

Next steps for consumer protection in the UK - dispute processes, enforcement and the consumer markets green paper 15th November 2018

CONDITIONS FOR USE OF TRANSCRIPTS:

This document is intended to provide a timely reference for interested parties who are unable to attend the event to which it refers. Some portions are based on transcripts of proceedings and others consist of text submitted by speakers or authors, and are clearly marked as such. As such, apart from where it is indicated that the text was supplied by the speaker, it has not been possible for the transcript to be checked by speakers and so this portion of the document does not represent a formal record of proceedings. Despite best endeavours by Westminster Forum Projects and its suppliers to ensure accuracy, text based on transcription may contain errors which could alter the intended meaning of any portion of the reported content. Anyone who intends to publicly use or refer to any text based on the transcript should make clear that speakers have not had the opportunity for any corrections, or check first with the speaker in question. If in doubt please contact the forum first.

Contents

<u>About this Publication</u>	3
<u>Agenda</u>	4
<u>Chair's opening remarks</u>	
Yvonne Fovargue MP , Chair, All-Party Parliamentary Group on Consumer Protection (<i>transcript</i>)	6
<u>Priorities for building an effective business environment for consumer rights</u>	
Jason Freeman , Director, Consumer Law, Competition and Markets Authority (<i>transcript</i>)	7
Questions and comments from the floor (<i>transcript</i>)	11
<u>'When consumer protection regulation goes wrong - a business case study'</u>	
Judith Spilsbury , Head of Training & Special Projects, Radiocentre (<i>transcript</i>)	14
<u>Optimising the consumer protection framework in the UK following the consumer markets green paper</u>	
Helen Dewdney , The Complaining Cow Consumer journalist, author and blogger (<i>text submitted by speaker</i>)	17
Thomas Docherty , Head of Public Affairs (Nations and Regions), Which? (<i>text submitted by speaker</i>)	19
Annette Lovell , Director, Engagement, Financial Ombudsman Service (<i>transcript</i>)	21
Questions and comments from the floor (<i>transcript</i>)	23
<u>Supporting coordination of consumer protection between national and local levels</u>	
Lord Harris of Haringey , Chair, National Trading Standards Board and Vice Chair, All-Party Parliamentary Group on Financial Crime and Scamming (<i>transcript</i>)	31
Questions and comments from the floor (<i>transcript</i>)	36
<u>Single ombudsman schemes - options for strengthening the consumer complaints process</u>	
Dr Matthew Vickers , Chief Executive and Chief Ombudsman Designate, Ombudsman Services (<i>transcript</i>)	38
<u>Next steps for consumer rights enforcement - accountability, responding to changing consumer habits and raising consumer awareness of redress options</u>	
Dr Christine Riefa , Reader, Brunel University London (<i>transcript</i>)	41
Matthew Upton , Director of Policy, Citizens Advice (<i>transcript</i>)	43
David Travers QC , Barrister, Six Pump Court (<i>transcript</i>)	46
Leon Livermore , Chief Executive, Chartered Trading Standards Institute (<i>transcript</i>)	48
Questions and comments from the floor with Dr Matthew Vickers , Chief Executive and Chief Ombudsman Designate, Ombudsman Services (<i>transcript</i>)	50
<u>The future for consumer protection in the UK</u>	
Beth Martin , Deputy Director, Consumer and Competition Directorate, Department for Business, Energy and Industrial Strategy (<i>transcript</i>)	56
Questions and comments from the floor (<i>transcript</i>)	61
<u>Chair's and Westminster Business Forum closing remarks</u>	
Yvonne Fovargue MP , Chair, All-Party Parliamentary Group on Consumer Protection (<i>transcript</i>)	62
Roger Greer , Associate Producer, Westminster Business Forum (<i>transcript</i>)	63
<u>List of Delegates Registered for Seminar</u>	64
<u>Contributor Biographies</u>	68

Please be advised that speakers' PowerPoint presentations are included within the transcript itself, just beneath the relevant speaker's text. Please note that not all speakers are able to grant permission for us to include their slides

About this Publication

This publication reflects proceedings at the Westminster Business Forum Keynote Seminar: Next steps for consumer protection in the UK - dispute processes, enforcement and the consumer markets green paper held on 15th November 2018. The views expressed in the articles are those of the named authors, not those of the Forum or the sponsors, apart from their own articles.

Although Westminster Business Forum is grateful to all sponsors for the funding on which we depend, participation in events and publications is never conditional on being a sponsor. As well as funding ongoing operations, sponsorship enables the Forum to distribute complimentary copies of publications, and offer complimentary tickets for events, to Government ministers, parliamentarians and officials most involved in policy.

This publication is copyright. Its copying, in whole or in part, is not permitted without the prior written consent of the publishers. However, extracts of the text may be reproduced for academic or review purposes, subject to the conditions of use outlined in the previous page, providing they are accurate, are not used in a misleading context and the author, their organisation and the Westminster Business Forum are acknowledged. We would also appreciate being informed.

Westminster Business Forum

UK Headquarters
4 Bracknell Beeches
Old Bracknell Lane West
Bracknell
Berkshire RG12 7BW

T: 01344 864796

F: 01344 420121

publications@westminsterforumprojects.co.uk

Directors

Peter van Gelder

Chris Whitehouse