.gsi.gov.uk).

Where we have identified any third-party copyright information you will need to obtain permission from the copyright holders concerned.

Any enquiries regarding this publication should be sent to us at: [enquiries@beis.gov.uk](mailto:enquiries@beis.gov.uk)

## Introduction

The Consumer Protection Partnership (CPP) brings together organisations within the consumer landscape to better identify, prioritise and coordinate collective action to tackle the issues causing greatest detriment to consumers. Its role is to ensure that important issues do not fall between any gaps in the landscape and that by working together detriment can be tackled more effectively than through working in isolation.

This is a report summarising the discussion at the CPP's Strategic Group meeting on 13th April 2022. Further summaries will be provided after each meeting and will be posted on Gov.UK.

CPP Secretariat

12th July 2022

## CPP Strategic Group: April 2022

The CPP Strategic met on 13th April 2022.

Government Response to the Reforming Competition and Consumer Policy Consultation BEIS provided an update on the forthcoming publication of the Government response to the Reforming Competition and Consumer Policy consultation (subsequently [published](#) on 20th April). Many of the proposals will require legislation to deliver. The Government's legislative Programme for the next session will be announced in the Queen's Speech on 10th May. However, work continues in earnest and BEIS will be engaging with stakeholders over the summer.

## Consumer Scotland

The Strategic Group welcomed Consumer Scotland to the CPP membership as the new strategic body overseeing consumer advocacy and advice in Scotland. Having been formally vested on 1 April, Consumer Scotland's immediate priorities are to and develop a strategic plan which it will publish in June. Key areas of focus will include understanding consumer vulnerabilities and using that insight to drive positive outcomes taking a collaborative approach through working with stakeholders, organisations, industry, public bodies and the Scottish Government to further the interests of Scottish consumers. Members looked forward to seeing the Strategy once published.

## Consumer Protection Study

Ahead of its [publication](#) on 20th April, the group were provided with a high level presentation of the outcomes from the survey. Despite the survey having been conducted pre-COVID which might be viewed as unreflective of current issues facing consumers, the Study contained valuable data which could be mapped across to the CPP's own Detriment Grid, which collates data on a regular basis from CPP partners involved in providing advice and/or enforcement. This would help to identify areas of concern that the CPP could look at in more depth. Members looked forward to seeing the outcome of that mapping exercise at the next meeting.

## Cost of Living

Members set out the challenges they had seen on the cost of living; interventions government should consider undertaking; and whether there are gaps in the current protection regime that are adversely impacting on consumers. Several themes arose including: more work to

address subscription traps and social tariffs such as cheaper broadband; the impact of increasing fuel costs on production and delivery costs which are then passed on to consumers through increased prices and which are being exacerbated by the situation in Ukraine; consumers being pushed into debt/further debt; and consumers being driven into high-cost/unsecured credit and/or illegal money lending to pay bills or meet debts. There was also a danger of lack of disposable income pushing people into markets they are not used to and could be more likely to be ripped off.

Scottish and Northern Ireland members also clarified there were also differences in the devolved nations which needed to be considered. In Scotland many local authorities are increasing council taxes and, whilst the energy rebate applies in Scotland, the Scottish Government is pushing for more direct support for consumers. In Northern Ireland wages are lower than the rest of the UK and increases in fuel prices are impacting consumers earlier given as the energy price cap does not apply and there is more reliance on off-grid energy such as heating oil. Northern Ireland consumers continue to experience difficulties in relation to parcel deliveries from both GB and EU, and have reported being charged customs duties for parcels sent from both jurisdictions.

CPP will gather metrics on the cost of living and how this might inform work going forward. A report would be discussed at a future meeting of the CPP.

### **Financial Conduct Authority New Consumer Duty**

FCA's new Consumer Duty requires firms to focus on supporting and empowering their customers to make good financial decisions and avoid foreseeable harm. Firms will be required to provide consumers with information they can understand, offer products and service that are fit for purpose and provide a helpful customer service.

### **Summary of Actions**

BEIS committed to set up working groups with stakeholders on the proposals for legislation once the Bill is announced and to undertake stakeholder engagement to discuss detailed policy areas over the summer.

The different research undertaken by members to help identify 'golden threads' will be mapped to add more context to the work arising from the Consumer Protection Study. A deep dive into the existing datasets will be carried out to explore the "how" in misleading practices and also a deep dive into the issues around misleading prices and information by sector and UK nation. Members were invited to share best practice on vulnerable consumers. Members were also invited to continue to send intelligence / complaints data on the cost of living to the CPP for discussion at a future meeting.

### **Next Meeting**

The CPP Strategic Group is next scheduled to meet on 12<sup>th</sup> November 2022.