



World Consumer Protection Map

Contribution by
United Kingdom



Page 2: Contact of respondent

Q1 Name of responding member State **United Kingdom of Great Britain and Northern Ireland**

Q2 Name of responding authority/agency:

Competition and Markets Authority

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Q7 Does your country's Constitution contain a provision on consumer protection? **No**

Q8 If you do, please provide de following details: **Respondent skipped this question**

Q9 Does your country have have specific law(s) on consumer protection ? **Yes**

Q10 If you do, when was the main specific law first enacted? Date **01/10/1987**

Q11 If your main specific law on consumer protection has been revised, when was the date of its latest revision? Date **01/10/2015**

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Q12 Please provide the following details of the current specific law(s):

1- Name of law	Consumer Rights Act 2015
1- URL link	http://www.legislation.gov.uk/ukpga/2015/15/contents/enacted
2- Name of law	Consumer Protection from Unfair Trading Regulations 2008
2- URL link	http://www.legislation.gov.uk/uksi/2008/1277/contents/made
3- Name of law	Enterprise Act 2002
3- URL link	https://www.legislation.gov.uk/ukpga/2002/40/contents
4- Name of law	The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013
4- URL link	http://www.legislation.gov.uk/uksi/2013/3134/contents/made
5- Name of law	The Consumer Credit Act 2006
5- URL link	https://www.legislation.gov.uk/ukpga/2006/14/contents
6- Name of law	The Electronic Commerce (EC Directive) Regulations 2002
6- URL link	http://www.legislation.gov.uk/uksi/2002/2013/contents/made

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Q13 Please check all the fields that your consumer protections law(s) cover.

Consumer rights/legitimate needs, ,
Access by consumers to essential goods and services ,
Protection of vulnerable and disadvantaged consumers ,
Physical safety,
Product quality,
Terms and conditions ,
Promotional marketing and sales practices (including misleading advertisement) ,
Voluntary codes for businesses ,
Restrictive business practices (competition/antitrust) ,
Electronic commerce,
Promotion of sustainable consumption ,
Food distribution,
Water,
Pharmaceuticals,
Energy,
Public utilities,
Tourism,
Data protection and privacy ,
Financial services,
Dispute resolution,
Redress,
Consumer education,
Consumer information

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Q14 From your previous answer, your specific consumer protection law(s) do(es) not cover the following field(s). Please name the relevant law(s) covering this/these field(s):

Respondent skipped this question

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Q15 Please indicate the URL Link of the relevant law(s) to each field: **Respondent skipped this question**

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Q16 Name of Ministry responsible for consumer protection:

Department for Business, Energy and Industrial Strategy

Q17 URL link of responsible Ministry for consumer protection:

<https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy>

Q18 Year when consumer protection was assumed by the current responsible ministry:

14 July 2016 (creation of BEIS)

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Q19 Do you have a main consumer protection authority/agency? **Yes**

Q20 Name of main consumer protection authority/agency:

Competition and Markets Authority

Q21 URL of main consumer protection authority/agency:

www.gov.uk/cma

Q22 Year of creation:

2013

Q23 Annual budget: (in USD)

87000000

Q24 Total number of staff:

650

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Q25 Total number of staff directly affected to consumer protection:

30

Q26 Do you have a law/decreed that governs the main consumer protection authority/agency? **Yes**

Q27 If you do, please provide the following details:

Reference of the law/decreed

The Enterprise Act 2002

URL to law/decreed

<https://www.legislation.gov.uk/ukpga/2002/40/section/1>

Q28 Does your main consumer protection authority/agency have POLICY MAKING powers over any of the following fields?

Consumer rights/legitimate needs,

Access by consumers to essential goods and services ,

Protection of vulnerable and disadvantaged consumers ,

Terms and conditions ,

Promotional marketing and sales practices (including misleading advertisement)

,

Restrictive business practices(competition/antitrust),

Electronic commerce

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Q29 From your previous answer, your main authority/agency does not have POLICY MAKING powers over the following fields. Please name the relevant authorities/agencies with powers over these fields:

Physical safety	Home Office
Product quality	Department for Business, Energy and Industrial Strategy
Voluntary codes for businesses	Department for Business, Energy and Industrial Strategy
Financial services	HM Treasury
Promotion of sustainable consumption	Department for Business, Energy and Industrial Strategy
Food distribution	Department for the Environment, Food and Rural Affairs
Water	Department for the Environment, Food and Rural Affairs
Pharmaceuticals	Department for Health
Energy	Department for Business, Energy and Industrial Strategy
Public utilities	Department for Business, Energy and Industrial Strategy
Tourism	Department for Digital, Culture, Media and Sport
Data protection and privacy	Department for Digital, Culture, Media and Sport
Dispute resolution	Department for Business, Energy and Industrial Strategy
Redress	Department for Business, Energy and Industrial Strategy
Consumer education	Department for Business, Energy and Industrial Strategy
Consumer information	Department for Business, Energy and Industrial Strategy

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Q30 URL Link of the relevant authority/agency to each field:

Physical safety	https://www.gov.uk/government/organisations/home-office
Product quality	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Voluntary codes for businesses	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Financial services	https://www.gov.uk/government/organisations/hm-treasury
Promotion of sustainable consumption	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Food distribution	https://www.gov.uk/government/organisations/department-for-environment-food-rural-affairs
Water	https://www.gov.uk/government/organisations/department-for-environment-food-rural-affairs
Pharmaceuticals	https://www.gov.uk/government/organisations/department-of-health-and-social-care
Energy	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Public utilities	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Tourism	https://www.gov.uk/government/organisations/department-for-digital-culture-media-sport
Data protection and privacy	https://www.gov.uk/government/organisations/department-for-digital-culture-media-sport
Dispute resolution	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Redress	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Consumer education	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
Consumer information	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy

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Q31 Does your main consumer protection authority/agency have ENFORCEMENT powers over any of the following fields?

Consumer rights/legitimate needs, ,
Access by consumers to essential goods and services ,
Protection of vulnerable and disadvantaged consumers ,
Physical safety,
Product quality,
Terms and conditions ,
Promotional marketing and sales practices (including misleading advertisement) ,
Voluntary codes for businesses ,
Restrictive business practices (competition/antitrust) ,
Electronic commerce,
Financial services,
Promotion of sustainable consumption ,
Food distribution,
Water,
Pharmaceuticals,
Energy,
Public utilities,
Tourism,
Data protection and privacy ,
Dispute resolution,
Redress,
Consumer education,
Consumer information

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Q32 From your previous answer, your main consumer protection authority/agency does not have ENFORCEMENT powers over the following fields. Please name the relevant authorities/agencies with powers over these fields:

Respondent skipped this question

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Q33 URL Link of the relevant authority/agency to each field: **Respondent skipped this question**

Q34 Regarding enforcement, how many infringement cases does your authority/agency handle on average per year?

4 minimum <https://www.gov.uk/government/publications/competition-and-markets-authority-annual-plan-2018-to-2019/competition-and-markets-authority-annual-plan-20181>

Q35 Has your authority/agency imposed sanctions and/or other measures for breaches of consumer protection law(s)? **Yes**

Q36 Maximum amount for sanction/measure allowed by consumer protection law(s): (in USD)

0

Q37 Record highest amount for any sanction/measure imposed: (in USD)

35000000

Q38 Please detail if necessary, what kind of sanctions and/or other measures are available in your jurisdiction

public and private enforcement

civil and criminal proceedings

unlimited fines

director disqualification

UK is considering introducing civil fining powers

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Q39 Are there any non-governmental consumer organizations/associations in your country? **Yes**

Q40 Do you have a law/decreed that governs consumer organizations/associations? **Yes**

Q41 In case you have a law/decreed that governs consumer organizations, please provide the following details:

Reference of the law/decreed

Enterprise Act 2002

URL to law/decreed

<https://www.legislation.gov.uk/ukpga/2002/40/contents>

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Q42 Do consumer organizations/associations fulfil any of the following functions?

Consultation in policy making,
Legal advice to consumers,
Consumer education,
Consumer information,
Consumer publications,
Enforcement powers,
Legal representation of consumers' individual interests before courts,
Legal representation for consumer collective actions

Q43 Do consumer groups/associations receive public funding?

Yes

Q44 Name the three largest non-governmental consumer organizations/associations in your jurisdiction:

1- Name

Which?

1- Website

which.co.uk

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Q45 Can consumers obtain redress through judicial channels?

Yes

Q46 Is there a specialized judicial mechanism for consumer complaints?

Yes

Q47 If there is, please provide the following details

Name

Consumer Rights Act 2015

URL Link

<https://www.citizensadvice.org.uk/about-us/how-citizens-advice-works/citizens-advice-consumer-work/the-consumer-rights-act-2015/>

Q48 Do you have collective redress/class actions for consumer complaints?

Yes

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Q49 Who can represent consumer interests in court? **Consumers individually,
Lawyers,
Consumer protection enforcement authority/agency,
Consumer associations**

Q50 What is the highest damages award following a collective redress/class action?

Name of case **Please see information here**
Year of case **[https://uk.practicallaw.thomsonreuters.com/6-618-0351?
transitionType=Default&contextData=\(sc.Default\)](https://uk.practicallaw.thomsonreuters.com/6-618-0351?transitionType=Default&contextData=(sc.Default))**
Total amount in USD **happy to discuss**

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Q51 Regarding out-of-court/alternative consumer dispute resolution, are there any of the following? **Respondent skipped this question**

Q52 If there are any of the above, please provide the following details: **Respondent skipped this question**

Q53 Are there any CROSS-BORDER out-of-court/alternative consumer dispute resolution initiatives? **Yes**

Q54 If there are, please provide the following details:

1- Name **ECC Net**
1- URL Link **<http://www.ukecc.net/>**

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Q55 Are there any self-regulation initiatives from businesses? **Yes**

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Q56 Please provide (up to) 4 examples of the self-regulation initiatives from businesses:

1- Name of initiative	Advertising Standards Authority's Code of Practice
1- Scope of application	Advertising Standards
1- URL link	https://www.asa.org.uk/codes-and-rulings/advertising-codes.html
2- Name of initiative	Food Law Code of Practice
2- Scope of application	Food Law
2- URL link	https://www.food.gov.uk/other/food-and-feed-codes-of-practice
3- Name of initiative	Gambling Commission LCCP
3- Scope of application	Licenses and conditions for gambling operators
3- URL link	http://www.gamblingcommission.gov.uk/for-gambling-businesses/Compliance/LCCP/Licence-conditions-and-codes-of-practice.aspx

Q57 Are there any co-regulation initiatives between businesses and public entities? **Yes**

Q58 Please provide (up to) 4 examples of the co-regulation initiatives between businesses and public entities:

1- Name of initiative	Primary Authority Scheme
1- Scope of application	Primary Authority is a means for businesses to receive assured and tailored advice on meeting environmental health, trading standards or fire safety regulations through a single point of contact. This ensures start-ups get it right at the outset and enables all businesses to invest with confidence in products, practices and procedures, knowing that the resources they devote to compliance are well spent.
1- URL link	https://www.gov.uk/government/publications/primary-authority-overview

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Q59 Do self-regulation and/or co-regulation initiatives cover any of the following issues? (Please relate to UNGCP Guideline 11)

Fair and equitable treatment ,
Responsible commercial behaviour ,
Disclosure of information and transparency ,
Education and awareness-raising ,
Protection of privacy ,
Consumer complaints and disputes

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Q60 What kind and how many international cooperation agreement(s) on consumer protection does your authority/agency participate in?

	Bilateral	Multilateral/Regional
Formal (treaties)	1	1
Informal (memoranda of understanding)	5	3

Q61 Please provide name and URL link of formal bilateral agreements (treaties):

Enterprise Act 2002 (Part 9)

Q62 Please provide name and URL link of informal bilateral agreements (memoranda of understanding):

https://www.gov.uk/government/publications?keywords=memorandum+of+understanding&publication_filter_option=corporate-reports&topics%5b%5d=all&departments%5b%5d=competition-and-markets-authority&official_document_status=all&world_locations%5b%5d=all&from_date=&to_date

MoU between CMA and Chinese Authorities

Q63 Please provide name and URL link of formal multilateral/regionals agreements (treaties) that address consumer protection:

CPC Regulations EC Regulation No 2006/2004

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Q64 Please provide name and URL link of informal multilateral/regional agreements (memoranda of understanding) that address consumer protection:

ICPEN MoU

https://www.icpen.org/sites/default/files/2017-08/Memorandum_on_the_Establishment_and_Operation_of_ICPEN_2016.pdf

Q65 Do cooperation agreements on consumer protection (be those formal/informal/bilateral/regional) cover any of the following fields?

Judicial cooperation,
Policy making,
Enforcement,
Consumer rights/legitimate needs,
Access by consumers to essential goods and services,
Protection of vulnerable and disadvantaged consumers,
Terms and conditions,
Promotional marketing and sales practices (including misleading advertisement),
Voluntary codes for businesses,
Restrictive business practices(competition/antitrust),
Electronic commerce,
Data protection and privacy,
Dispute resolution,
Redress,
Consumer education,
Consumer information

Q66 Does your consumer protection enforcement authority/agency have any of the following powers regarding cross-border fraudulent and deceptive commercial practices affecting consumers?

Investigate,
Pursue,
Obtain redress,
Share information and evidence,
Other (please specify):
We do not have full powers for fraud

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Q67 Do you have any experience in cross-border cooperation on enforcement? **Yes**

Q68 If you do, please provide a short description

CPC Regulations

car hire

childrens apps

see evidence given here:

<https://www.gov.uk/government/publications/brexit-and-consumer-protection-cma-submission-to-lords-eu-committee>

Q69 Do you engage in technical cooperation or capacity building activities on consumer protection?

	Bilaterally	Through an international organization/network
As a recipient	Yes	Yes
As a donor	No	Yes

Q70 If you have engaged in technical cooperation or capacity building activities on consumer protection as a recipient/as donor and/or through an international organization/network, please provide the following details for each initiative

1- Name of programme/project	OECD Committee on Consumer Policy
1- Name of cooperating partner(s)	Competition and Markets Authority
1- Starting date of programme/project	October 2013
1- Finish date of programme/project	N/A
1- Scope of programme/project (list areas of work)	ICPEN Presidency 15-16
2- Name of programme/project	Conference organisers and steering topics
2- Name of cooperating partner(s)	All ICPEN Members
2- Starting date of programme/project	October 2013
2- Finish date of programme/project	N/A

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Q71 Does your authority/agency carry out information and education initiatives? **Yes**

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Q72 Do information and education initiatives carried out by your authority/agency cover any of the following fields?

Legislation, dispute resolution,

Electronic commerce,

Other (please specify):

guidance for businesses and consumer law on unfair terms guidance. Videos and guidance available at gov.uk/cma. YouTube videos available on CMA YouTube Channel

Q73 Does your authority/agency provide specific education and information initiatives for vulnerable and disadvantaged consumers?

Yes

Q74 If your authority/agency does, please provide the following details:

1- Name of initiative

CMA Annual Plan

1- Scope of initiative

Supporting vulnerable consumers in markets

1- URL link

<https://www.gov.uk/government/news/cma-puts-vulnerable-consumers-at-the-heart-of-its-annual-plan>

1- Impact (short description)

campaigns and initiatives, events to discuss consumer vulnerability

Q75 Do consumer organizations/associations provide education and information initiatives?

Yes

Q76 If consumer organizations/associations do, please provide the following details:

1- Name of consumer organization/association

Citizens Advice

1- URL link of initiative

<https://www.citizensadvice.org.uk/>

2- Name of consumer organization/association

Which?

2- URL link of initiative

<https://www.which.co.uk>

3- Name of consumer organization/association

Department for Business, Energy and Industrial Strategy

3- URL link of initiative

<https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy>

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Q77 Does your authority/agency conduct research and analysis on consumer protection issues?

Yes

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Q78 If your authority/agency does, please provide the following details:

1- Main area of work	Behavioural insights with BEIS
1- URL link to online library or publication(s)	https://www.gov.uk/government/publications/using-behavioural-insights-to-improve-project-management
2- Main area of work	Business understanding of unfair contract terms
2- URL link to online library or publication(s)	https://www.gov.uk/government/publications/uk-businesses-knowledge-of-unfair-terms-in-consumer-contracts
3- Main area of work	SME understanding of unfair terms
3- URL link to online library or publication(s)	https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/561190/UCT_Qual_Research_REPORT__BDRC_.pdf

Q79 Do other organizations/associations conduct research and analysis on consumer protection? **Yes**

Q80 If other organizations/associations do, please provide the following details:

1- Main area of work	Behavioural insights into consumer policy
1- URL link to online library or publication(s)	https://www.gov.uk/government/organisations/department-for-business-energy-and-industrial-strategy
2- Main area of work	OECD
2- URL link to online library or publication(s)	http://www.oecd.org/sti/consumer/
3- Main area of work	Which - product analysis and recommendations
3- URL link to online library or publication(s)	https://www.which.co.uk/?s=1&utm_expid=.qi8UB_8BQXi9wzefMm2-Gw.1&utm_referrer=https%3A%2F%2Fwww.google.co.uk%2Furl%3Fsa%3Dt%26rct%3Dj%26q%3D%26esrc%3Ds%26source%3Dweb%26cd%3D1%26ved%3D0ahUKEwihl4fOwpvbAhVHK1AKHVTdBxQQFgg0MAA%26url%3Dhttps%253A%252F%252Fwww.which.co.uk%252F%26usg%3DAOvVaw3z--dtPa9bbUpU2wHYSMOB
4- Main area of work	Citizens Advice on new government initiatives
4- URL link to online library or publication(s)	https://www.citizensadvice.org.uk/
