



Department for Business & Trade

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Dear Liam,

Consumer Action Plan

I am writing to inform you of the key steps we are taking to ensure the economy has a well-functioning consumer protection system that enables consumers to enforce their rights, addresses persistent consumer harms and drives down the cost-of-living.

I know we share the view that the cost-of-living crisis is the No.1 issue the government should be focused on. These steps will supplement the committee's continued interest and commitment you have shown in giving a voice to UK consumers.

Putting rights into action

We are confident that UK consumers have strong protections against exploitative behaviour. We have complemented longstanding bans on issues like deceptive practices, pressure-selling and substandard performance with tough action to tackle newer harms like fake reviews, drip pricing and subscription traps. In addition, the Competition and Markets Authority is also using its new powers to investigate examples of consumer detriment – with the most recent tranche of action announced on 27 March this year.

As you are aware, on 2 April 2026, the Department for Business and Trade will publish the Government Response to the implementation of the new subscription contracts regime, including new measures that will empower consumers with clearer rights and easier ways to manage their subscriptions.

However, consumer safeguards are only effective when they enable the public to make better choices and can be enforced by, and on behalf of, consumers. That is why we are taking the following steps to examine and recalibrate the UK's consumer protection system.

- We are undertaking a review into the statutory consumer protection duties that apply to local Trading Standards teams, working with relevant government departments. Local authority Trading Standards services are responsible for enforcing around 300 duties, a purview that is unsustainable and has become more so due to underinvestment by previous governments. We want to help local authorities focus Trading Standards' resources more effectively, by identifying where central government could slim down or remove duties, allowing local teams

to target resources at areas that will have the most impact for consumers in their communities.

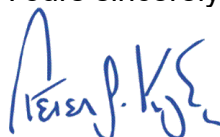
- Alongside this, we are reviewing the way in which consumers seek, and ultimately secure, redress. Consumers must be treated fairly if things go wrong with the goods or services they purchase, and legitimate businesses must be protected from unscrupulous players that distort the market with unfair practices. While enforcement plays a vital role in addressing consumer detriment, whether online or on the high street, consumer advocacy bodies, Alternative Dispute Resolution providers, ombudsmen and sectors themselves, through approved codes, are critical in ensuring resolution to issues. We will explore the best way to support consumers, including the case for a Consumer Ombudsman for unregulated sectors, to ensure consumers have a single destination that they can turn to when things go wrong.
- We have engaged the Law Commission to undertake a review of the potential benefits and design of a dedicated opt-out collective actions regime for consumer law claims to improve consumers' access to redress.
- With increased funding, we will progress improvements to the Citizens Advice consumer service by providing more education, pre-purchase advice and clearer advice about redress options. This could include the use of AI where appropriate in freeing up advisors' time to deal with demand and enable them to focus on more complex issues.
- As we set out in our Industrial Strategy and our recently published Smart Data Strategy, we will also continue to encourage more smart data schemes, to help consumers and businesses to find better deals, manage finances more easily and access more tailored services.

Working across government to put consumers first

However, as you know, many of the most critical sectors for consumers are the responsibility of other departments, so a whole-of-government approach is demanded. For that reason, the Chief Secretary to the Prime Minister and I have today written to all Secretaries of State, and I have separately written to heads of regulators to ask them to set out what further action they plan to take in this Parliament to address consumer harms in their area, with a particular focus on eliminating contractual traps, making pricing clear and consistent and toughening enforcement actions against conduct and businesses that do the most harm to the community. My officials will work with departments to draw these actions together to form the government's consumer action plan, which we will publish later in the year.

Together, these decisive actions will ensure UK consumers feel confident participating in the economy, safe in the knowledge the systems are functioning effectively to reduce detriment and protect consumers during the cost-of-living crisis.

Yours sincerely,



Rt Hon Peter Kyle MP

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