



# IFF Research - Unfair Contract Terms

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IFF Research

Objectives of the survey and profiling  
businesses who sell to consumers

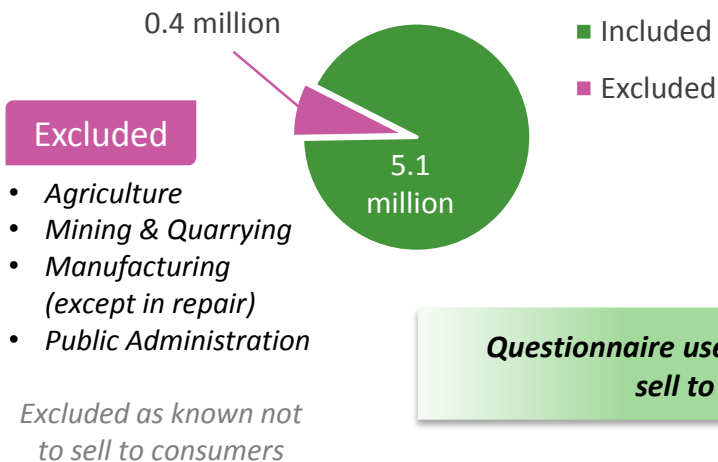
# Objectives of survey and methodology

- 1,250 interviews; by telephone (fieldwork: 17<sup>th</sup> June – 20<sup>th</sup> July 2016)
- representative sample of UK businesses (omitting some sectors); natural fall-out

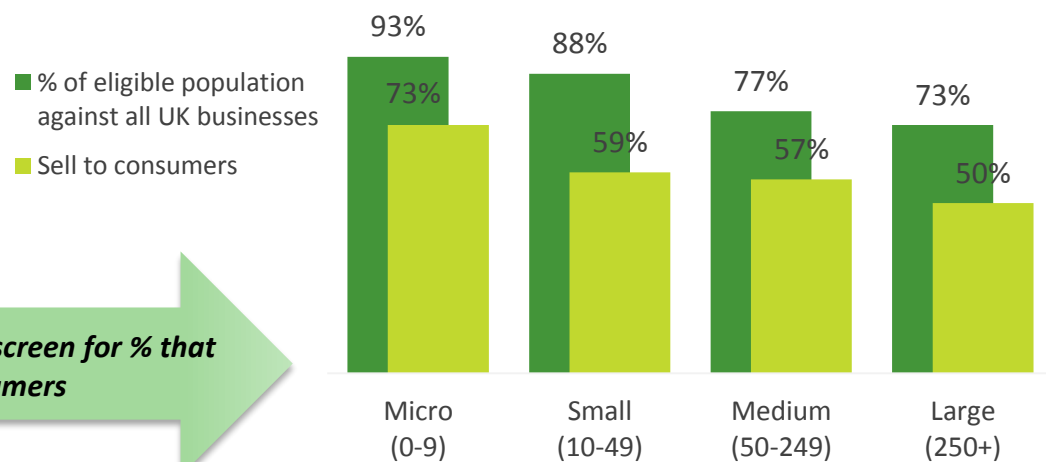
To determine:

- No. of businesses which are business to consumer (and therefore have consumer contracts)
- Businesses' use of specific terms which have the potential to be unfair
- The types of business which use these terms (sectors and size)
- How businesses communicate their terms (paper, online, verbal, in store notices/point of sale)
- Reviewing process for contracts

## Sample: all UK businesses eligible



## Initial results: weighted figures for all sampled



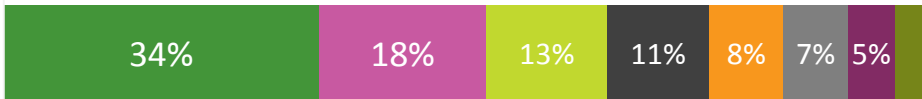
Questionnaire used to screen for % that sell to consumers

# Profile of businesses: overview

67%

Of all UK businesses sell to consumers

- Wholesale & Retail
- Community etc.
- Construction
- Transport, Storage & Comms
- Primary etc.
- Real estate & Business
- Hotels & Catering
- Education and Health
- Financial Services



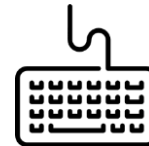
Of these, over half are in Wholesale and Retail or Real Estate and Business

Of those selling to consumers...



84% provide a service

56% sell physical goods



14% sell digital content

12% sell the goods and services of other businesses



All data reported here is weighted. Percentages may not total 100% due to rounding or the omission of Other/DK/Refused.

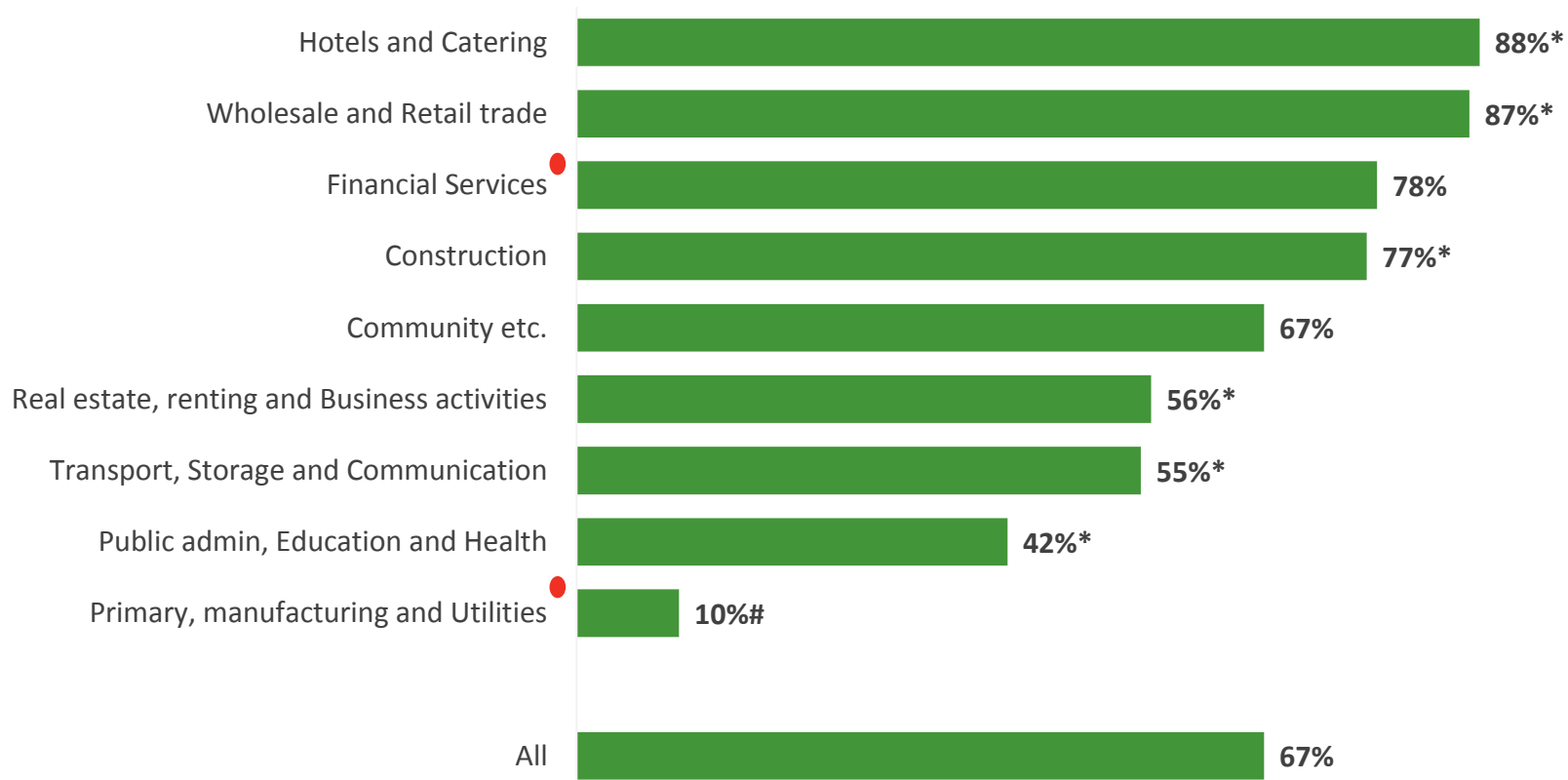
\* Denotes significant difference with the sample average (average for all respondents).

● Denotes small or very small base size – treat with caution.

# Denotes indicative sub-group finding due to small or very small base size.

# Profile of businesses: sectors



## Proportion within sectors that sell to consumers.



S5: Does your business deal directly with consumers or businesses, or both? By consumers I mean customers who are not other businesses, that is the general public.

Base: All businesses responding to screener (2,359), Primary etc. (30), Construction (182), Wholesale and Retail (514), Hotels and Catering (212), Transport, Storage and Comms (191), Financial Services (60), Real estate and Business (509), Education and Health (438), Community etc. (243)

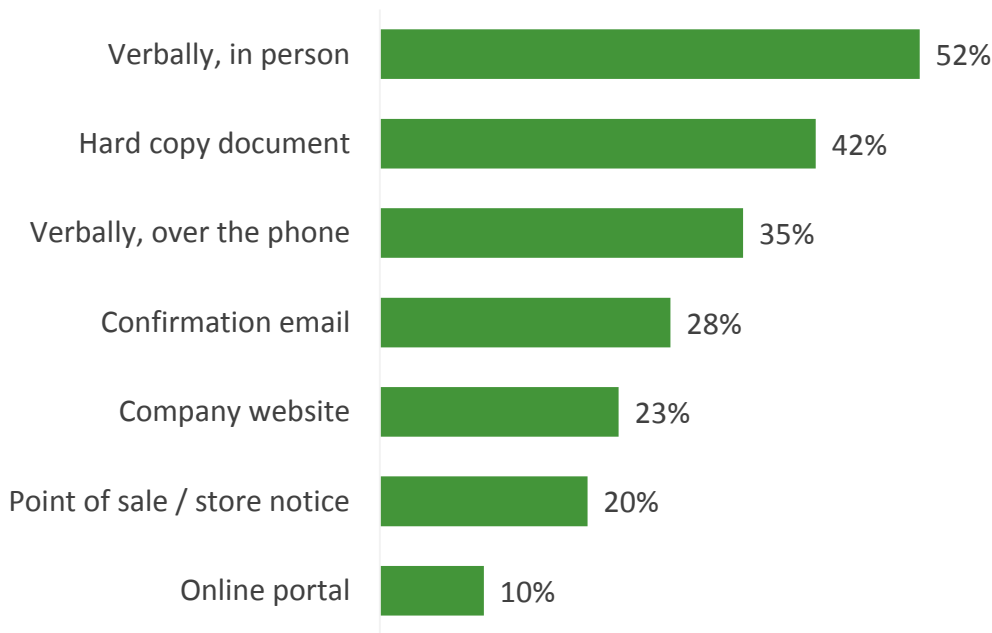
# Profile of businesses: sector classifications

<i>BROAD SECTOR</i>	<i>SIC 2007</i>	<i>TYPES OF COMPANY</i>
 Primary etc. ●	01-39	<ul style="list-style-type: none"> <li>Maintenance and repair</li> <li>Utilities companies</li> </ul>
 Construction	41-43	<ul style="list-style-type: none"> <li>Construction companies</li> <li>Civil Engineers</li> </ul>
 Wholesale and Retail	45-47	<ul style="list-style-type: none"> <li>Wholesalers of goods</li> <li>Supermarkets</li> </ul> <ul style="list-style-type: none"> <li>High Street stores</li> <li>Online marketplaces</li> </ul>
 Hotels and Catering	55-56	<ul style="list-style-type: none"> <li>Hotels</li> <li>Restaurants and bars</li> </ul>
 Transport, Storage and Communications	49-53; 58-63	<ul style="list-style-type: none"> <li>Airlines / rail companies</li> <li>Publishers</li> </ul> <ul style="list-style-type: none"> <li>Programming / broadcasting</li> <li>Software developers</li> </ul>
 Financial Services ●	64-66	<ul style="list-style-type: none"> <li>Banks</li> <li>Insurance companies</li> </ul>
 Real Estate and Business	68-82	<ul style="list-style-type: none"> <li>Property companies</li> <li>Architects</li> <li>Accountants</li> </ul> <ul style="list-style-type: none"> <li>Consultancies</li> <li>Advertising agencies</li> <li>Recruitment agencies</li> </ul>
 Education and Health	84-88	<ul style="list-style-type: none"> <li>Schools and colleges</li> <li>Hospitals</li> </ul> <ul style="list-style-type: none"> <li>Nursing homes</li> </ul>
 Community etc.	90-98	<ul style="list-style-type: none"> <li>Libraries and theatres</li> <li>Sports facilities</li> </ul> <ul style="list-style-type: none"> <li>Hairdressers</li> </ul>

# Profile of businesses: overview



**80%** say they communicate T&C's to the customer in some way



B5: Are your business's/organisation's terms and conditions covered when communicating to the customer...[by channel type]?

Base: All businesses (1,250)

Overall, businesses communicate their terms

## VERBALLY



**58%**

More likely:  
Education & Health: 71%

## WRITTEN



**49%**

More likely:  
Real Estate & Business: 67%  
Construction: 65%

## ONLINE



**42%**

More likely:  
Transport: 71%\*  
Education & Health: 57%\*  
Real Estate & Business: 50%\*



Those with higher average transaction cost (£1,000+) are far more likely to communicate terms in written form (76%) or online (58%)



# Profile of businesses

Targets were set by region and size to allow subgroup analysis within these - sector was allowed to fall out.

Region	Achieved	CI (+/-)*	Sector	Achieved	CI (+/-)	Size	Achieved	CI(+/-)
North East	100	9.8%	Primary etc.	24	20.0%	Micro (0-9)	662	3.8%
North West	98	9.9%	Construction	84	10.7%	Small (10-49)	315	5.5%
Yorkshire and The Humber	103	9.7%	Wholesale and Retail	344	5.3%	Medium (50-249)	178	7.3%
East Midlands	102	9.7%	Hotels and Catering	167	7.6%	Large (250+)	95	10.1%
West Midlands	99	9.8%	Transport and Storage	59	12.8%	All	1,250	2.8%
East of England	101	9.8%	Financial Services	33	17.1%			
London	106	9.5%	Real estate and Business	202	6.9%			
South East	119	9.0%	Education and Health	179	7.3%			
South West	110	9.3%	Community etc.	158	7.8%			
Scotland	100	9.8%						
Wales	103	9.7%						
Northern Ireland	109	9.4%						

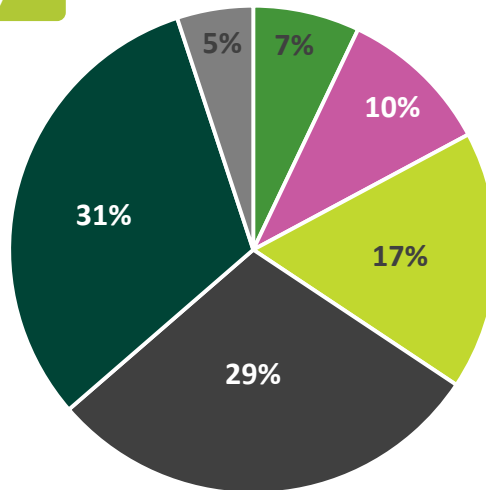
\* CI shows the confidence interval at each subgroup level. Figures are based on a survey result of 50% (the 'worst-case scenario' in terms of statistical reliability), and have used a 95% confidence level. Where the table indicates that a survey result based on all respondents has a confidence interval of +/-2.8%, we can be 95% certain that for a survey figure of 50% the true figure lies within the range 47.2% to 52.8%.

# Profile of businesses

- Businesses interviewed had been operating for 16 years, on average (median)
- A spread of businesses in terms of turnover
- Majority of businesses either LTD (43%) or sole proprietors (33%)

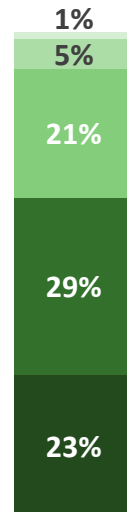
## Operational history

- 1-2 years
- 3-5 years
- 6-10 years
- 11-20 years
- 21-50 years
- Over 50 years



## Annual Turnover

- £5,000,001+
- £1,000,001-£5,000,000
- £251,000-£1,000,00
- £50,001-£250,000
- Up to £50,000



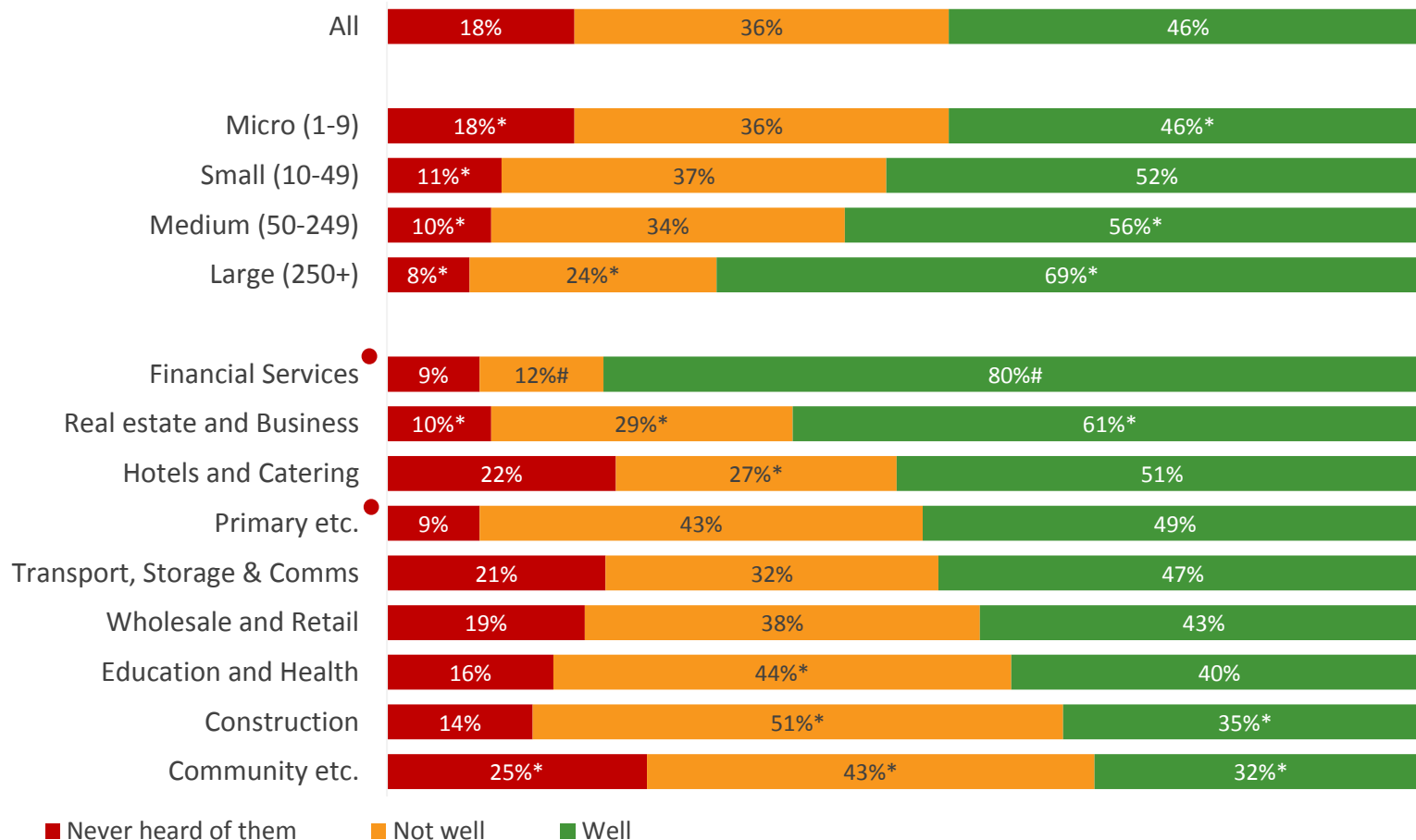
E1: How many years has your business/organisation been operating?  
E3: What was the approximate total annual turnover of your business/organisation in your last financial year?

Base: All businesses (1,250)

## General awareness of UCTs

# Familiarity with Unfair Contract Terms

Less than half (46%) claim to know the rules around unfair contract terms well.

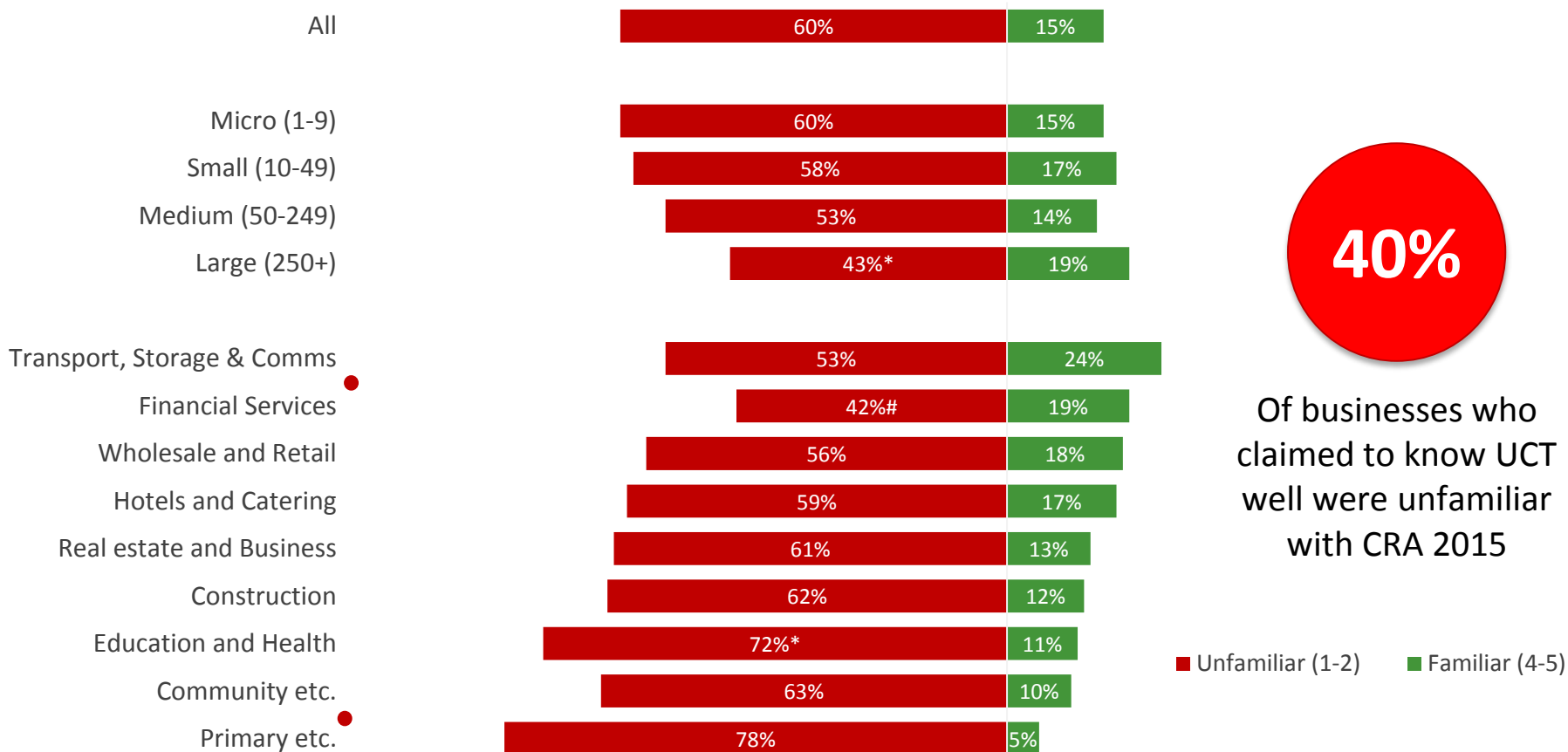


D1: How well would you say you know the rules around the use of Unfair Contract Terms?

Base: All businesses (1,250), Micro (662), Small (315), Medium (178), Large (95), Primary etc. (24), Construction (84), Wholesale and Retail (344), Hotels and Catering (167), Transport, Storage & Comms (59), Financial Services (33), Real estate and Business (202), Education and Health (179), Community etc. (158)

# Familiarity with Consumer Rights Act 2015

Very few businesses (15%) said they were familiar with the Consumer Rights Act.



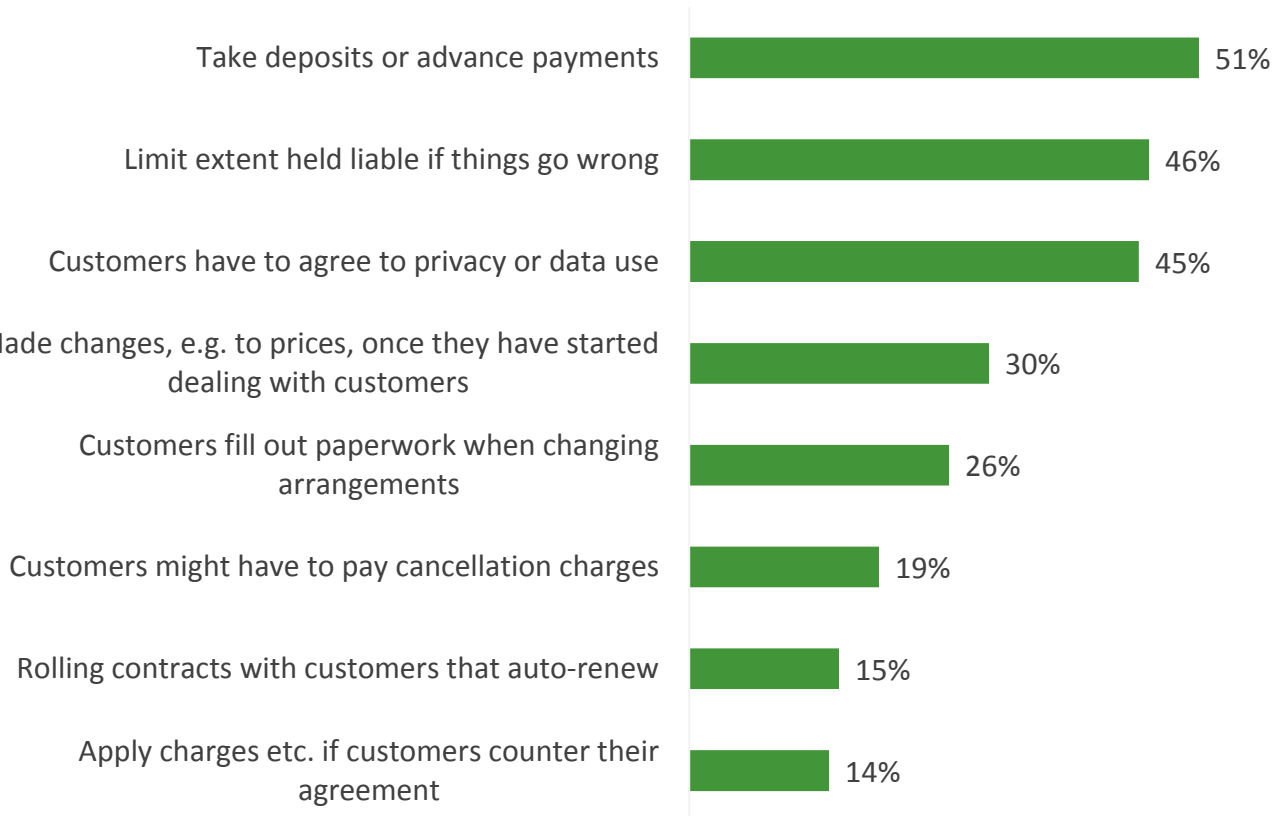
D2: On a scale of 1 to 5, where 1 is very unfamiliar and 5 is very familiar, how familiar are you personally with the 2015 Consumer Rights Act?

Base: All businesses (1,250), Micro (662), Small (315), Medium (178), Large (95), Primary etc. (24), Construction (84), Wholesale and Retail (344), Hotels and Catering (167), Transport, Storage & Comms (59), Financial Services (33), Real estate and Business (202), Education and Health (179), Community etc. (158)

## Potential for unfair terms

# Potential for unfair terms

The majority of businesses practised at least one behaviour where there's potential for unfair terms to be used.



B1: Do you do any of the following when dealing with customers?

Base: All businesses (1,250)

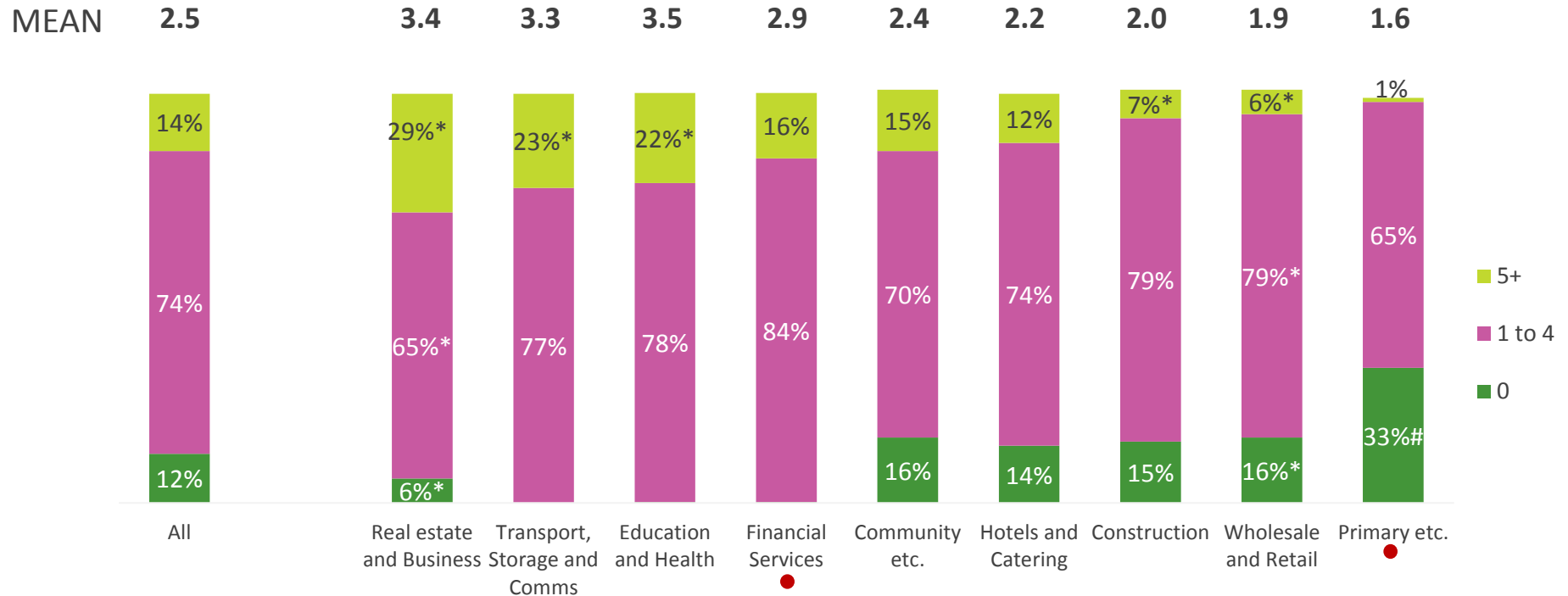
NB nearly all size differences are significant

	0-9	10-49	50-249	250+
Take deposits or advance payments	51%	59%	57%	50%
Limit extent held liable if things go wrong	46%	54%	54%	38%
Customers have to agree to privacy or data use	44%	68%	79%	91%
Made changes, e.g. to prices, once they have started dealing with customers	29%	35%	30%	40%
Customers fill out paperwork when changing arrangements	25%	46%	56%	58%
Customers might have to pay cancellation charges	19%	31%	36%	31%
Rolling contracts with customers that auto-renew	14%	27%	30%	38%
Apply charges etc. if customers counter their agreement	13%	23%	29%	24%

\* 9% were not sure

# Potential for unfair terms: by sector & incidence

The Education and Health sector reported the highest number of behaviours with the potential for unfair terms, while the Primary, Manufacturing and Utilities sector reported the least.



B1: Do you do any of the following when dealing with customers?

Base: All businesses (1,250), Primary etc. (24), Construction (84), Wholesale and Retail (344), Hotels and Catering (167), Transport, Storage & Comms (59), Financial Services (33), Real estate and Business (202), Education and Health (179), Community etc. (158)



# Potential for unfair terms: by type of term

Cross-reference of where certain combinations of behaviours are more likely.

	All	Take deposits	Limit Liability	Have privacy rules	Make changes to contracts	Onerous for customer to make changes	Cancellation charges	Rolling contracts	Other charges and sanctions
Base	1,250	672	611	739	400	460	294	274	230
Take deposits	51%	100%	55%*	55%*	55%	59%*	80%*	59%*	77%*
Limit Liability	46%	49%*	100%	56%*	52%*	61%*	63%*	57%*	67%*
Have privacy rules	45%	49%*	55%*	100%	49%	72%*	73%*	68%*	64%*
Make changes to contracts	30%	32%	34%*	32%	100%	40%*	38%*	50%*	53%*
Onerous for customer to make changes	26%	30%*	35%*	42%*	35%*	100%	46%*	52%*	52%*
Cancellation charges	19%	30%*	26%*	31%*	25%*	34%*	100%	26%*	59%*
Rolling contracts	15%	17%*	18%*	22%*	25%*	29%*	20%*	100%	34%*
Other charges and sanctions	14%	20%*	20%*	19%*	25%*	27%*	42%*	32%*	100%

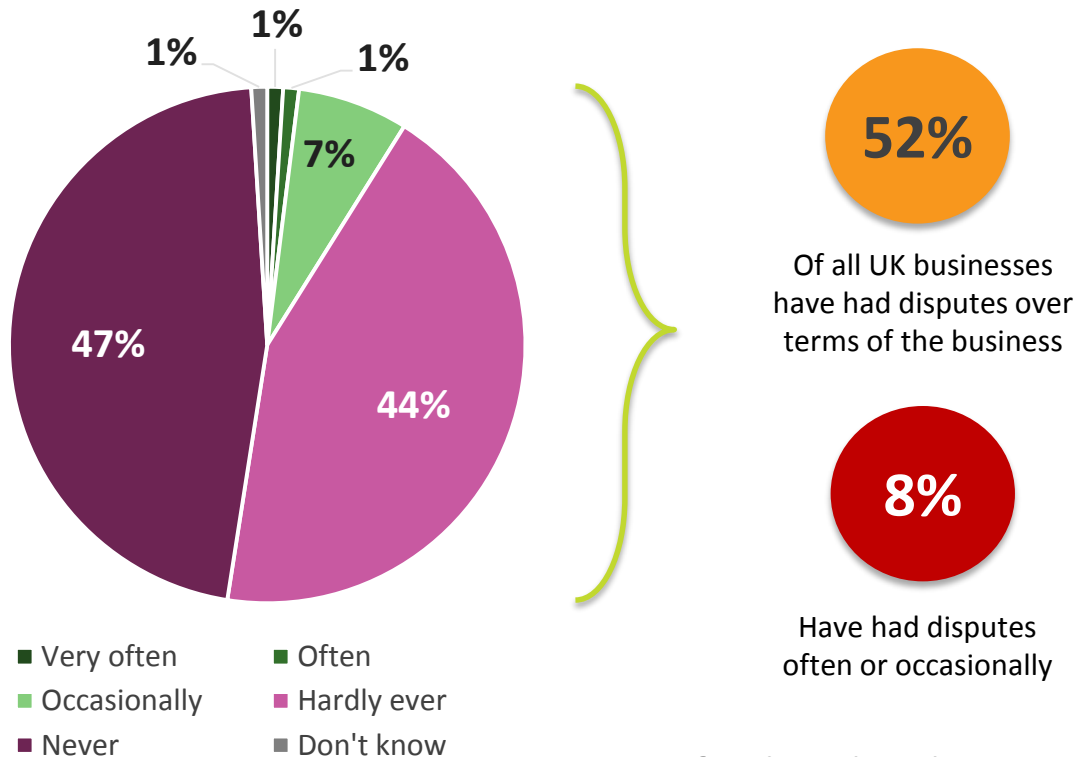
B1: Do you do any of the following when dealing with customers?

Light orange cells represent difference from UK average of 10 percentage points +  
Dark orange cells represent difference from UK average of 20 percentage points +

## Disputes with customers

# Disputes

Over half (52%) of all businesses have had disputes over the terms of their business, although only 8% had disputes 'often or occasionally'.

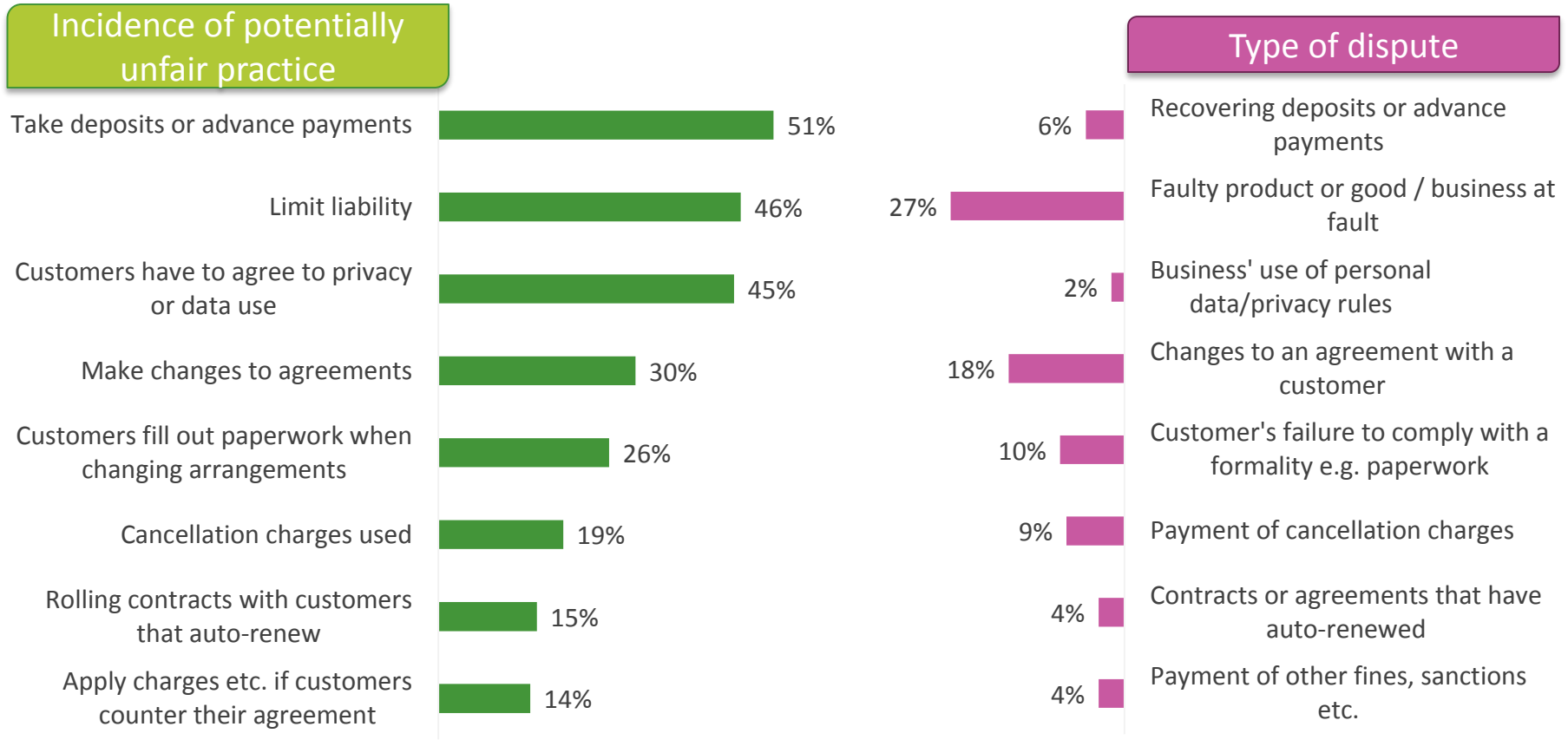


B12: How often do you have disputes with customers over your terms of business, or what you've set out in a contract?

Base: All businesses (1,250)

# Disputes vs. terms

While half of all businesses took deposits, very few (6%) had received a complaint about this. In contrast 27% had had a dispute over a faulty product or some other business fault.



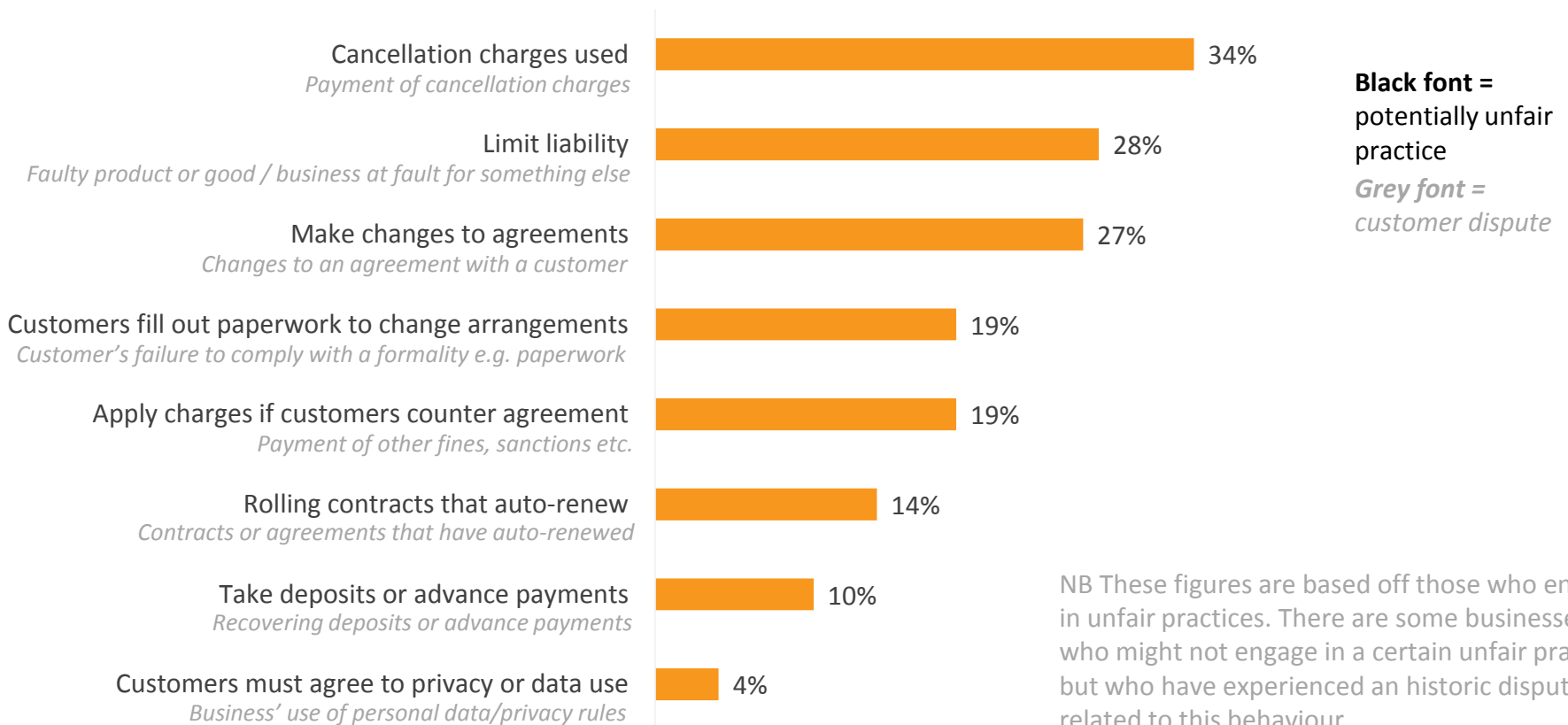
B1: Do you do any of the following when dealing with customers?

B13: What are these disputes most often about?

Base: All businesses (1,250)

# Disputes vs. terms ratio

Over a third (34%) of businesses who use cancellation charges had experienced a dispute as a result. The most common unfair practices were less likely to result in a dispute.



NB These figures are based off those who engage in unfair practices. There are some businesses who might not engage in a certain unfair practice, but who have experienced an historic dispute related to this behaviour

B1: Do you do any of the following when dealing with customers?

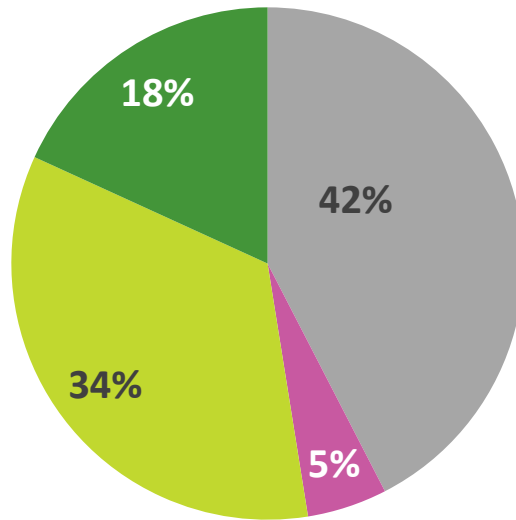
B13: What are these disputes most often about?

Base: Cancellation charges (294); Changes to agreement (400); Paperwork (460); Charges for customer changing agreement (230); Limit liability (611); Auto-renew (274); Deposits etc. (672); Privacy (739)

# Resolving disputes

18% of businesses had flexibility with all T&C's; 5% had no flexibility

- No terms and conditions - disputes dealt with case-by-case
- Always apply terms and conditions with no flexibility
- Flexibility with some terms and conditions
- Flexibility with all terms and conditions



Large businesses were more likely to use their T&C's to resolve disputes, but 11% stated they had no flexibility over these (vs. 5% overall)

B14: Which of the following best describes your use of terms and conditions when dealing with disputes

Base: All businesses who have had disputes with customers over contract terms (744)

5% had no flexibility with T&C's. Among those practising the following potentially unfair behaviours this varied from 6%-10%...

	Base	% no flexibility (row %)
Rolling contracts	197	10%*
Charges/other sanctions	180	8%*
Makes changes to agreements	271	8%*
Cancellation charges	220	7%
Privacy rules	472	7%
Customer fills out paperwork to change agreement	321	6%
Takes deposits	446	6%
Limits liability	396	6%

# Resolving disputes through the courts

10% of businesses facing disputes (5% of all) have been to court to resolve these.

Type of dispute	Base	% gone to court (row %)
Customer failure to comply with a formality or procedural requirement	198	17%*
Payment of other fines or penalties (excluding cancellation)	87	17%*
Changes to an agreement	278	15%*
Business' use of customer data	44	12%
Payment of cancellation charges	155	11%
Recovering deposits or advance payments	134	10%
Business at fault for something else	258	9%
Contracts or agreements that have automatically renewed	74	8%
A faulty product or good	301	5%*

Business type	Base (All)	Been to court
Micro	349	10%
Small	207	12%
Medium	118	16%
Large	70	12%
Primary etc.	16	1%
Construction	53	16%*
Wholesale and Retail	189	5%
Hotel and Catering	105	1%*
Transport, Storage & Comms	41	1% #
Financial Services	19	19%
Real Estate and Business	146	23%*
Education and Health	100	3%*
Community etc.	75	5%



Those who communicate contract terms via written channels more likely to go to court (12%)

B15: Have you ever had to go to court to resolve a contractual dispute you've had with a customer?

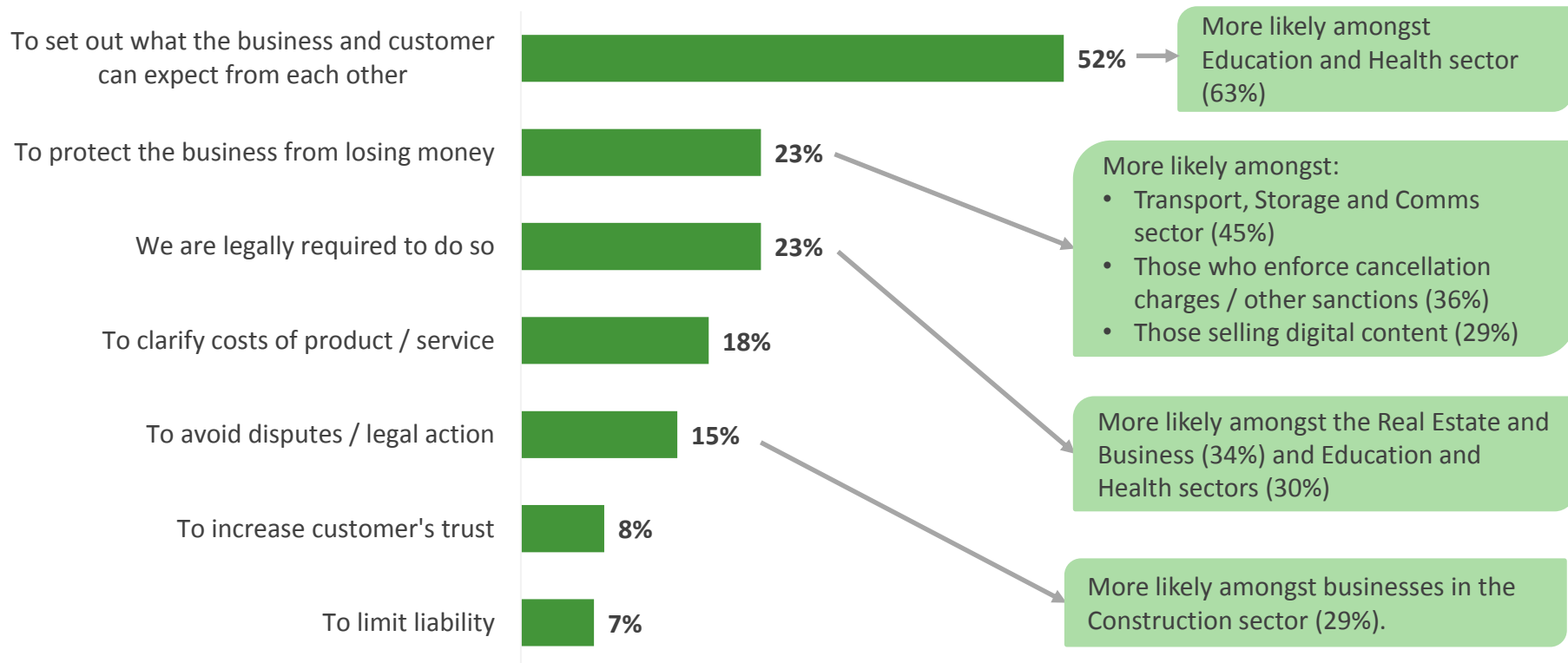
Base: All businesses who have had disputes with customers over contract terms (744)

## Reviewing contract terms



# Why businesses have contracts in place

The main reason for having contracts in place is to set out what the business and customer can expect from each other (52%). Half of businesses (54%) gave reasons to indicate contracts are there to protect them rather than the customer (13%).



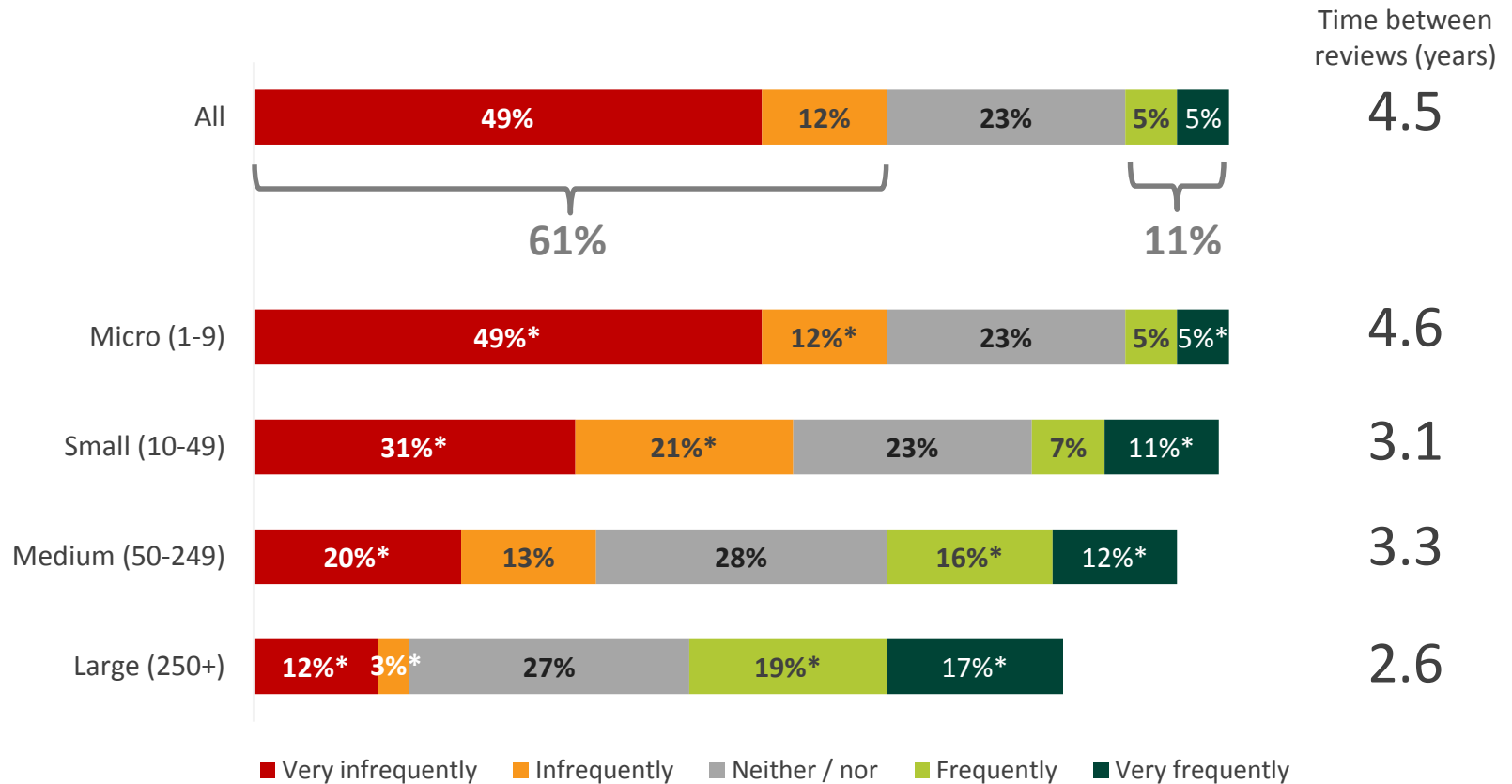
C1: Why do you have contracts or terms or conditions in place when you sell to customers

\* NB these figures are unweighted

Base: All businesses with contract terms and conditions (1,050)

# Frequency of reviews

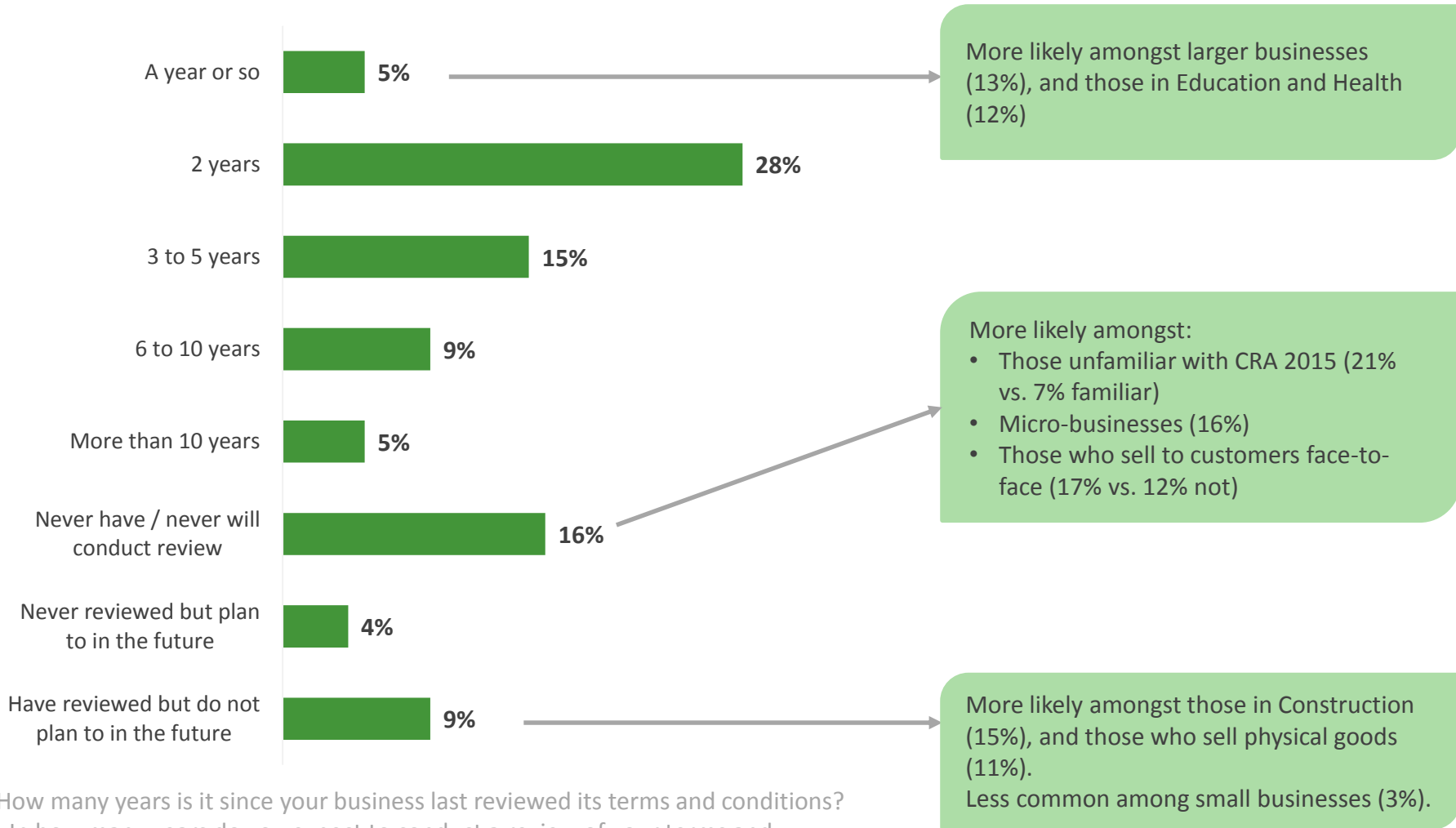
Six in ten (61%) do not review their contract terms regularly. However, the frequency with which contract terms are reviewed increases with business size.



C2: On a scale of 1 to 5, where 1 means very infrequently and 5 means very frequently, how frequently does your business review its terms and conditions

Base: All businesses (1,250)

# Time between reviews



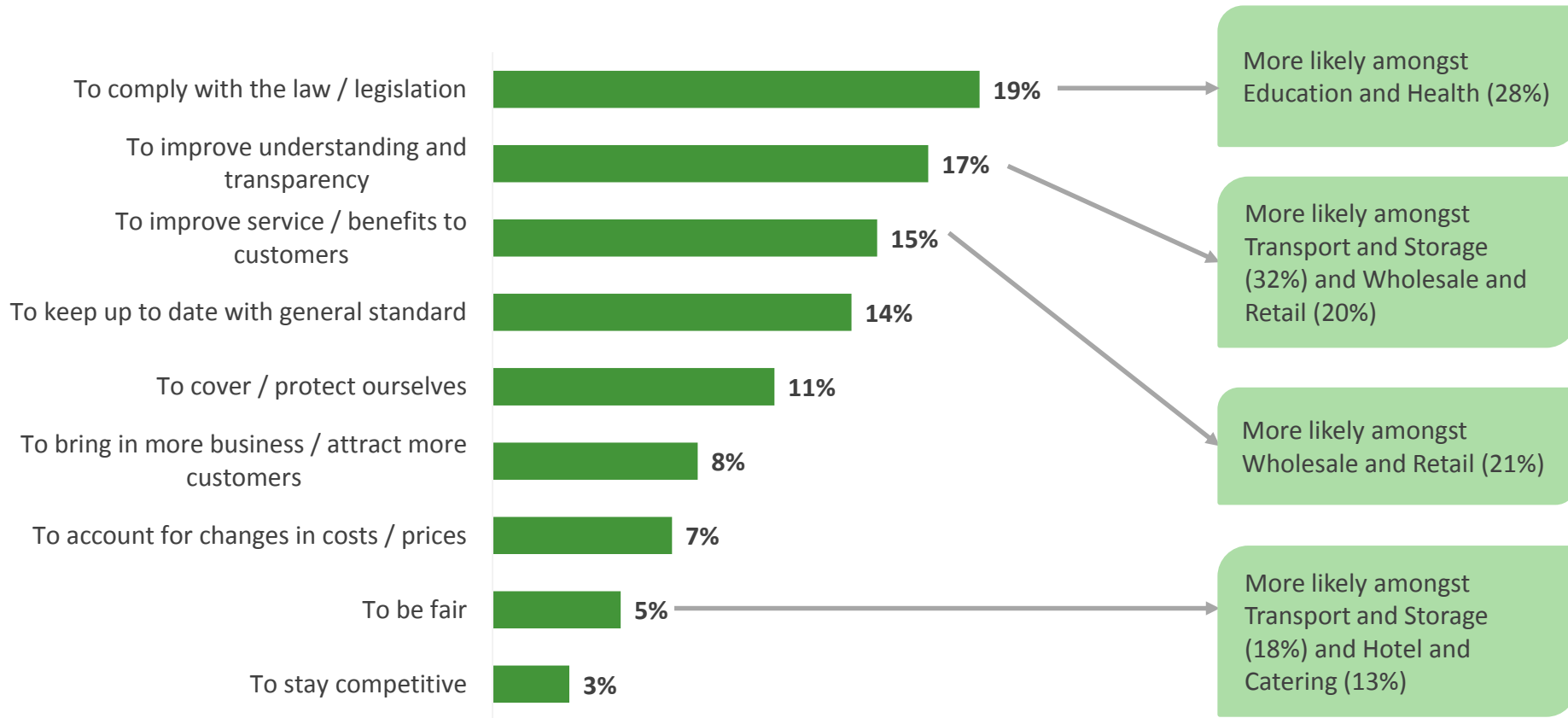
C3: How many years is it since your business last reviewed its terms and conditions?

C10: In how many years do you expect to conduct a review of your terms and conditions?

Base: All businesses (1,250)

# What businesses hope to achieve

The main thing businesses hoped to achieve from their last review was to comply with the law / legislation (19%).

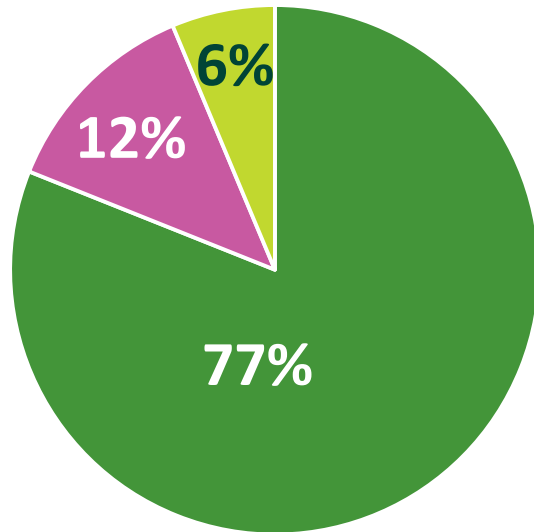


C5: What were you looking to achieve from the most recent review of your terms and conditions

Base: All businesses who have reviewed contracts (985)

# Who conducts the review

Of those businesses who have reviewed their contracts, three quarters (77%) do this by (mostly) consulting internal sources.



■ Mainly / all internal ■ A mix ■ Mainly / all external

## Mainly/all external more common amongst...



Those with a high average transaction cost of £1,000+ more likely have done most or all of their review externally (14%)



Those who communicate contract terms via written channels (9%)



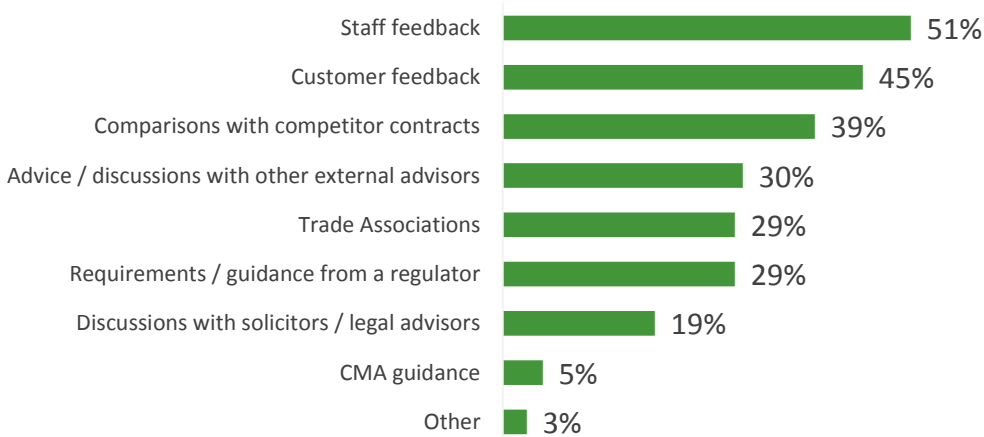
Those who have rolling contracts (10%); privacy rules (9%); make customers fill out paperwork to change arrangements (9%); and those who limit liability (8%)

C6: When you last reviewed your terms and conditions regarding how you sell to customers, who conducted this review?

Base: All businesses who have reviewed contracts (985)

# Who conducts the review

## Sources used to inform internal review



78%

### Use internal sources –

Higher amongst:

- Wholesale and Retail (82%\*)
- Education and Health (86%\*)

61%

### Use external sources –

Higher amongst:

- Financial Services (100%#)
- Real Estate & Business (75%\*)

## External advisors used to conduct review



C7: Just thinking about the last time your staff reviewed your terms and conditions, which of the following did they use to inform their review?

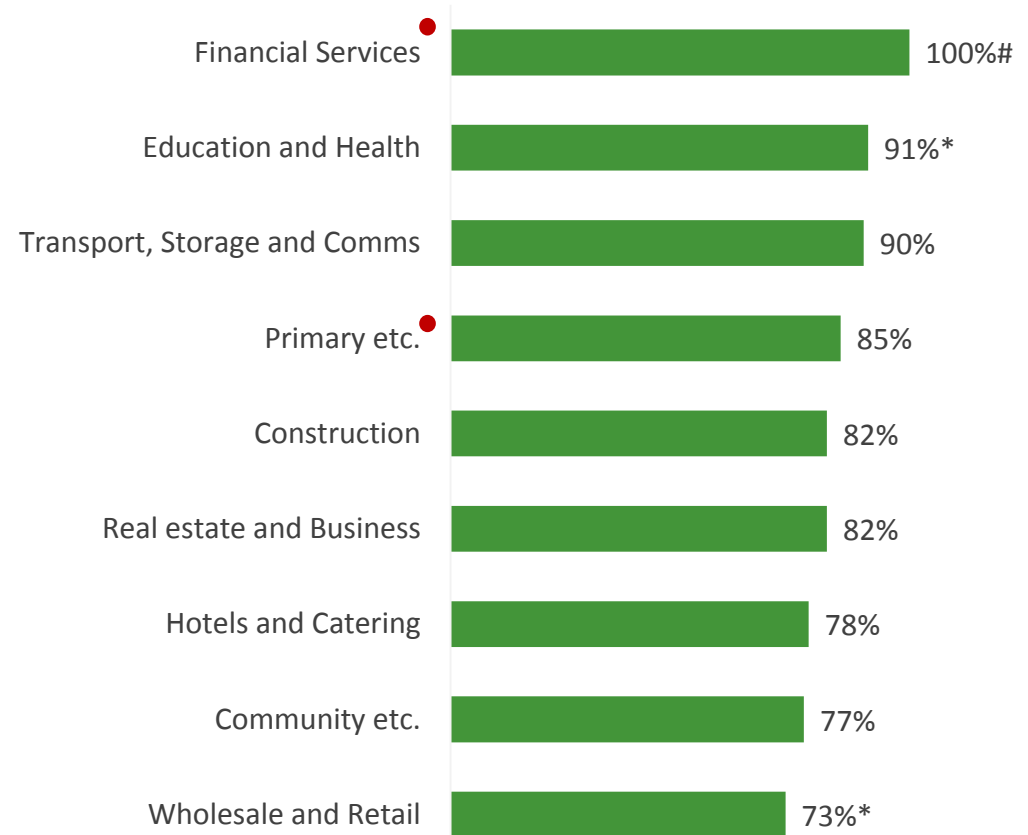
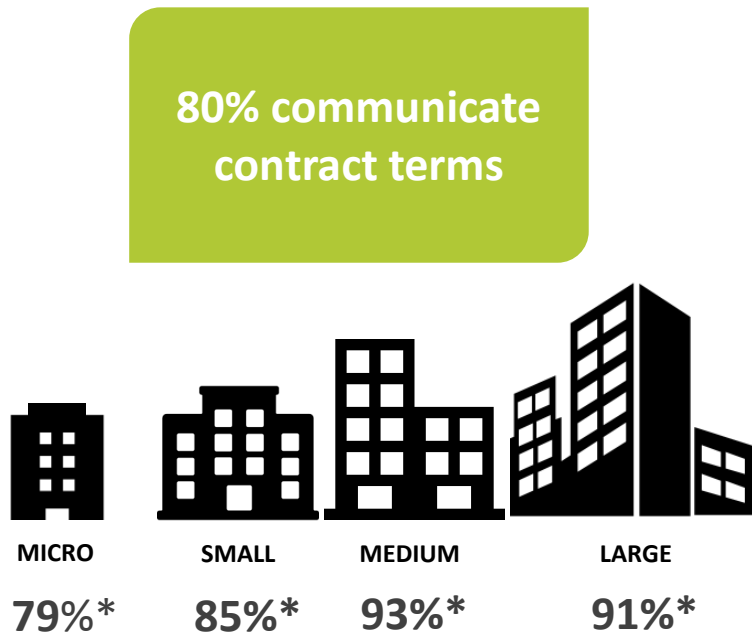
C8: What types of external advisors conducted this (last) review?

Base: All businesses who have reviewed contracts internally (885), all who have reviewed externally (310)

## Use of terms and conditions in sales

# Whether businesses communicate terms or not

The majority (80%) of businesses communicate their contract terms, however this is particularly high amongst those in the Education and Health sector (91%).



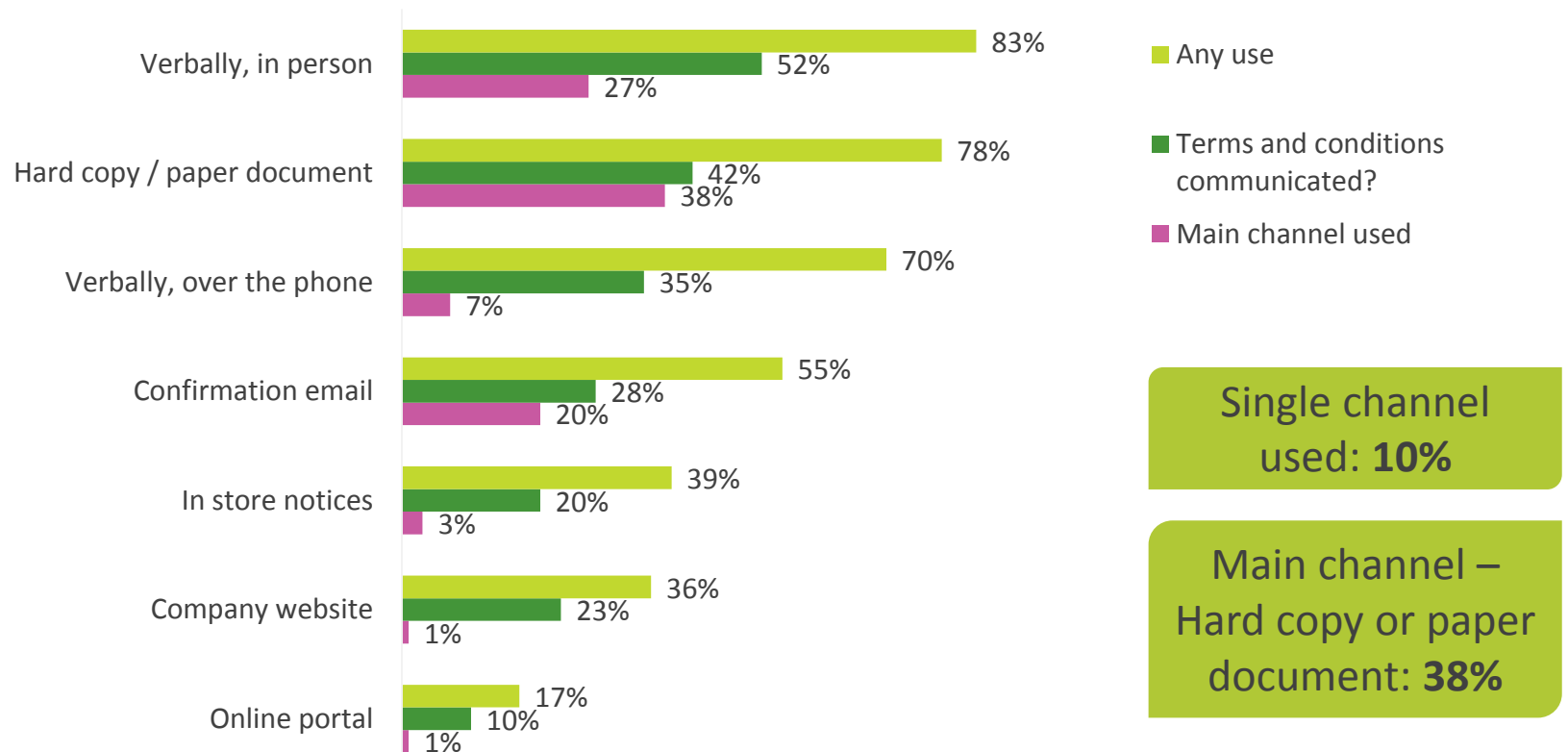
B5: Are your business' terms and conditions included when communicating via this channel?

Base: All businesses (1,250)



# Channels used to confirm sales

Whilst the majority (83%) confirm sales verbally, in person, the main channel used to confirm sales is via hard copy / paper documents (38%)...



B3: How do you confirm what the customer is buying from you?

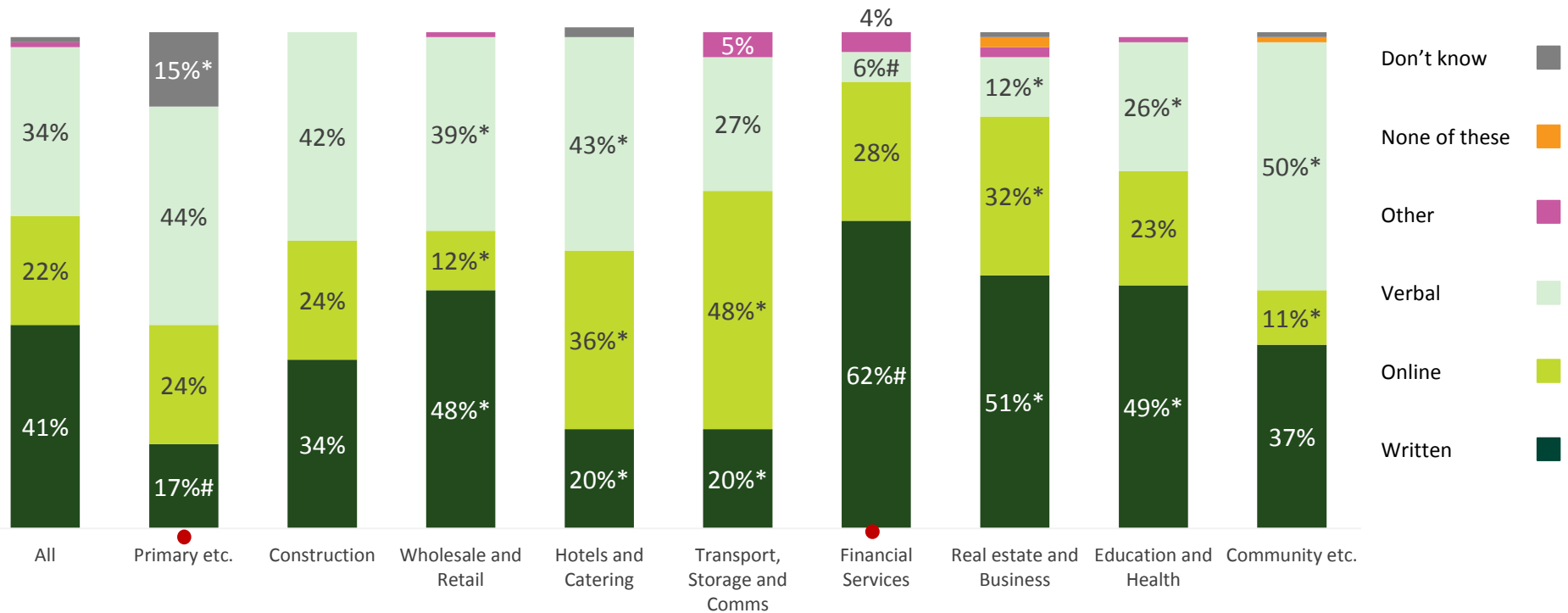
B4: And which of these is the most common way of confirming what they have bought?

B5: Are your business' terms and conditions included when communicating via this channel?

Base: All businesses (1,250)

# Channels used to confirm sales: by sector

The Transport sector (48%) were most likely to use online channels to confirm sales, the Community sector to confirm verbally (50%) and Real Estate to use written channels (51%)



B4: And which of these is the most common way of confirming what they have bought?

Base: All businesses (1,250), Primary etc. (24), Construction (84), Wholesale and Retail (344), Hotels and Catering (167), Transport and Storage and Comms (59), Financial Services (33), Real estate and Business (202), Education and Health (179), Community etc. (158)

# When are terms communicated?

Very few businesses communicated their terms to the customer only after the point of sale.

	Before point of sale	At point of sale	After point of sale	Prior to / at POS only	After sale only
<b>All</b>	<b>60%</b>	<b>52%</b>	<b>38%</b>	<b>37%</b>	<b>2%</b>
Primary etc. ●	40%#	50%	25%	51%	10%#
Construction	65%	40%*	35%	42%	4%
Wholesale & Retail	47%*	55%	42%	27%*	3%
Hotel & Catering	64%	50%	34%	39%	1%
Transport, Storage & Comms	76%*	64%	55%*	33%	<1%
Financial Services ●	98%#	19%#	21%#	79%*	<1%
Real Estate & Business	74%*	52%	44%	38%	1%
Education & Health	68%*	59%	36%	45%*	<1%
Community etc.	54%	50%	26%	45%*	2%



Businesses with an average transaction cost of £1,000+ more likely to communicate contract terms before the point of sale.

Large and medium businesses are more likely to communicate their contract terms after the point of sale (58% and 50% respectively, compared to an average of 38%).

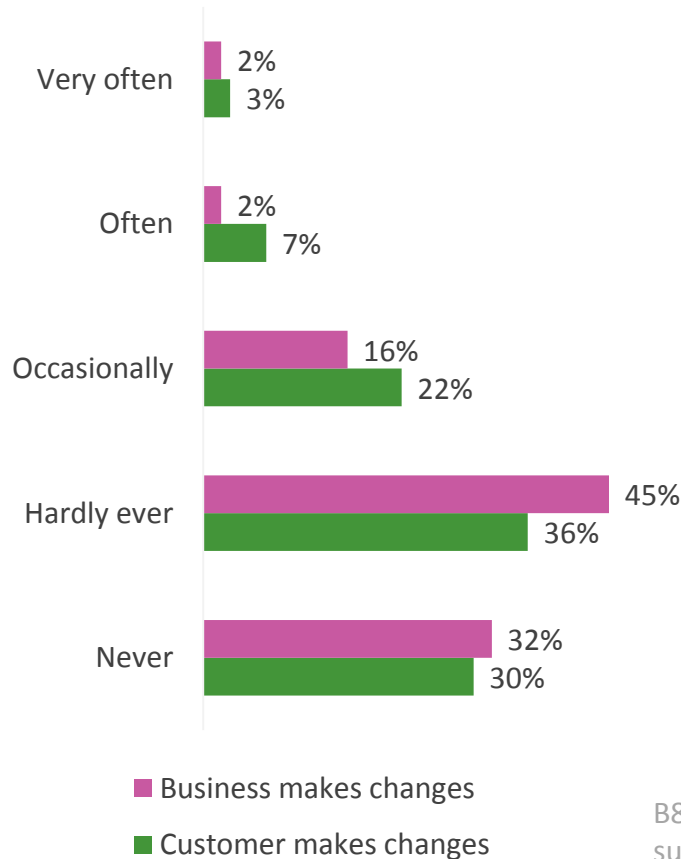
Those who sell products of other businesses more likely to communicate terms **only** after the sale (5%)

B6: At what point are customers made aware of, or able to see your terms and conditions?

Base: All businesses (1,250), Primary etc. (24), Construction (84), Wholesale and Retail (344), Hotels and Catering (167), Transport and Storage and Comms (59), Financial Services (33), Real estate and Business (202), Education and Health (179), Community etc. (158)

# Making changes to a contract

Customers are more likely to make changes to a contract than businesses.  
Businesses were more likely to make changes in certain sectors (i.e. construction)



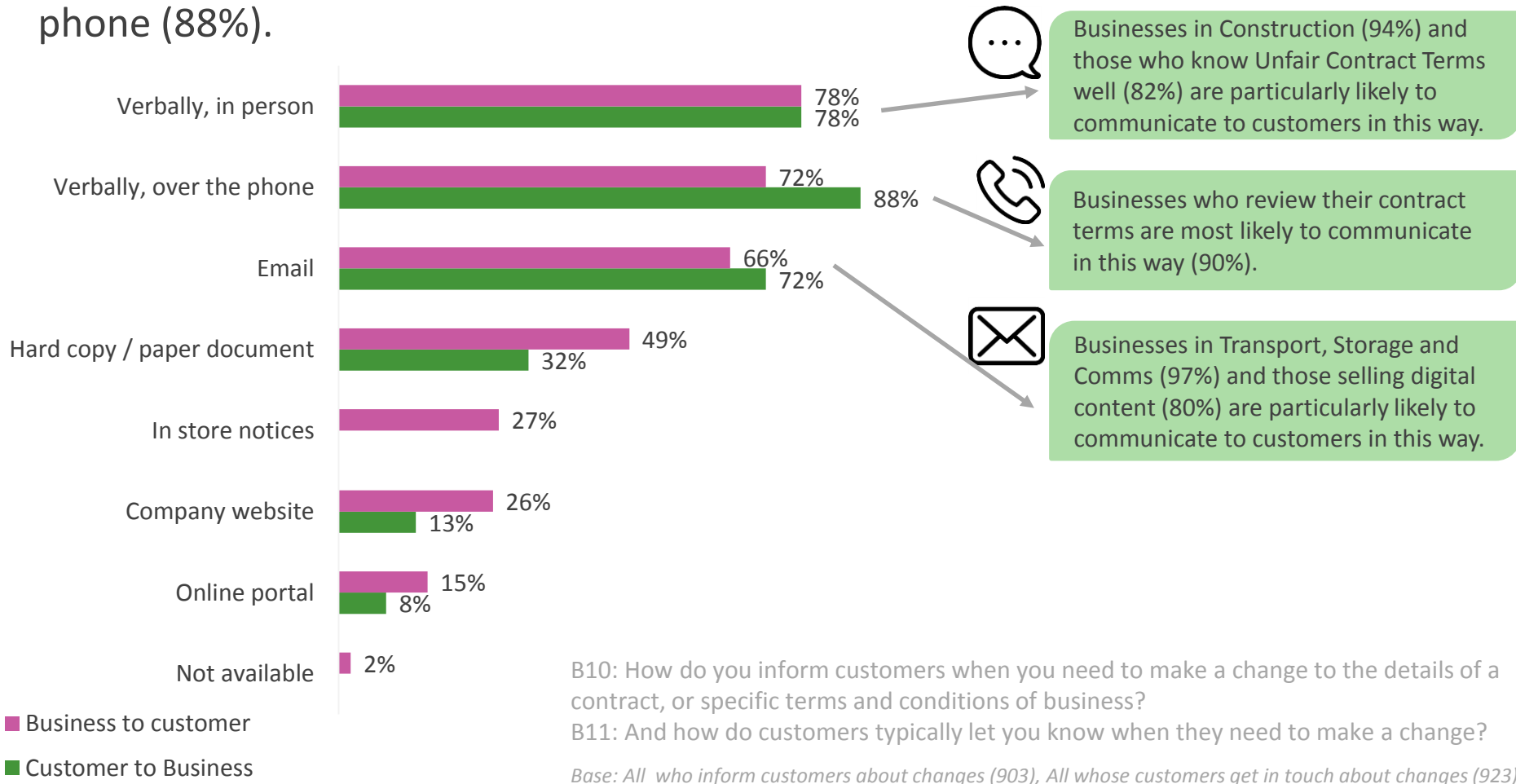
Business type	Base (All)	Proportion of businesses who make changes to contracts very often / often
Micro	662	5%*
Small	315	8%*
Medium	178	7%
Large	95	17%*
Primary etc.	24	1%
Construction	84	12%*
Wholesale and Retail	344	2%*
Hotel and Catering	167	3%
Transport, Storage & Comms	59	4%
Financial Services	33	13%*
Real Estate and Business	202	7%
Education and Health	179	2%
Community etc.	158	4%

B8/B9: How often do you / your customers need to make changes to what you've agreed, such as the details of a contract or specific terms and conditions of business?

Base: All businesses (1,250)

# How informed of changes

Whilst businesses most typically inform customers about changes to contracts verbally in person (78%), customers most commonly inform businesses over the phone (88%).



## Sector summaries

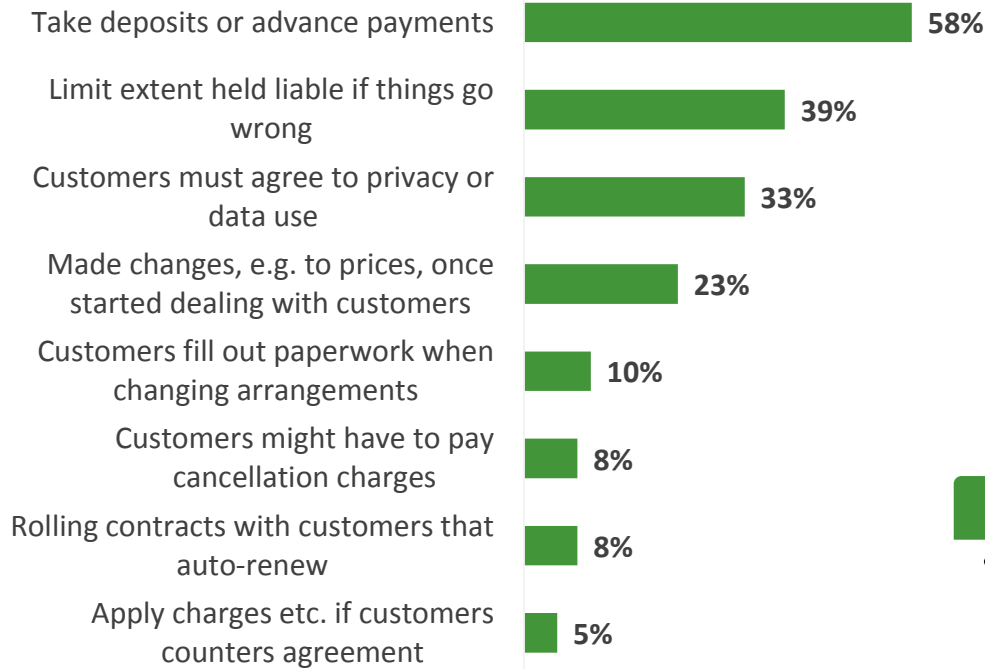
# Wholesale + Retail sector



Account for 1/3 of all businesses who sell to consumers

34%

## Types of potentially unfair practices



Base: All businesses in the Wholesale & Retail sector (344)

## AWARENESS



	All	Wholesale & Retail
Knows UCT well	46%	43%
Familiar with CRA 2015	15%	18%

73%\*

Communicated T&C's to the customer (vs. 80% overall), most commonly verbally, i.e. face-to-face (51%).

49%

Have had disputes with customers (52% overall), although only 6% 'at least occasionally'. These were most commonly about a faulty product or good (59% vs. 37% overall).

73%

Have reviewed T&C's in the past (76% overall), with an average of 4 years since the most recent review.

## AVERAGE TRANSACTION COST



	All	Wholesale & Retail
<£1,000	74%	83%*
£1,000+	16%	8%*

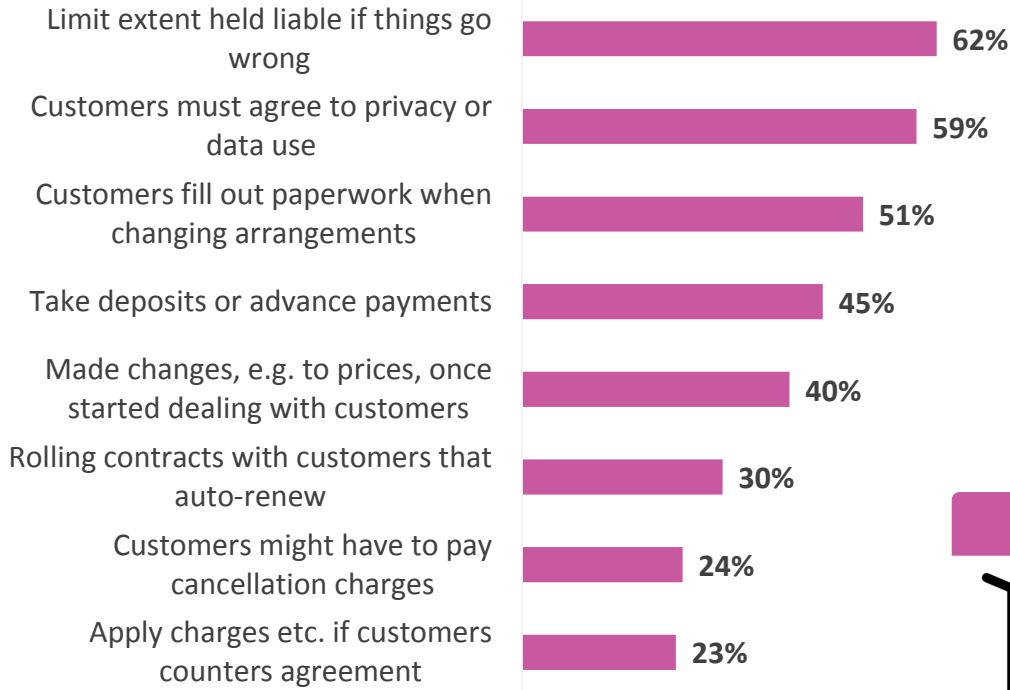
# Real Estate + Business sector



Account for nearly 1/5 of all businesses who sell to consumers



## Types of potentially unfair practices



## AWARENESS



	All	Real Estate & Business
Knows UCT well	46%	<b>61%*</b>
Familiar with CRA 2015	15%	<b>13%</b>

**82%**

Communicated T&C's to the customer (vs. 80% overall), most commonly via hard copies / paper documents (64%).

**69%\***

Have had disputes with customers (52% overall), although only 13% 'at least occasionally'. These were most commonly about changes to an agreement with a customer (44% vs. 35% overall).

**84%\***

Have reviewed T&C's in the past (76% overall), with an average of 3 years since the most recent review.

## AVERAGE TRANSACTION COST



	All	Real Estate & Business
<£1,000	74%	<b>49%*</b>
£1,000+	16%	<b>36%*</b>

Base: All businesses in the Real Estate & Business sector (202)



# Community sector



Account for 1/8 of all businesses who sell to consumers



## Types of potentially unfair practices



## AWARENESS

	All	Community
Knows UCT well	46%	32%*
Familiar with CRA 2015	15%	10%

77%

Communicated T&C's to the customer (vs. 80% overall), most commonly verbally, i.e. face-to-face (55%).

32%\*

Have had disputes with customers (52% overall), although only 7% 'at least occasionally'. These were most commonly about changes to an agreement with a customer (34% vs. 35% overall).

69%\*

Have reviewed T&C's in the past (76% overall), with an average of 4 years since the most recent review.

## AVERAGE TRANSACTION COST



	All	Community
<£1,000	74%	89%*
£1,000+	16%	5%*

Base: All businesses in the Community etc. sector (158)

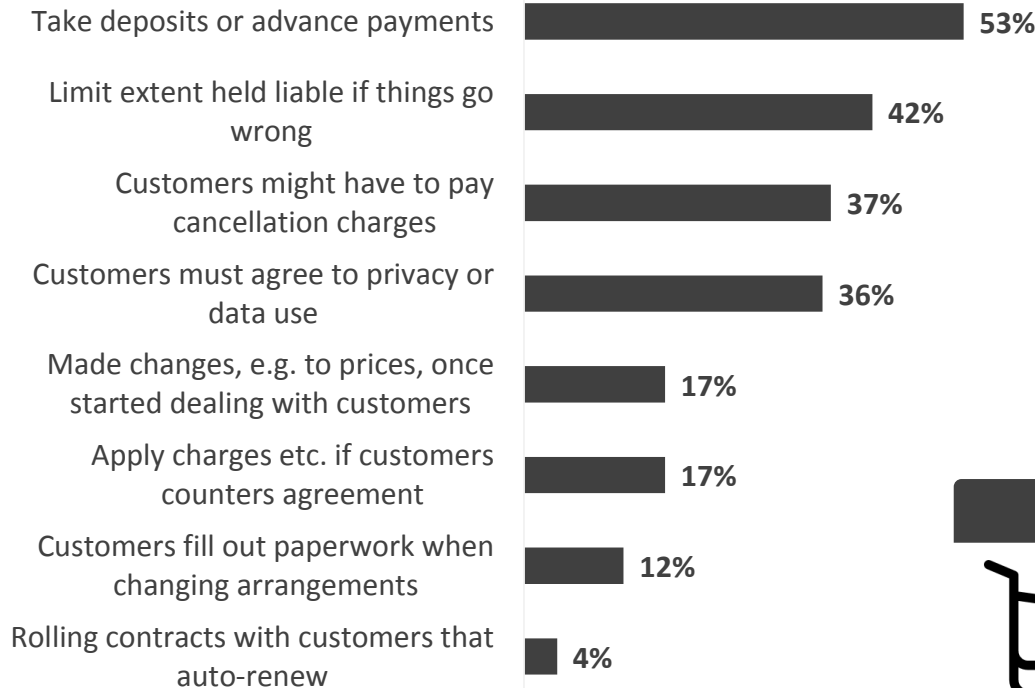
# Hotels + Catering sector



Account for around 1/10 of all businesses who sell to consumers



## Types of potentially unfair practices

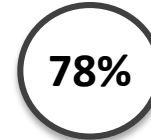


Base: All businesses in the Hotels & Catering sector (167)

## AWARENESS



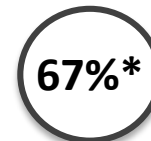
	All	Hotels & Catering
Knows UCT well	46%	<b>51%</b>
Familiar with CRA 2015	15%	<b>17%</b>



Communicated T&C's to the customer (vs. 80% overall), most commonly verbally, i.e. face-to-face (49%).



Have had disputes with customers (52% overall), although only 9% 'at least occasionally'. These were most commonly about a faulty product or good (42% vs. 37% overall).



Have reviewed T&C's in the past (76% overall), with an average of 2.5 years since the most recent review.

## AVERAGE TRANSACTION COST



	All	Hotels & Catering
<£1,000	74%	<b>95%*</b>
£1,000+	16%	<b>4%*</b>

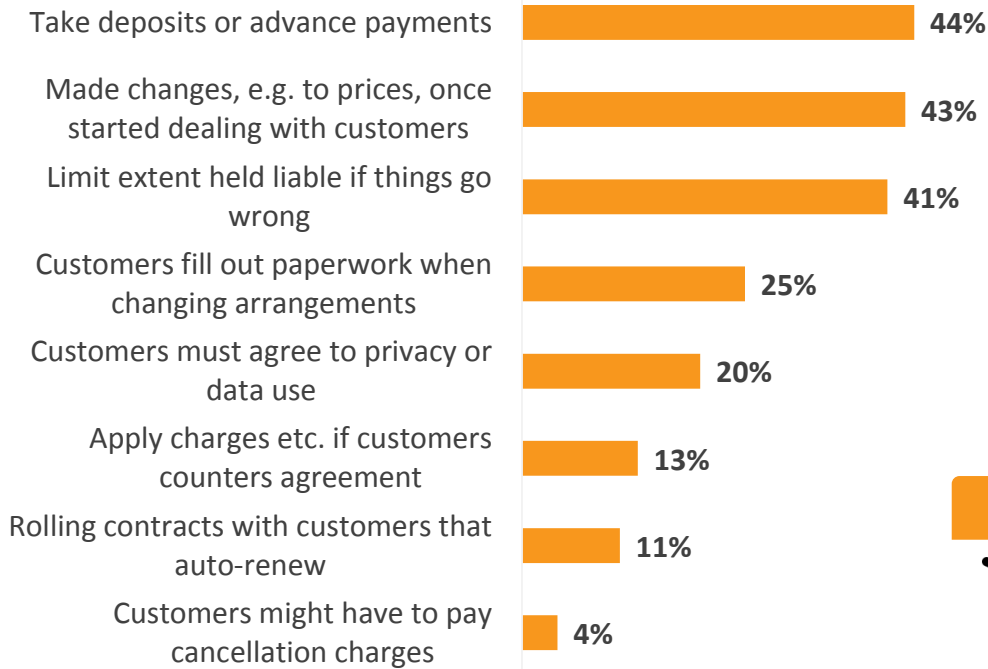
# Construction sector



Account for under a tenth of all businesses who sell to consumers



## Types of potentially unfair practices



Base: All businesses in the Construction sector (84)

## AWARENESS



	All	Construction
Knows UCT well	46%	35%*
Familiar with CRA 2015	15%	12%

82%

Communicated T&C's to the customer (vs. 80% overall), most commonly via hard copies / paper documents (62%).

60%

Have had disputes with customers (52% overall), although only 6% 'at least occasionally'. These were most commonly changes to an agreement with a customer (57% vs. 35% overall).

68%

Have reviewed T&C's in the past (76% overall), with an average of 8 years since the most recent review.

## AVERAGE TRANSACTION COST



	All	Construction
<£1,000	74%	44%*
£1,000+	16%	45%*

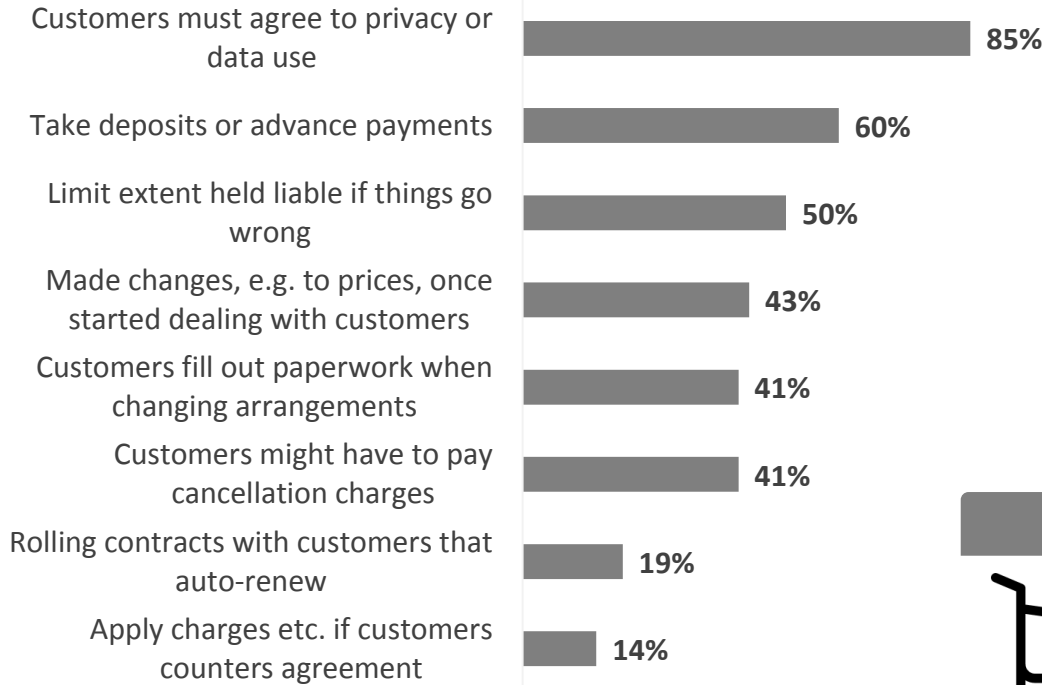
# Education + Health sector



Account for under a tenth of all businesses who sell to consumers



## Types of potentially unfair practices



## AWARENESS

	All	Education & Health
Knows UCT well	46%	<b>40%</b>
Familiar with CRA 2015	15%	<b>11%</b>

**91%\***

Communicated T&C's to the customer (vs. 80% overall), most commonly verbally, i.e. face-to-face (69%).

**55%**

Have had disputes with customers (52% overall), although only 6% 'at least occasionally'. These were most commonly about the payment of cancellation charges (45% vs. 17% overall).

**95%\***

Have reviewed T&C's in the past (76% overall), with an average of 2 years since the most recent review.

## AVERAGE TRANSACTION COST



	All	Education & Health
<£1,000	74%	<b>71%*</b>
£1,000+	16%	<b>15%*</b>

Base: All businesses in the Health & Education sector (179)

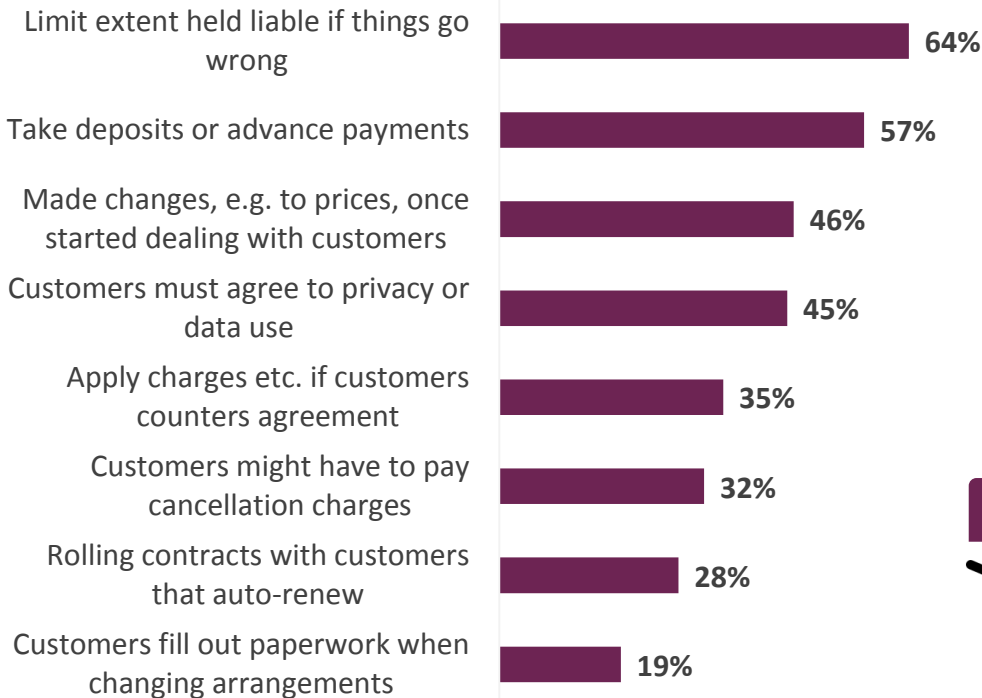
# Transport + Storage sector



Account for 1/20 of all businesses who sell to consumers



## Types of potentially unfair practices



Base: All businesses in the Transport, Storage & Comms sector (59)

## AWARENESS



	All	Transport, Storage & Comms
Knows UCT well	46%	47%
Familiar with CRA 2015	15%	24%

90%\*

Communicated T&C's to the customer (vs. 80% overall), most commonly verbally, i.e. face-to-face (55%).

67%\*

Have had disputes with customers (52% overall), although only 8% 'at least occasionally'. These were most commonly about a faulty product or good (39% vs. 37% overall).

84%

Have reviewed T&C's in the past (76% overall), with an average of 3 years since the most recent review.

## AVERAGE TRANSACTION COST



	All	Transport, Storage & Comms
<£1,000	74%	84%
£1,000+	16%	4%*